

**There are certain key exclusions and disclosures on MetLife Salary Protect Insurance Policy that you should be aware of –**

1. Loss of Life due to accident means a covered injury results in loss of life of the insured within 365 calendar days from the date of the accident
2. The benefit of permanent partial disability/Dismemberment, Loss of Sight, Hearing and Speech covered injury results in loss of life of the insured within 365 calendar days from the date of the accident
3. Permanent & Total Disability due to accident means a covered injury results in totally and permanent disability of the insured and such disability continues for a period of 12 consecutive months and remains total, continuous, and permanent at the end of this 12 months period.
4. You are entitled to a freelook trial period of 30 calendar days from the policy effective date during which you may cancel your policy with a refund of all premiums paid. Please note that no refund will be processed for cancellations after the free-look period
5. The insurance covers under this policy will terminate once you or your spouse (if covered under the policy) reaches age 70 or when you cancel the insurance whichever is earlier
6. The key policy exceptions are losses due to war, riot, any act of terrorism, intentionally self-inflicted injury, suicide or attempt to suicide or if the insured is flying as pilot, operator or air crew, any claims arising out of professional sports, pregnancy, miscarriage or childbirth. Pre-existing conditions are not covered under this policy. In other words, insured or policy owner must be a fare-paying passenger of a commercial airline.
7. The policy offers 30 days of grace period from the premium due date. If due premium is not received within the grace period, all insurance cover under this policy would terminate.
8. Salary Protect is also covered worldwide except for travel to and /or stay in Iraq and Afghanistan
9. Citibank N.A. (UAE) will receive a distribution fee (commission) from the Insurer equivalent to a percentage of the gross premium payable. Other Citi entities may receive additional compensation for the provision of product administration and management services
10. Please note that your policy documents which will be delivered to you by MetLife via email within 10 working days. It contains a welcome letter, certificate of insurance, which mentions the amount of insurance cover against each benefit, policy terms and conditions with complete list of policy exceptions. I would strongly recommend you read and understand the policy terms thoroughly upon its receipt. Claim benefit payment under this policy are subject to claims paying ability of the insurance company. MetLife will not provide coverage and/or payment under this policy and/ or any

**The disclosures from Citibank N.A. UAE (branch) that you should be aware of associated with buying of insurance policies**

This insurance product is underwritten by MetLife American Life Insurance Company and Citibank is a distributor.

Citibank N.A. will receive a distribution fee (commission) from the Insurer equivalent to a percentage of the gross premium payable. Other Citi entities may receive additional compensation for the provision of product administration and management services.

Citibank N.A. will not be responsible for the rejection of any application/claim under this policy. Citibank N.A. does not underwrite or issue insurance policies.

Citibank N.A. provides customer support by way of receiving payments from the customers and forwarding them to Zurich International Life, in addition to making such insurance products available to its customers. Premiums contributed by the Customer under this policy are not bank deposits or any other obligation of, or guaranteed by Citibank N.A., Citigroup or any of their affiliates and are subject to risks and possible loss of the principal amount invested.

Insurance products are optional, underwritten by insurers, subject to exclusions, terms and conditions, medical underwriting requirements as listed in the policy document. Citibank N.A. does not underwrite or issue insurance policies and is not responsible for rejection of any application/claim. Citibank N.A. makes available insurance products and provides customer support by receiving payments and forwarding them to the Insurer. If policies are cancelled within 30 days of enrolment, customers are entitled to receive refund of premium paid or applicable account value. For policy cancellations after 30 days period, customer will be entitled to receive applicable surrender value after deduction of surrender charges. Citibank Terms and Conditions apply, are subject to change and can be found at [www.citibank.ae](http://www.citibank.ae). Insurance products are not available to US persons. If a customer changes residence, citizenship, nationality, or place of work, it is the customer's responsibility to understand how their insurance is affected by such change and comply with all applicable laws and regulations.

Citibank N.A. UAE Branch is registered with Central bank of UAE under license numbers BSD/504/83; 13/184/2019; BSD/2819/9, BSD/692/83, for Al Wasl Branch Dubai, MOE- Dubai; Sharjah, Abu Dhabi branches respectively, has partnered with MetLife American Life Insurance Company, an insurance company registered with Insurance Authority of the UAE under registration number 34 to offer this insurance product.