



Reduce your Financial Stress with an Additional Cover

PNB MetLife

CRITICAL ILLNESS RIDER

Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider UIN: 117B023V03



In these days of increasing stress, good health is a major concern for all of us. With the fast-paced life, the chance of anyone contracting a serious illness like heart attack or cancer has increased. Thankfully with medical advancement the chances of surviving from it are also high but so are the costs of such treatments. These major illnesses affect the family emotionally as well as financially. While we may not be able to predict or prevent these diseases from occurring, but we can certainly protect against it by taking PNB MetLife Critical Illness Rider.

WHAT DOES PNB METLIFE CRITICAL ILLNESS RIDER OFFER?

The chosen Critical Illness (CI) Sum Assured shall be payable upon the first diagnosis of one of the covered Critical Illnesses (listed below), provided the following:

- The Person Insured survives for at least 30 days from the date of first diagnosis.
- The critical illness is diagnosed after the completion of the Waiting Period of 90 days from date of commencement or reinstatement, as applicable.

Following a Critical Illness claim, the base policy will continue with Base Sum Assured for the rest of the Policy Term.

The following Critical Illnesses are covered under this Rider:

1. First heart attack – of Specified Severity

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

- a) A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- b) New characteristic electrocardiogram changes
- c) Elevation of infarction specific enzymes, Troponins or other specific biochemical markers

The following are excluded:

- i. Other acute Coronary Syndromes
- ii. Any type of angina pectoris
- iii. A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure

2. Cancer of Specified Severity

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukaemia, lymphoma and sarcoma.

I. The following are excluded:

- i. All tumours which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behaviour, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3.
- ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- iii. Malignant melanoma that has not caused invasion beyond the epidermis;
- iv. All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- vi. Chronic lymphocytic leukaemia less than RAI stage 3
- vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,

All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;

PNB METLIFE CRITICAL ILLNESS RIDER AT A GLANCE

Boundary Conditions	Eligibility Criteria						
Age at Entry ¹	18 years - 65 years						
Cover Ceasing Age	75 years						
Policy Term ²	10 years- 40 years						
Premium Payment Modes	Single, Yearly, Half-Yearly, Quarterly , Monthly* (only on ECS) & Payroll Saving Plan (PSP)						
Premium Payment Options	Single	5 Pay	7 Pay	10 Pay	12 Pay	15 Pay	Regular Pay
Minimum Rider Sum Assured ³	₹5,00,000						
Maximum Rider Sum Assured ³	₹50,00,000						
Min. Annualized Rider Premium ⁴	₹ 670	₹135	₹135	₹100	₹100	₹100	₹75
Max. Annualized Rider Premium ⁴	₹ 7,66,650	₹ 1,44,200	₹ 1,10,000	₹ 87,100	₹ 81,400	₹ 72,900	₹ 80,450

*Monthly mode is available for standing instruction/direct debit options (including Automated Clearing House- ACH)

¹Age Last Birthday

²The Rider Policy Term can be equal to or less than the Base Policy Term

³Subject to the condition that the Rider Sum Assured not being more than the Base Policy Sum Assured.

⁴Exclusive of Taxes

The premiums are guaranteed for the term of the policy.

PREMIUM MULTIPLICATIVE FACTORS (FOR OTHER THAN YEARLY PREMIUM):

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

Mode of Premium	Multiplicative Factor
Half Yearly	0.5131
Quarterly	0.2605
Monthly / Payroll Savings Program	0.0886

EXCLUSIONS OF YOUR RIDER

Apart from the disease specific exclusions given along with definitions of diseases below, no benefit will be payable if the critical illness is caused or aggravated directly or indirectly by any of the following:

1. Existence of any sexually Transmitted Disease (STD) and its related complications
2. Any condition that is pre-existing at the time of inception of the rider policy
 - a. Pre-existing Disease means any condition, ailment, injury or disease that is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement
 - b. For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy or its reinstatement.
3. Any disease which first manifests itself within 90 days of the risk commencement date or reinstatement date whichever is later.
4. Any external congenital disorder, for a period of 36 months after the policy has been issued.
5. Intentional self-inflicted injury, attempted suicide.
6. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
7. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.
8. Taking part in any naval, military or air force operation during peace time.
9. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger or pilot and cabin crew of a recognized airline on regular routes and on a scheduled timetable.
10. Participation by the insured person in a criminal or unlawful act with criminal intent.
11. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use

of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.

12. 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.

OTHER PROVISIONS

Tax Benefits

Tax benefits under this rider are available as per the provisions and conditions of the Income Tax Act, 1961 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.

Free look period

Please go through the terms and conditions of your Policy very carefully. If you have any objections to the terms and conditions of your Policy, you may cancel the Policy by giving a written notice to us within 30 days beginning from the date of receipt of Policy document, whether received electronically or otherwise, stating the reasons for your objection and you will be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period of cover and the expenses if any, incurred on medical examination of the proposer and stamp duty charges.

Grace Period (For other than single premium policies)

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 rider policy is considered to be in-force with the risk cover without any interruption, as per the terms and conditions of the rider 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.

Lapse

In case you fail to pay rider premium instalments due under this Rider Policy beyond the Grace Period, then the Rider Policy shall lapse and no benefits would be payable under this Rider Policy.

Revival

A policy that has lapsed may be revived during the Revival Period by giving Us written notice to revive the Policy, provided that:

- I All due arrears of Instalment Premiums along with interest at Prevailing Rate of Interest, if any, are received by Us in full.
- II We may change the revival interest rate from time to time. Currently, We charge interest at 8.0% p.a. compounded annually .
- III The rate of interest is calculated as the 10 Year G-Sec rate as on 1st of April plus 50 basis points, rounded up to the nearest 50 basis points. We will review the rate on an annual basis in April

based on the prevailing 10 Year G-Sec rate. However, under special circumstances where the prevailing 10 Year G-Sec rate is changing in excess of 200 basis points from the G-Sec used for calculating the current interest rate, We shall review the interest rate based on prevailing 10 year G-Sec rate.

- IV The Revival of the Policy will be subject to Board approved underwriting policy. A surrendered Policy cannot be revived.
- V We may revive the Lapsed Policy by imposing such extra premium as it deems fit as per the Board approved underwriting policy.

Surrender

Unexpired Risk Premium Value on this Rider will be payable for policies other than Regular Pay, i.e.,

- for single premium and
- limited premium paying policies If at least two full year premiums have been received from the date of commencement of the Policy.

Unexpired risk premium values are calculated as

Unexpired risk premium factor * Total Premium paid * [Outstanding Months in the Rider Policy Term / Number of month in the Rider Policy Tenure]

Total premiums paid means total of all the premiums paid under the product, excluding any extra premium and taxes, if collected explicitly.

For Unexpired Risk Premium Factors please refer to details of this product on our website www.pnbmetlife.com or your policy document.

NOMINATION

Nomination should be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time. Nomination of this Policy is not applicable if the Policy has been effected under Section 6 of the Married Women's Property Act 1874

ASSIGNMENT

Assignment should be in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time. Assignment of this Policy is not applicable if the Policy has been effected under Section 6 of the Married Women's Property Act 1874.

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

EXTRACT OF SECTION 41 OF THE INSURANCE ACT, 1938, AS AMENDED FROM TIME TO TIME STATES

1. In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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.

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 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 the Insurance ombudsman on <https://www.cioins.co.in/Ombudsman>

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 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.

Policy shall not be called in question on ground of misstatement 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

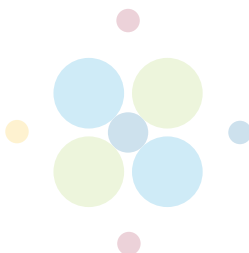
any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

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.'



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: U66010KA2001PLC028883. PNB MetLife Critical Illness Rider (UIN:117B023V03) is an Individual, Non-Linked Non-Participating Pure Risk, Health Insurance Rider. This product brochure is only indicative of terms, conditions, warranties and exceptions contained in the insurance policy. This version of the document invalidates all previous printed versions for this particular plan. The detailed Terms and Conditions 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: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. AD-F/2024-25/873.

BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS / 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.