

AMERICAN LIFE INSURANCE COMPANY (METLIFE), NEPAL
MEDICAL, FINANCIAL & KYC REQUIREMENTS FOR INDIVIDUAL LIFE & CI
Based on Total amount (NPR) on Single Life
Effective date March 2023

MEDICAL REQUIREMENTS

Age	Non medical limit	up to 2,500,000	2,500,001- 5,000,000	5,000,001 - 6,000,000	> 6,000,000
1 month-15 years	2,500,000		Medical (Max coverage 5,000,000)		N/A
16 to 35years	5,000,000			Medical & Blood Profile	
36-45 years	3,000,000		Medical	Medical , Blood Profile, *ECG for 40yrs and above	
46-55 Years	1,500,000	Medical, Urinalysis	Medical, Urinalysis, ECG, *Blood profile beyond 4,000,000 for age >50yrs	Medical, Urinalysis, Blood Profile & ECG	
> 55 years	750,000	Medical, Urinalysis, ECG from 1,000,000	Medical, Urinalysis, ECG, *Blood Profile beyond 3,000,000	Medical, Urinalysis, Blood Profile & ECG	

Blood profile includes : HIV(1&2), FBS or PP, HbA1C, RBC (Total), HB%, PCV, MCV, MCH, MCHC, Platelets (Total), WBC (TC & DC), Total Cholesterol, HDL, Triglycerides, creatinine, GGT, SGPT, SGOT, Hepatitis (B & C) and PSA for age 55yrs and above.

FINANCIAL REQUIREMENTS

Occupation	Up to 4,000,000	4,000,001 - 5,000,000	Above 5,000,000
Employed/ Salaried	Income declaration in application	UND-52 and UND-54	Salary certificate or document supporting declared income. For other source of income- rental paper, bank statement etc.
			UND-52 and UND-54
Business	Income declaration in application	UND-52 and UND-54	Business Registration or Pan Certificate
			Valid document justifying the declared income e.g. Income Tax certificate/ Audited Financial report/Bank statement
			UND-52 and UND-54
Age group 18yrs-25yrs	Income declaration in application		Business Registration or PAN Certificate or Salary certificate, Valid document justifying the declared income e.g. Income Tax certificate/ Bank statement
			UND-52 and UND-54

* For policies with single premium or annual premium greater than NPR.500,000- Need valid document justifying declared income.

* Underwriter may ask additional financial documents for any coverage if needed in financial risk analysis.

KYC REQUIREMENTS

- Valid age proof for all ages, IDs of beneficiaries, Document showing relationship with beneficiary for cov. above 25 lakh
- Passport size recent photograph and ID (Citizenship/ Passport/Driving License/Voter's ID).
- Employee ID for applicants who are Government, Semi-government, Corporate or private company employees.