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MetLife Group Riders

Non-Linked One Year Renewable
Group Riders

UIN: 117B016V01

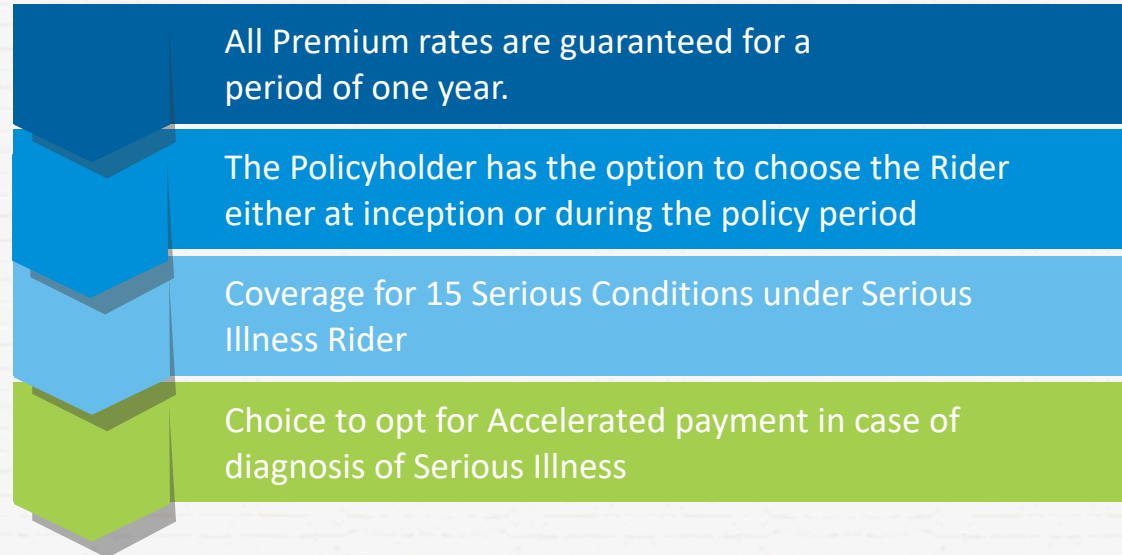
Product Presentation

Brief Product Description

PNB MetLife has 4 group non – linked riders.

Key Highlights

1. MetLife Group Accidental Permanent and Total Disability Benefit Plus
2. MetLife Group Accidental Permanent and Partial Disability Plus
3. MetLife Group Serious Illness
4. MetLife Group Accidental Death Benefit Plus



How does the plan work?

This rider will be available together with a One Year Renewable Group Insurance Plan.

The Premium for the rider would be collected separately.

Rider can be attached at inception or at any subsequent policy anniversary & deleted at any policy anniversary*

MetLife Group Accidental Permanent and Total Disability Benefit Plus (APTD)	MetLife Group Accidental Permanent and Partial Disability Plus (APPD)	MetLife Group Serious Illness (SI)	MetLife Group Accidental Death Benefit Plus (ADB)
The rider provides Sum Assured if the insured is diagnosed with total permanent disability due to accident, provided disability occurs within 90 days of the accident.	<p>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.</p> <p>The different percentages and the events are pre-defined.</p>	<p>The Sum Assured payable on diagnosis of one of fifteen specified serious illness conditions, provided survival period 30 days.</p> <p>Available Variants</p> <ol style="list-style-type: none"> 1. Additional 2. Accelerated 	Sum Assured is payable on death of the Member Insured, due to accident during the term of the policy

There is no maturity/surrender benefit under any of these Riders.

*Additions and deletions are subject to the current administrative and underwriting rules. / Please refer complete sales brochure before concluding the sales.

*For Illustration purpose only.

Boundary Conditions

Boundary Conditions	MetLife Group Accidental Permanent and Total Disability Benefit Plus	MetLife Group Accidental Permanent and Partial Disability Plus	MetLife Group Serious Illness	MetLife Group Accidental Death Benefit Plus
Age at Entry ⁽¹⁾	18 years - 64 years	18 years - 64 years	18 years - 64 years	18 years – 65 years
Cover Ceasing Age	65 years	65 years	65 years	66 years
Minimum Sum Assured (per member)	Rs 5000	Rs 5000	Rs 1000	Rs. 5,000
Maximum Sum Assured	Rs 50 Lakh, subject to Base Sum Assured	Rs 50 Lakh, subject to Base Sum Assured	Rs 50 Lakh, subject to Base Sum Assured	Rs 2,50,00,000
Minimum Group Size	50	50	50	50
Premium Payment Mode	Yearly, Half-yearly, Quarterly and Monthly			

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*For Illustration purpose only.

Terms & Conditions - APTD & APPD Rider

Standard scale of benefits (For APPD)

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

Exclusions (for both APTD & APPD)

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:

- Drug Abuse:** Member under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner.
- Self-Inflicted Injury:** Intentional Self-Inflicted Injury.
- Criminal acts:** Member involvement in criminal activities with criminal intent.
- 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.
- 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.
- Aviation:** Member participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- Hazardous sports and pastimes:** Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the company.
- Infection:** Death caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.
- Poison:** Taking or absorbing, accidentally or otherwise, any poison.
- Toxic Gases:** Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty.
- Physical Infirmary:** Body or mental infirmity or any disease.

The permanence of the disability will only be established 12 months following the date of the event upon which the rider claim will be paid. 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.

Please refer complete sales brochure before concluding the sales.

Terms & Conditions – Serious Illness Rider

List of Serious Illness

1. Cancer
2. First Heart Attack
3. Open Chest CABG
4. Open Heart Replacement or Repair of Heart Valves
5. Coma
6. Kidney failure requiring regular Dialysis
7. Stroke resulting in permanent symptoms
8. Major Organ/Bone Marrow Transplant
9. Permanent Paralysis of Limbs
10. Aorta Surgery
11. Multiple Sclerosis with persisting symptoms
12. Blindness
13. Parkinson's Disease
14. Benign Brain Tumor
15. Major Burns

Exclusions

The Person Insured will not be entitled to any benefits if a Covered Serious Illness results either directly or indirectly from any one of the following causes:

- Congenital Condition:** Congenital Anomaly refers to a condition(s) which is present since birth and which is abnormal with reference to form, structure or position including disorder varying from minor cosmetic irregularities to life threatening disorders i.e. any harmful trait, physical or biochemical, present at birth, whether a result of a genetic mutation or some other non-genetic factor.
- Drug Abuse:** Member is under the influence of Alcohol or solvent abuse or use of drugs except under the direction of a registered medical practitioner.
- Pre-existing disease:** Any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment within 48 months to prior to the first policy issues by the Company
- Self-inflicted Injury:** Intentional self- Inflicted injury.
- Suicide:** If the Serious illness/ death was contracted due to attempted suicide or intentional self inflicted injury by the Member, whether sane or insane at that time.
- Criminal acts:** Member involvement in criminal activities with criminal intent.
- War and Civil Commotion:** War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
- 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.
- Aviation:** Member's participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
- Hazardous sports and pastimes:** Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.
- Pregnancy:** Any complications arising from pregnancy or childbirth.
- HIV / AIDS:** Presence of HIV or diagnosis of AIDS.
- Any disease** occurring within 90 days of the start of coverage (i.e. during the waiting period)

Terms & Conditions – ADB Plus

Exclusions

The death benefit will not be payable if Accidental Death occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, due to one of the following:

1. **Infection:** Death caused or contributed to by any infection, except infection caused by an external visible wound accidentally sustained.
2. **Drug Abuse:** Member under the influence of Alcohol or solvent abuse or use of drug except under the direction of a registered medical practitioner.
3. **Self – inflicted Injury:** Intentional self – Inflicted injury.
4. **Suicide:** If the death was due to suicide, attempted suicide or intentional self – Inflicted injury by the member, whether sane or insane at that time.
5. **Criminal Acts:** Member involvement in criminal activities with criminal intent.
6. **War and Civil Commotion:** War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.
7. **Nuclear Contamination:** The radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such situations.
8. **Aviation:** Member participation in any flying activity, other than as a passenger in a commercially licensed aircraft.
9. **Hazardous sports and pastimes:** Taking part or participating for any hazardous Hobby, pursuit or any race not previously declared and accepted by the company.
10. **Poison:** Taking or absorbing, accidentally or otherwise, any poison.
11. **Toxic Gases:** Inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty.
12. **Physical Infirmary:** Body or mental infirmity or any disease.

Extract of Section 41 of the Insurance Act, 1938, as amended from time to time states

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. 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 misrepresentation

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

Disclaimers

PNB MetLife India Insurance Company Limited, Registered office: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001. IRDA of India Registration number 117. CI No. U66010KA2001PLC028883. MetLife Group Accidental Permanent & Total Disability Plus is a Non—linked One Year Renewable Group Rider (UIN 117B016V01). MetLife Group Accidental Permanent & Partial Disability Plus is a Non—linked One Year Renewable Group Rider (UIN 117B017V01). MetLife Group Serious Illness Rider Plus is a Non—linked One Year Renewable Group Rider (UIN 117B018V01). MetLife Group Accidental Death Benefit Plus Rider is a Non—linked One Year Renewable Group Rider (UIN 117B019V01). Please consult your advisor for more details. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding any sale. Terms and Conditions Apply. 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 the 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. Call us Toll-free at 1-800-425-6969, Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in. or write to us 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-F/2019-20/00134

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