

## Changes to your Credit Shield Insurance (CSI) with Metlife.

### Frequently Asked Questions (FAQ)

- 1) What are the key changes to my Credit Shield Insurance (CSI) Cover?

The changes in your CSI cover as an existing policy holder are listed below:

- Enhancement of the benefits offered under the policy.
- Reduction of a monthly premium rate applicable to existing policy holders.

- 2) When will the new changes affecting my CSI Cover take place?

The changes to your existing CSI policy are effective from 1 January 2018 onwards.

- 3) Is there any change in the current premium rate I am paying every month?

There is a reduction in the monthly premium rate applicable to existing policy holders from 0.99% and 0.89% to 0.60% of the outstanding card balance at the time of generating your monthly bill. The reduced premium rate will be automatically adjusted in your next credit card statement effective from 1 January 2018 onwards. The fee/charge will appear as “Credit Shield Insurance” fee/charge on your credit card statement.

- 4) What are the detailed enhanced benefits offered under the revised CSI cover?

There is a revision to the terms and conditions in the new CSI cover that states the enhanced benefits to the existing policy holders. Below are the summary of the benefits.

Policy Name	Benefits Covered	Maximum Payable Benefits
Credit Secure	Death/PTD/TTD/CI/ILOE/AME	Death/PTD/CI - AED 100k; ILOE: Minimum due for up to 3 months; TTD: Minimum due for up to 6 months; AME: Up to AED 200 per day for up to 60 days
Credit Shield	Death/PTD/TTD/CI/AME	Death/PTD/CI - AED 100k; AME: Up to AED 200 per day for up to 60 days
Credit Shield Insurance	Death/PTD/TTD/ILOE/CI	**Death/PTD/CI - AED 350k; ILOE: 10% to bank and 10% to cardholder - Flat AED 2000pm to C/H for up to 6 months
	Special Benefit on CL-31	**Pays 100% of O/S to bank and 300% of O/S to the insured's beneficiary

#### Definitions:

- PTD** : Permanent Total Disability  
**TID** : Temporary Total Disability (For Self employed Clients)  
**CI** : Critical Illness  
**ILOE** : Involuntary Loss of employment (For Salaried Clients)  
**AME** : Accident Medical Expenses

- 5) What will happen to my existing policy with Metlife and what action is needed from the existing policy holders?

There is no action needed from you since the revised CSI cover will be offered automatically. As an existing policy holder, you will continue to be covered under the policy.

- 6) What will happen to the potential claim's after the change in the CSI cover?

The potential claim's will be honoured and processed as per the revised CSI Terms and Conditions until your policy expires. For any other service or claims-related matters, you can contact the insurance company directly on the below details.

#### Contact Information

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