

Group Term Assurance Policy-Affinity

Group Life, Group Personal Accident & Health (GPA)
And Group Critical Illness



The success of Affinity Group depends on the welfare of all its members. With the increasing uncertainty of life, it is important for you to protect your valuable group members against any adverse eventuality due to accident or sickness and the financial strain it brings.

Keeping your needs in mind, MetLife brings to you a new Group Insurance Plan – Group Affinity, which provides your members 24 hours a day and 365 days a year worldwide protection against financial loss due to accident & sickness.

Group Affinity is a pure protection and yearly renewable term policy that includes Group Life, Group Personal Accident & Health (GPA) and Group Critical Illness benefits. The Policy comprises the following types of coverage which are customizable for the needs of your Affinity Group.

1. GROUP LIFE

i. Loss of Life (Death due to Accident or Sickness)

In the event of the insured member's death due to any cause - accident or sickness occurring anywhere in the world, except for death resulting from active participation in war or war like operations, and suicide, the benefit amount shall be paid to his/her beneficiary.

2. GROUP PERSONAL ACCIDENT & HEALTH

i. Accidental Death (AD)

If an accidental injury results in the death of an insured member within One hundred eighty three (183) days from the date of the accident, the insured amount shall be paid to his/her beneficiary.

ii. Dismemberment, Loss of Sight, Hearing, and Speech Indemnity

If an accidental injury results in any of the following losses to an insured member within One hundred eighty three (183) days from the date of the accident, the payment shall be made to the insured member in accordance with the applicable percentage indicated here below to be applied to the insured amount.

| | | | | | |
|---------------------------------|------|--|------|------------------------------|-----|
| Loss of Both Hands or Both Feet | 100% | Loss of either Hand or Foot and Sight in One Eye | 100% | Loss of either Hand or Foot | 50% |
| Loss of Sight in Both Eyes | 100% | Loss of Speech | 100% | Loss of Sight in one Eye | 50% |
| Loss of one Hand and one Foot | 100% | Loss of Hearing in Both Ears | 100% | Loss of Thumb & Index Finger | 25% |

iii. Total and Permanent Disability (PTD)

If, as the result of an accidental injury an insured member becomes Totally Disabled within One hundred eighty three (183) days from the date of the accident and such disability has continued for a period of twelve (12) consecutive months, the benefit amount shall be paid to such insured member.

iv. Accidental Medical Expenses Reimbursement (AMR)

If, as a result of an accidental injury, an insured member shall require treatment by a physician, use of hospital facilities, or the employment of a licensed nurse while at the hospital within the thirty (30) days after the date of the Accident, the Reasonable, Customary and Necessary medical expenses incurred within one (1) Year from the date of the accident for such physician treatment, hospital charges and nurses fees, which are in excess of the deductible (Rs. 500) and up to insured amount limit stated in the Policy shall be paid.

v. In-Hospital Weekly Income - Accident (IH- A)

If, as the result of accidental injury except pre-existing conditions, an insured member shall be necessarily confined within a hospital as an in-patient for at least 24 hours under the continuous attendance of a physician, the Weekly Benefit stated in the Policy shall be paid, for each week that the insured person shall be confined therein, up to fifty two (52) successive weeks. If an insured person is confined for a portion of week, one seventh (1/7) of the Weekly Benefit shall be paid for each day of the confinement.

vi In-Hospital Weekly Income – Accident or Sickness (IH-A/S)

If, as the result of commencement of accidental injury or sickness, except pre-existing conditions, an insured member shall be necessarily confined within a hospital as an in-patient for at least 24 hours under the continuous attendance of a physician, the Weekly Benefit stated in the Policy shall be paid, for each week that the insured person shall be confined therein, up to fifty two (52) weeks, commencing immediately following the Elimination period one (1) day. If the Insured member is confined for a portion of a week, one seventh (1/7) of the Weekly Benefit shall be paid for each day of the confinement commencing immediately following the Elimination period, if any. Waiting Period is 31 days and for injury or sickness related to tonsils, hernia or female organs of reproduction Waiting Period is 120 days as stated in the Policy.

3. GROUP CRITICAL ILLNESS

Critical Illness provides a payment to an insured member when the insured member is diagnosed to be suffering from the following critical illnesses, except pre-existing conditions, as listed and defined in the Policy commencing immediately following the Waiting Period (60 days). Insured members can be covered under one of the following three (3) plans:

Plan 1: Major Cancer Only.

Plan 2: Major Cancers, Stroke, First Heart Attack, Serious Coronary Artery Disease, Heart Valve Surgery, Primary Pulmonary Hypertension.

Plan 3: Major Cancers, Stroke, First Heart Attack, Serious Coronary Artery Disease, Heart Valve Surgery, Primary Pulmonary Hypertension, End Stage Lung Disease, End Stage Liver Failure, Fulminant Hepatitis, Kidney Failure, Coma, Aplastic Anaemia, Major Organ/Bone Marrow Transplantation.

FREQUENTLY ASKED QUESTIONS

♦ **What is Group Insurance and why?**

A group insurance plan insures a group of people under a single insurance contract and every individual member of the group enjoys a comparatively lower premium rate than insuring one person individually.

♦ **What is the premium rate of the Group Insurance?**

Premium will be determined based on the age, gender, occupation and amount of insurance of all insured members in a group. Proposal with the detail of benefit and premium will be submitted after receiving details of your members from you.

♦ **Why should an affinity group buy a Group Insurance?**

- Members and their family would feel financially secure.
- It ensures medical care of members.
- It helps increasing loyalty of members towards their Affinity Group resulting in higher productivity and engagement.
- It safeguards the Affinity Group from paying huge amount in the event of adverse eventuality, like death, disability, injury & illness of members.
- Premium is lower in group insurance.
- It enables the Affinity Group to plan and budget for the future accurately.

♦ **Who is eligible to apply for this plan?**

This plan is available to a group of 10 or more members aged between 16 to 64. The Affinity Group shall provide full details of its members to MetLife. Coverage shall commence on the members subject to MetLife's written confirmation.

♦ **What type of groups can buy Group Affinity Plan?**

In order to be eligible, the group must be an Affinity Group formed for a reason other than to obtain insurance. Affinity Group is any group formed around a shared interest or common goal or consumers of a particular corporate/brand house to which individuals formally or informally belong.

♦ **Can we take the Group Insurance coverage on premium contribution basis?**

Yes. The insured members may contribute some or all of the premium payment in order to be covered under the group insurance policy. For Contributory Plans, participation must be at a minimum 75% of total eligible members of the group.

♦ **What happens if an insured member leaves the Affinity Group?**

Upon Affinity Group's instruction, his/her coverage is terminated from the day s/he leaves the Affinity Group. The unutilized premium is adjusted on a pro-rata basis against the premium for newly enrolled members or the next renewal premium as per the preference of the Affinity Group.

♦ **What happens if a new member joins the Affinity Group?**

His/her coverage starts from his/her date of enrollment accepted by MetLife. MetLife will charge only the pro-rated premium for the remaining period up to the renewal date or the Policy anniversary. If any unutilized premium is available, this amount can be credited towards the premium for new members or Affinity Group may opt for only new enrolment at Policy anniversary.

♦ **Are we covered at work, at home or during vacation and travelling?**

Yes. This plan provides 24 hours a day and 365 days a year worldwide protection.

♦ **How is coverage amount determined?**

Coverage amount of each member can be determined in any of the following ways:

- Flat Amount Plan: The amount of insurance is identical for all eligible members.
- Multiple of Common Base : The amount of insurance is determined by a multiple of the member's Fee or share or payments or designation or others as accepted by MetLife.

♦ **Can we choose only certain coverage as we want to, on an optional basis?**

Yes. We can customize the coverage package for your Affinity Group's need.

♦ **How do we make a claim?**

You can call our office for assistance. Our friendly representatives will guide you on the claim process.

Disclaimer:

This plan is underwritten by American Life Insurance Company. The information contained in this brochure is intended for general customer understanding and is subject to the terms and conditions of the Policy & Riders and any endorsement attached to it issued to the policyholder. Detailed terms, conditions and exclusions are included in the Policy Document. In case of discrepancy between this brochure and the policy document, the latter shall prevail.

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Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in nearly 50 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East.

In Nepal, MetLife provides consumers and businesses with Life Insurance, Accident & Health Insurance and Employee Benefits (Group Insurance).

For more information, visit www.metlife.com or www.metlife.com.np



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