




# Blue Sky Plus

An individual life term policy

What Matters to You, Matters to Us

Together we can 

Customer Care Contact Details

061 297 3777/3888

clientservice@mmltd.com.na

METROPOLITAN



**Blue Sky Plus** is an individual life term product that provides death, accidental death, hospital, and savings benefits for the main life. Several riders can be added on the main life as well as the family members. The product also offers automatic step in the death benefit at specific duration intervals, and a maturity value at the end of the policy term at age 65.

Additionally, Blue Sky Plus offers optional retrenchment benefit, tombstone benefit, funeral and hospital benefit for family and main life assured, additional death cover and additional accidental death benefit for the spouse.

**Investment Terms:**

- Minimum 9 years
- Maximum 47 years

**Entry Ages:**

- Minimum entry: 18 ANB
- Maximum entry: 56 ANB
- Maturity Age: 65 ANB

**Compulsory Benefits**

Plan	Benefit	Cover	Premium
Blue Sky Plus	Main Death	N\$100 000 – First 3 years	N\$ 300
		N\$150 000 – After 3 years	
		N\$ 50 000	
		N\$ 250 per day	



	Main Accident Death	N\$ 50 000	
	Main Hospital	N\$ 250 per day	
	Investment account		N\$ 50 minimum no maximum applicable

**Death Cover Benefit:** The Life cover benefit will become payable should the life assured dies before maturity date, within six (6) months waiting period if it is a natural death.

**Accidental Death Benefit:** If life assured die because of a motor vehicle accident, whilst a driver of the motor vehicle and at that time of the accident, his/her alcohol blood capacity exceeds the statutory level or is under the influence of any substance that has an intoxicating or narcotic effect; such death benefit will be forfeited, and not be paid. Only one accidental death claim of N\$50 000 will become payable.

**Hospital Benefit:** N\$ 250 per day will be paid for every day that the life assured spends in hospital (Excluding Psychotherapeutic and Rehabilitation Centres and Conditions), after a waiting period of three (3) days with a maximum payment period of twenty-one (21) days per occurrence after the waiting period.

**Investment/Savings Benefit:** Savings enhances growth on maturity or prior death, or disability of life assured. Full surrender & partial surrenders are allowed.



## Optional Benefits:

Plan	Life To Be Assured	Cover	Premium
Main Life Assured	Tombstone Benefit	N\$ 10 000	N\$ 20
	Death	N\$ 75 000	N\$ 100
Spouse	Accidental Death	N\$ 50 000	
	Funeral Cover	N\$ 15 000	N\$ 25
	Tombstone Benefit	N\$ 10 000	N\$ 10
	Hospital Benefit	N\$ 250 per day	N\$ 20

Plan	Life To Be Assured	Cover	Premium (subject to change)
Children (6)	Funeral Cover	N\$ 4000	N\$ 6
		N\$ 6000	N\$ 8
		N\$ 8000	N\$ 10
	Tombstone Benefit	N\$ 10 000	N\$ 15
	Hospital Benefit	N\$ 250 per day	N\$ 10
Parents (4)	Funeral Cover	N\$ 3000	N\$ 45
		N\$ 6000	N\$ 90
		N\$ 9000	N\$ 135
		N\$ 12 000	N\$ 180



<b>Ex- tended Family</b>	<b>Funeral Cover</b>	N\$ 3000	N\$ 45
		N\$ 6000	N\$ 90
		N\$ 9000	N\$ 135
		N\$ 12 000	N\$ 180

**Waiting Periods:**

<b>Death due to natural causes, policyholder, spouse &amp; Chil- dren</b>	6 months
<b>Death due to natural causes, Parents, Extended Family</b>	6 months
<b>Suicide</b>	2 years
<b>Hospital Benefit</b>	After 3 days in hospital
<b>Accidental Death</b>	Receipt of first premium

**Exclusions:**

**Hospital Plan:**

- No benefit shall be payable under this policy if any of the life assureds has a pre-existing condition.
- The life assured shall be regarded as having a pre-existing condition if, the life assured because of an injury, illness, or condition which the assured knew about, or could reasonably be expected to have known about or was treated for, or displayed symptoms of, prior to the life assured benefit commencement date.



For more information, please contact:

<b>Windhoek</b>	0612973100 / 3104
<b>Keetmanshoop</b>	063222270
<b>Gobabis</b>	062563537 / 8 / 9
<b>Walvis Bay</b>	064206471
<b>Swakopmund</b>	064403756
<b>Luderitz</b>	063203670
<b>Tsumeb</b>	067221821
<b>Otjiwarongo</b>	067303277 / 307731
<b>Ondangwa</b>	065281738
<b>Oshakati</b>	065229220 / 224537
<b>Outapi</b>	065251503
<b>Eenhana</b>	065281738
<b>Rundu</b>	066266220 / 255054
<b>Katima Mulilo</b>	066253205 / 252347

**Financial Advisor**