

PNB MetLife

Group Accidental Permanent & Partial Disability Plus - Rider

Non-Linked, Non – Participating, One Year Renewable, Group, Pure Risk, Health Insurance Rider
(UIN: 117B017V02)



PNB METLIFE GROUP ACCIDENTAL PERMANENT & PARTIAL DISABILITY PLUS RIDER

Non-Linked, Non – Participating, One Year Renewable, Group, Pure Risk, Health Insurance Rider

There is an ever increasing need to achieve cost-effective protection, on a world-wide basis, against a range of different risks whether it is protecting employees or protecting customers of any affinity group.

Presenting **PNB MetLife Group APPD Plus Rider**, a one year renewable rider, which helps you to protect your group members and provide them security.

WHAT IS PNB METLIFE GROUP APPD PLUS RIDER?

This rider pays a percentage the rider Sum Assured in the case of Permanent Partial Disability and/or Permanent Total Loss of use of limbs, sight, hearing and/or speech due to accident.

The different percentages and the events at which these benefits are paid are shown in the Table below.

Disability or loss of use must be a result of a bodily injury due to an accident which is defined as “A sudden, unforeseen and involuntary event caused by external, visible and violent means”.

Bodily Injury means injury must be evidenced by external signs such as contusion, bruise and wounds except in case of drowning and internal injury.

Partial and Permanent Disability refers to a disability which:

- Is caused by Bodily Injury resulting from an Accident and
- Occurs due to said Bodily Injury solely, directly, and independently of any other causes and
- Occurs within 180 days of the occurrence of such accident
- Is defined as disablement resulting in any of the occurrences as mentioned in this document

The permanence of the disability will only be established 180 days following the date of the event except in the case of complete severance of hand at or above the wrist or foot at or above the ankle joint.

Standard scale of benefits:

The following scale of benefits applies:

For loss of	% of Sum Assured payable on claim
Both Hands	100%
Both Feet	100%
Sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing in both ears	100%
One hand	50%
One foot	50%
Sight of one eye	50%
Speech	50%
Hearing in both ears	50%
4 fingers and thumb on same hand	40%
4 fingers on same hand	35%
Thumb- both phalanges	25%
Hearing in one ear	25%

This rider benefit is in addition to the benefits payable under the Base Policy.

On payment of the any one of the above rider benefit, the rider cover for the member of the group insurance plan will stand terminated.

The Policyholder has the option to choose the Rider either at inception or on Annual Renewal Date of the Base Policy, subject to underwriting conditions as laid by the Company from time to time. However, the Rider Sum Assured once chosen cannot be altered until the next renewal date of the policy.

ELIGIBILITY CONDITIONS

Plan parameters	Minimum	Maximum
Age* at entry of Person Insured	18 years	65 years
Maturity Age* of Person Insured	66 years	
Sum Assured per member	Rs. 10,000	Rs.50 Lakhs, subject to Base Sum Assured
Group Size	10	

*Age last birthday

Additional insurability evidence may also be required for Sum Assured exceeding Free Cover limit depending upon the composition of the group.

MODES OF PREMIUM PAYMENT

The premiums are payable in the yearly, half-yearly, quarterly and monthly modes.

Following factors are applied to yearly premium when paying premiums other than the yearly mode.

Modes of Premium	Multiplicative Factor
Half-Yearly	0.5096
Quarterly	0.2573
Monthly	0.0863

TAX BENEFITS:

Tax benefits under this plan are available as per the provisions and conditions of the Income Tax Act and are subject to any changes made in the tax laws in future. Please consult your tax advisor for advice on the availability of tax benefits for the premiums paid and proceeds received under the policy.

OTHER CLAUSES

Termination of cover: Coverage under this Rider for all Insured Members shall terminate on the occurrence of the earliest of the following:

1. Expiration as a result of non-payment of Regular Rider Premium due within the grace period or non-payment of renewal premiums on the Annual Renewal Date.
2. Termination of the Rider by Master Policyholder:
Master Policyholder may terminate this Rider by giving Us at least 30 days written notice. If the Rider is terminated by master policyholder, 100% of the unexpired Regular Rider Premium shall be refunded without interest, provided however in the event of such termination, the Insured Member(s) shall have the option to continue the risk cover on an individual basis till the expiry of the coverage.
3. The Insured Member's death;
4. The date the Insured Member ceases to be an Eligible Member or resigns / retires / voluntarily withdraws from the membership.
5. Upon payment of the Rider benefit to the Insured Member/Nominee

Any termination of coverage of an Insured Member shall be without prejudice to any claim originating prior to the effective date of such termination. In case the Insured Member exits the Rider by way ceasing to be an Eligible Member or voluntarily withdraws from the membership, 100% of the unexpired Regular Rider Premium with respect to the Insured Member shall be refunded without interest.

Grace Period

Grace Period means the time granted from the due date for the payment of premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms and conditions of the policy. The grace period for payment of the premium is 15 days, where the policyholder pays the premium on a monthly basis and 30 days in all other cases.

Free Look Provision:

Master Policy Holder / Members of the group have a period of 30 days from the date of receipt of the Master Policy / Certificate of Insurance, whether received electronically or otherwise, to review the terms and conditions of this Insurance Coverage. If the Master Policy Holder / Members have any objections to any of the terms and conditions, then he / she can cancel the Master Policy / Certificate of Insurance by giving a written notice to us, stating the reasons for the objections. Then he/she shall be entitled to a refund of the premium paid subject to only a deduction of proportionate risk premium for the period of cover, stamp duty charges and expenses towards medical examination (if any). All rights of the member(s) under this Policy shall immediately stand extinguished at the cancellation of the Master Policy / Certificate of Insurance.

Increase or Decrease in benefits: Not allowed.

Premium Guarantee: The Premium rates are guaranteed for a period of one year.

Renewal

This Rider is renewable on every Annual Renewal Date along with the Base Plan as stated in the Policy Schedule. The renewal of the rider is subject to consent of the Company and upon payment of premiums at the rate and terms as required by the Company on the Annual Renewal Date.

EXCLUSIONS

Notwithstanding anything to the contrary stated herein, no benefits under this Rider will be payable if disability occurs from or is caused, either directly or indirectly due to one of the following:

1. **Drug Abuse:** Member under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner.
2. **Self-Inflicted Injury:** Intentional Self-Inflicted Injury.
3. **Criminal acts:** Member involvement in criminal and/or unlawful acts with criminal and/or unlawful intent.
4. **War and Civil Commotion:** War, invasion, hostilities, (whether war is declared or not), civil, war, rebellion, revolution or taking part in riot or civil commotion.
5. **Nuclear Contamination:** The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.
6. **Aviation:** Member participation in any flying activity, other than as a passenger in a commercially licensed aircraft or participation in a non-military flight for the purpose of descent from the aircraft while in flight.
7. **Hazardous sports and pastimes:** Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the company including, but not limited to the following:
 - All forms of racing (i.e. whether in a powered vehicle or not)
 - Trekking/rock climbing/mountaineering
 - River Rafting/kayaking/canoeing
 - Bungee Jumping
 - Skydiving, Scuba diving, etc.
8. **Infection:** Loss caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.
9. **Poison:** Taking or absorbing, accidentally or otherwise, any poison.
10. **Toxic Gases:** Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty.

These exclusions apply in addition to the exclusions listed in the Base Policy, if any.

GRIEVANCE REDRESSAL

In case you have any query or complaint or grievance, you may approach any of our following touch points:

- Call 1800-425-69-69 (Toll free)
- Email at indiaservice@pnbmetlife.co.in
- Write to
Customer Service Department, 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.
- Online through our website www.pnbmetlife.com
- Our nearest PNB MetLife branch across the country

For any escalation with the resolution provided by any of the above touch points, you may, write to our Grievance Redressal Officer at gro@pnbmetlife.co.in

If you do not get appropriate resolution, you may approach Insurance Ombudsman on <https://www.cioins.co.in/Ombudsman>.

STATUTORY WARNING

Prohibition of Rebates- Section 41 of the Insurance Act, 1938 as amended from time to time, states:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any Person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

FRAUD AND MISSTATEMENT

Treatment will be as per Section 45 of the Insurance Act, 1938 as amended from time to time.

- ✓ Please read this Sales brochure carefully before concluding any sale.
- ✓ This product brochure is only indicative of terms, conditions, warranties and exceptions contained in the insurance policy. The detailed Terms and Conditions are contained in the Policy Document.

Extract of Section 45, of the Insurance Act, 1938, as amended form time to time states

Policy not be called in question on ground of mis statement after three years.

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
2. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

Explanation I.—For the purposes of this sub-section, the expression "fraud" means any of the following acts committed by the insured or by his agent, with intent to deceive the insurer or to induce the insurer to issue a life insurance policy:—

- (a) the suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- (b) the active concealment of a fact by the insured having knowledge or belief of the fact;
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specially declares to be fraudulent.

Explanation II.—Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent keeping silence, to speak, or unless his silence is, in itself, equivalent to speak.

3. Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the misstatement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such misstatement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

Explanation.—A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer.

4. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

Explanation. —For the purposes of this sub-section, the misstatement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

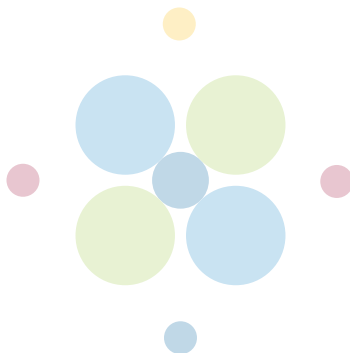
- (5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.'

ABOUT PNB METLIFE

PNB MetLife India Insurance Company Limited (PNB MetLife) is one of the leading life insurance companies in India. PNB MetLife has as its shareholders MetLife International Holdings LLC (MIHL), Punjab National Bank Limited (PNB), Jammu & Kashmir Bank Limited (JKB), M. Pallonji and Company Private Limited and other private investors, MIHL and PNB being the majority shareholders. PNB MetLife has been present in India since 2001.

PNB MetLife brings together the financial strength of a leading global life insurance provider, MetLife, Inc., and the credibility and reliability of PNB, one of India's oldest and leading nationalised banks. The vast distribution reach of PNB together with the global insurance expertise and product range of MetLife makes PNB MetLife a strong and trusted insurance provider.

For more information, visit www.pnbmetlife.com



www.pnbmetlife.com



1800-425-6969

PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001, Karnataka. IRDAI Registration number 117. CI No: U66010KA2001PLCO28883. PNB MetLife Group Accidental Permanent & Partial Disability Plus Rider is a Non-Linked, Non – Participating, One Year Renewable, Group, Pure Risk, Health Insurance Rider UIN: 117B017V02. This product brochure is only indicative of terms, conditions, warranties and exceptions contained in the insurance policy. Please read the detailed Terms and Conditions which are contained in the Policy Document. Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. The marks “PNB” and “MetLife” are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Email: indiaindian@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex -1, Techniplex Complex, off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. AD-F/2024-25/884.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS!

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.