



CRITICAL PROTECT

Safeguard your and your
family's Health and Finances



when what you have is
more than insurance,
it's reassurance.



Critical Protect offers a robust safety net against life's most challenging health issues. It provides immediate coverage without waiting periods, allowing you to focus on recovery rather than financial worries. With options for individuals, couples, and families, and various premium plans, Critical Protect ensures comprehensive protection against major illnesses with flexible options tailored to your specific needs.

Secure peace of mind today with Critical Protect and safeguard your health and financial future.

Why invest in Critical Protect?

In today's uncertain world, having financial security in the face of critical illness is vital. Critical Protect is designed to ease the burden of health and income loss due to major illnesses. With customizable premium options and generous family discounts, it provides an affordable and customizable solution ensuring you're covered from day one.

Benefits of Critical Protect



Immediate Coverage

Coverage starts from day 1.



Coverage Options

Available for individuals, couples, or families.



Family Discounts

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



Premium Options

Choose from Regular or Single Premium over 5 years



Standalone

Available as a standalone policy.



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 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).

Coverage options include:

- Cancer Only
- 3 Critical Illnesses: Cancer, Heart Attack, and Stroke
- 6 Critical Illnesses: Cancer, Heart Attack, Stroke, Coronary Artery Bypass Surgery, Heart Valve Surgery, and Surgery to the Aorta
- 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 and HIV Due to Blood Transfusion and Occupationally Acquired HIV.
- Africa Version: Comprehensive version excluding Fulminant Hepatitis, Systemic Lupus Erythematosus with Lupus Nephritis, HIV due to Blood Transfusion and Occupational Acquired HIV, and Poliomyelitis.



American Life Insurance Company Commercial register no.3623 on 13 July 1953 and registered in the register of insurance companies Sub. No. 30 on 29 November 1956, Governed by the insurance regulation law Degree no. 9812 as of May 4 1968 and its amendments. Address: JM Plaza, Concorde Square, Verdun, Beirut- Lebanon. Contact number: +9611352752 (Fax ext. 1616) and E-mail: services-lebanon@metlife.com. MetLife Lebanon, January 2025 Critical Protect Borchure EC??????

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