Are you Protected against the 33?

You can't always predict a critical illness, but you can prepare financially for it.

Critical Protect offers protection against up to 33 critical illnesses.

What Happens When Life Changes Overnight?

A critical illness doesn't only affect your health. It can lead to:

- Lost income
- Major lifestyle changes
- Unexpected medical expenses
- Financial pressure on your family

When recovery becomes your priority, the last thing you should worry about is your finances.
That's why Critical Protect provides financial support from day one.

Why Choose Critical Protect?

Major illnesses don't only affect your health; they can also impact your income, savings, and your family's financial stability.

With a **lump-sum payout** upon diagnosis of any covered critical illness, **Critical Protect helps you manage unexpected financial challenges while you focus on what matters most: your recovery.**

Offering coverage for up to 33 critical illnesses, flexible plan options, family discounts, and immediate coverage, Critical Protect gives you and your loved ones greater peace of mind.

Coverage Age Requirements

Adults

Minimum issue age 16 (only in case of spouse) up to 70 with a maximum insurance age of 75.

Children

Minimum issue age 3 months up to 17 with a maximum insurance age of 23 (can extend to 26 if a full-time student or financially dependent on parents).

Benefits of Critical Protect

Immediate Coverage

Coverage starts from day 1.

Family Discounts

Enjoy a 20% discount for spouses and a 30% discount for each child.

Grace and Reinstatement Periods

90-day grace period from the due date and 90-day reinstatement from the grace period, subject to standard underwriting requirements.

Coverage Options

Available for individuals, couples, or families.

Premium Options

Choose from Regular or Single Premium over 5 years.

Standalone

Available as a standalone policy.

Coverage Options Tailored to Your Needs

Cancer Only

3 Critical Illnesses:

Cancer, Heart Attack, Stroke

6 Critical Illnesses:

Cancer, Heart Attack, Stroke, Coronary Artery Bypass Surgery, Heart Valve Surgery, Surgery to the Aorta

Africa Version Comprehensive version excluding:

Fulminant Hepatitis, Systemic Lupus Erythematosus with Lupus Nephritis, HIV Due to Blood Transfusion and Occupational Acquired HIV, and Poliomyelitis.

33 Critical Illnesses (Comprehensive Coverage)

- Cancer
- Heart Attack
- Stroke
- Coronary Artery By-pass Surgery
- Heart Valve Surgery
- Surgery to Aorta
- Alzheimer's Disease
- Apallic Syndrome
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness (Loss of Sight)
- Coma
- Deafness (Loss of Hearing)
- Encephalitis
- End Stage Liver Failure
- End Stage Lung Disease
- Fulminant Hepatitis
- Kidney Failure
- Loss of Speech
- Major Burns
- Major Head Trauma
- Major Organ / Bone Marrow Transplantation
- Motor Neuron Disease
- Multiple Sclerosis
- Paralysis (Loss of Use of Limbs)
- Parkinson's Disease
- Poliomyelitis
- Primary Pulmonary Hypertension
- Progressive Scleroderma
- Systemic Lupus Erythematosus With Lupus Nephritis
- Muscular Dystrophy
- HIV Due to Blood Transfusion and Occupationally Acquired HIV

Don't Wait Until It's Too Late

You can't predict a critical illness. But you can prepare for it. Protect yourself and your loved ones with Critical Protect from MetLife.

Contact your advisor today
callcenter_lebanon@metlife.com
www.metlife.com.lb

MetLife

American Life Insurance Company MetLife, Inc.
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JM Plaza, Concorde Square, Verdun, P.O.Box 14-5644, Beirut - Lebanon | +961 1 734634 or 1596 | callcenter_lebanon@metlife.com
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