

Bedaya for security program

Worried about the future and anxious for the well being of your family in case of death?

Now with the Bedaya for security program from MetLife, you can secure, with a small amount of money, the needed financial protection for your loved ones and find your own peace of mind.



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Program characteristics

Bedaya for security program reassures you about the future of your loved ones who will not need to suffer from the loans' installment and the debts you might leave for them to cover. This decreasing term life insurance offers the sum of money that equals the remaining amount that needs to be paid to the bank in case of death.

Furthermore, the program accelerates the death coverage due to terminal illness upon medical consensus. You can also enhance the protection plan by choosing extra benefits at a slight price premium to include accelerated death coverage in case of critical illness or permanent total disability to support you in covering your debt. We understand the effect a critical illness and total disability can have on your work and ability to earn your living in order to fulfill your commitments.

How the program works

1. Pick the program plan: term insurance with fixed coverage amount or insurance with decreasing coverage amount
2. Pick the suitable coverage amount which starts at 50,000 EGP.
3. Pick the duration of the program between 1-5, 6-7 years .. up to 25 years.
4. Pick the payment plan that best suit your needs; monthly, quarterly, semi-annually, annually or with single premium for the fixed coverage amount plan.
5. Enhance your plan by adding more benefits.

N.B. The payment period of premiums for the decreasing coverage amount plan is equal to 80 % of the policy duration.

Additional benefits

Accelerated critical illnesses

50% of the coverage amount is paid in case one of those six illnesses is diagnosed: cancer, head and heart strokes, coronary artery disease, heart valve surgery, or aortic heart surgery. The policy will still be active with the remainder of the coverage amount till the specified expiry date.

Accelerated permanent total disability (from illness or accident)

100% of the coverage amount is accelerated to payment in case of total permanent disability due to any sickness or accident.

You can make use of the program for different purposes, including:

1. Family protection

This program secures your children financially in case of any mis-happenings that might take place and jeopardize you. It helps cover their daily expenses, living expenses as well as education expenses, which is crucial for your family.

2. Insurance of housing loans and personal loans

You can enjoy the insurance coverage during the period of loan installment payment to secure the payment of the rest of the installments in case of death.

3. University education

You can secure your children's educational path till university in case of death.

4. Securing businesses

a. Insurance on partnerships

It is the best way to ensure the continuity of your work in case of the death of the partner.

b. Essential Employees Insurance Employees are the business's most valuable assets and hence this insurance plan is designed to offer insurance policies that secure the business in case of the loss of one of its employees.

*Listed information in this brochure are for the purpose of general clarification of the plans, hence, they are subject to the terms and conditions of "Term Life insurance program", Accidental Death and Disability with Medical Discount policy as well as those of the contracts versions 141,142 and 155. The content of this advertisement was approved by the Financial Regulatory Authority on 2021/6/30.