

For a safer tomorrow



For the most valuable thing in life

Each life is a small miracle and an invaluable gift, for which we should be grateful. Health is the most valuable asset a person can have other than life itself. We all do our best to protect our health, but it is not always easy to be prepared for any eventuality.

That is why we owe it to ourselves as well as to our loved ones, to ensure that we are well prepared and that we have the necessary support in case our everyday needs become greater.

At MetLife we have foreseen for such cases by making sure that the Insured and his / her closed ones have a stable and secure future if things turn out a little bit different than planned.

Through the Life Cover Plus insurance plan, everyone is able to face any unexpected event in the course of their life, so that he/she and his/her family are not deprived of what they need, no matter what happens.

What is the most valuable thing when selecting Life Cover Plus?
An insurance plan that is easy to obtain.

How it works:

- The term of the policy can be for 15, 20 or 25 years.
- Insurance cover for persons over 18.
- The insured can choose between 2 to 5 units depending on the Insured's financial situation and the needs of his/her family.
- Each unit corresponds to an amount of €10,000 in the form of insured capital.
- The Insured can buy an amount up to €50,000 in the form of insured capital.



Frequently Asked Questions regarding Life Cover Plus:

Q: What will happen if the Insured is diagnosed with one of the covered serious illnesses?

A: If this happens, the Insured will be paid the insured capital and the insurance will be terminated.

Q: What will happen if the Insured loses his/her Life?

A: The Insured's heirs will receive the insured capital of the policy, provided no compensation was previously paid for serious illnesses under the serious illnesses benefit.

Q: What will happen if the Insured loses his/her Life as a result of an accident?

A: The Insured's heirs will be paid twice the amount of the insured life capital.

Q: What will happen to the Insured's policy if he/she remains permanently and totally unable to work?

A: If this happens, MetLife will pay the premium for the entire duration of the disability. Provided no compensation was paid for loss of life or in case of diagnosis of a serious illness, upon the expiry of the plan, the Insured will be reimbursed with 25% of the premiums paid.

Q: Depending on the duration of the policy, what will happen upon its expiry after 15, 20 or 25 years?

A: If the policy is in force at the end of the 15th, 20th or 25th year, the Insured will receive a refund of 25% of the total premiums he/she has paid, thus the cost of Life Cover Plus will actually be cheaper by 25%.

Q: What options does the Insured have regarding the payment of the premium?

A: The Insured can pay his/her insurance premium as it suits him/her best: annually, every 6 months, quarterly, monthly.

Q: Does the Insured have to undergo a medical examination?

A: No. Life Cover Plus does not require any medical examinations. the Insured must only fill in the insurance application.

What is more valuable when choosing Life Insurance? To choose the right benefits.

In addition to Life Insurance, with Life Cover Plus, MetLife provides the following:

- The insured capital is paid to the Insured in case he/she is diagnosed with one of the following serious illnesses:
 1. Cancer
 2. Heart Attack
 3. Stroke
 4. Coronary heart disease that requires surgery
 5. Renal failure
 6. Transplantation of human organs
 7. Blindness
- The insured capital is doubled in case of loss of Life as a result of an accident.
- Payment of premiums in case of Permanent Total Disability for work.
- At the time of expiry of the insurance policy, 25% of the insurance premiums that have been paid will be refunded as a bonus for maintaining the insurance policy, provided of course that there is no loss of life or payment of the insured capital due to one of the above-mentioned illnesses. All policy management fees will be exempt from the above.

By the right Company

Choosing the right company is just as important as choosing the right benefits.

MetLife Europe d.a.c. is incorporated in the Republic of Ireland. Registration Number 415123
Registered Office: 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland
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MetLife Europe d.a.c. (Cyprus) is authorized pursuant to the European Union (Insurance and Reinsurance) Regulations 2015 of Ireland to undertake the business of life insurance in the following classes of business: I, III, IV, VI and the business of non-life insurance in the following classes of business: 1,2.

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