

PNB MetLife Accidental Death Benefit Rider Plus
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

1. PART A

1.1 Welcome Letter

[Name of the policyholder]

Date: dd-mm-yyyy

[Father/husband name]

[Address]

[Mobile no.]

<Policy No> <Sourcing Branch>

Dear Mr./Ms. Valued Customer, (Client ID: XXXXXX)

Welcome to PNB MetLife Family. Thank you for purchasing a PNB MetLife product and showing your faith and confidence in us. At PNB MetLife, we believe in putting customer first. We endeavor to provide products that meet your needs and constantly support it with superior customer service.

Please find enclosed the Rider document along with Customer Information Sheet, other related information, including a copy of your Proposal Form. Some key details of your Rider Policy are:

Policyholder	Mr. Valued Customer	Beneficiaries/ Nominee	Mrs./Mr. Customer Nominee
Rider Number		Policy Number	<Policy no>
Name of Rider Policy	PNB MetLife Accidental Death Benefit Rider Plus	Name of the Policy to which Rider is attached	<Plan Name>
Rider Policy Term	<N Years>	Rider Premium Payment Term	<N Years>
Payment Mode	<Mode>	Rider Premium Amount	Rs. XXXXX.XX

Free look Provision: 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.

We value your patronage and are committed to offering you the best services always. For any queries or concerns you can contact us via the touch points given below, we are always there to help you. For easy reference details of Agent/Broker/Corporate Agent for your policy is also mentioned below.

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Channel	<<XX>>		
Name	<<Valued Advisor>>	Code	<<XXXXXX>>
E-Mail ID	<<valuedadvisor@pnbmetlife.co.in>>	Mobile/ Landline No.	<<XXXXXX>>

Wishing you a healthy, secured and a prosperous life.

Yours Sincerely,
PNB MetLife India Insurance Co. Ltd.

[Signature]
[Name of signing authority]
[Designation of signing authority]

In case of any queries / concerns, You can reach Us at:

Call us at 1800-425-6969 (Toll Free)	Email Us at indiaservice@pnbmetlife.co.in	Visit www.pnbmetlife.com to manage your policy online. Register online using your Customer ID & Policy No.	Visit your nearest PNB MetLife Office . Our address details are available on www.pnbmetlife.com
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**Stamp duty of Rs. XXX.XX paid to Government of Maharashtra through consolidated Stamp Duty via
Challan No. XXXXXXXX**

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LIFE INSURANCE
CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sr. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product / Policy	PNB MetLife Accidental Death Benefit Rider Plus (UIN: 117B020V04)	-
2	Policy Number	<<PolicyNumberfromLA>>	-
3	Type of Insurance Product / Policy	Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider	-
4	Sum Insured	Individual Rider Sum Assured of Rs. <<Rider SA>>	1.3.2
5	Policy Coverage	Death Benefit - Upon the Death of the Insured due to an Accident happening within the Policy Term, the Rider Sum Assured is paid to the Nominee. Maturity Benefit – Not Applicable	3.3.2 -
6	Exclusions	<ul style="list-style-type: none"> • Exclusions Applicable 	6.7.1
7	Waiting period	Not Applicable	-
8	Survival Period	Not Applicable	-
9	Financial limits of Coverage	No sub limits. Sum Assured mentioned above payable on occurrence of event described in “Policy Coverage” section above.	1.3.2
10	Claims / Claims Procedure	i. Turn Around Time (TAT) for claims settlement and brief procedure – a) 15 days from the date of intimation of claim, for cases not warranting investigation. b) 45 days from the date of intimation of claim for the cases warranting investigation. ii. Helpline/Call Centre number - 1800 425 6969 (Toll-free) iii. Contact details of the insurer - 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. iv. Link for downloading claim form and list of documents required including bank account details. https://www.pnbmetlife.com/downloads/claims-forms/english.html	6.3
11	Policy Servicing	All notices and communications in respect of this Policy shall be addressed to us at the following address: PNB MetLife India Insurance Co. Ltd, Unit No. 101, First Floor, Techniplex I, Techniplex Complex, Off Veer Savarkar Flyover, S.V. Road, Goregaon (West), Mumbai – 400 062, Maharashtra Customer Service No.- 1800 425 6969 (Toll-free)	6.6.8

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12	Grievances/Complaints	<p>For any complaint/grievance, approach any of our following touch points:</p> <ol style="list-style-type: none"> 1. Call 1800-425-69-69 (Toll free) or 080-26502244 2. Email at Indiaservice@pnbmetlife.co.in 3. Write to Customer Service Department, 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. <p>In case not satisfied with the resolution provided by the above touch points, or have not received any response within 10 days, you may, write to our Grievance Redressal Officer at gro@pnbmetlife.co.in</p> <ul style="list-style-type: none"> • Link for registering the grievance with the insurer’s portal: https://www.pnbmetlife.com/grievance-cell/grievance-redressal.html <p>Ombudsman Details: Please refer to https://www.cioins.co.in/Ombudsman for a list of updated Insurance Ombudsman</p>	7.1
13	Things you need to know	<p>Free look Provision: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p> <p>Grace Period: 30 days from the due date for yearly, half-yearly and quarterly frequencies and 15 days for monthly frequency</p> <p>Lapse: If installment premiums are not paid in full for at least first two consecutive Policy year (For Limited Pay Policies) then the policy will lapse. No benefits payable under this policy.</p> <p>Policy Renewal: Except on grounds of fraud, moral hazard or misstatement or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p> <p>Procedure for Revival of the Rider: Lapsed policy may be revived within a period of 5 years from the date of first unpaid premium by paying all outstanding premium along with interest, if any</p> <p>Termination of the Rider: The Rider shall be terminated on the occurrence of the events as mentioned in the policy document.</p>	4.1 3.3.2 4.2 - 4.3 4.5
14	Your / Insured’s Obligations	<p>Please provide correct information in the proposal form and disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.</p>	-

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Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

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1.2 Rider Preamble

**PNB MetLife Accidental Death Benefit Rider Plus
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider**

This is a contract of insurance between You and PNB MetLife India Insurance Company Limited. This contract of insurance has been effected on receipt of the Rider premium deposit and is based on the details in the Proposal Form received together with the other information, documentation and declarations received from You for effecting this Rider contract.

This Rider Policy forms a part of the Policy named in the Rider Schedule below. This Rider Policy is subject to the terms and conditions of the Policy to the extent applicable. Terms defined under the Policy shall have the same meaning when used in this Rider Policy unless the context requires otherwise. In the event of any inconsistency between the terms and conditions of this Rider Policy and the terms and conditions of the Policy, the terms and conditions of this Rider Policy shall prevail with respect to the subject matter of this Rider Policy.

We agree to pay the benefits under this Rider Policy on the occurrence of the insured event described in Part C, subject to the terms and conditions of the Rider Policy.

On examination of the Rider Policy, if You notice any mistake or error, please return the Rider Policy document to Us in order that We may rectify the mistake/error.

Signed by and on behalf of PNB MetLife India Insurance Company Limited

[Signature]

[Name of signing authority]

[Designation of signing authority]

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1.3 Rider Schedule

Name of the Base Policy	
Base Policy UIN:	
Nature of the Base Policy	[x]
Name of the Rider Policy	PNB MetLife Accidental Death Benefit Rider Plus
Nature of the Rider	Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider
Rider UIN:	117B020V04

Proposal number	form	Rider Policy number	Date of issue	Issuing office
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1. Details of the Policyholder and Insured

Name of Policyholder		Gender		Date of Birth	
Name of Life Assured		Gender		Date of Birth	
Address of Policyholder					
Telephone Number					
Mobile Number					
Address of Life Assured					
Age admitted of the Life Assured	<Yes/No>				
Proof of Identification					

2. Rider Benefits

Rider Sum Assured	Rs. <>
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3. Rider Details

Date of Commencement of Risk	
Date of Inception of the Policy	
Rider Policy Term	
Rider Currency	
Annualized Premium	Rs. <>

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4. Details of Agent/Intermediary

Name	
License/Registration number	
Phone number	
Address	
Email address	

5. Premium Details

Premium payment type	
Annualized Rider Premium	Rs. < >
Modal Rider Premium	Rs. < >
Goods & Services Tax	Rs. < >
Total Modal Rider premium amount*	Rs. < >
Rider Premium Frequency	
Rider Premium due date	
Last due date of Rider premium	
Rider Premium Payment term	

* Includes Goods & Services Tax at prevailing rates. Rider premium rates are subject to change in case of any variance in the present rates or in the event of any new or additional tax/levy being made applicable/ imposed on the premium(s) by competent authority, the same would be borne by the Policyholder.

Special provisions/options	
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6. Nominee details

Name(s) of the Nominee	Relationship	Age	Gender	Share(s) %
1)				
2)				
3)				
4)				

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7. Appointee details (Only in case Nominee is less than 18 years of Age)

Appointee name	Relationship with Nominee	Age	Gender

On examination of the Rider Policy, if You notice any mistake, the Rider Policy document must be returned to Us for correction.

8. E-Policy document

Your soft copy of policy document is available in the customer portal. You can access through www.pnbmetlife.com > **Customer login** > **Provide user ID and password** (for existing customer), else click **New User** (for new customer).

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Key Feature Document

Key Benefits

Maturity benefit	Nil
Death benefit	In the event of the death of the life insured due to an accident occurring within the policy term, 100% of Rider Sum Assured shall be payable

Key Product Conditions

Boundary Conditions	Eligibility Criteria						
Age at Entry ⁽¹⁾	18 years - 65 years						
Cover Ceasing Age	70 years						
Policy Term ⁽²⁾	5 years - 40 years						
Premium Payment Modes	Single, Yearly, Half-yearly, Quarterly, Monthly* & Payroll savings program						
Premium Payment Options	Single	5 Pay	7 Pay	10 Pay	12 Pay	15 Pay	Regular Pay
Minimum Rider Sum Assured ⁽³⁾	Rs.1,50,000 (Rs. 5 lacs for 'Online')			Rs. 50,000 (Rs. 5 lacs for 'Online')			
Maximum Rider Sum Assured ⁽³⁾	Rs.2 Crore						
Min. Annualized Rider Premium ⁽⁴⁾	Rs.465	Rs.285	Rs.285	Rs.60	Rs.60	Rs.60	Rs.37.50
Max. Annualized Rider Premium ⁽⁴⁾	Rs. 259,400	Rs. 46,200	Rs. 35,800	Rs. 26,000	Rs. 21,800	Rs. 20,600	Rs. 11,200

***ECS Mandatory**

- (1) Age Last Birthday
- (2) The Rider Policy Term can be equal to or Less than the Base Policy Term
- (3) Subject to the condition that the Rider Sum Assured is upto three times the Base Policy Sum Assured.
- (4) Exclusive of Taxes

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Key Service Features

Premium Payment	Premium payment can be made by cash, cheque, credit card, ECS, online payment, demand draft, and direct debit or any other mode as prescribed by the IRDAI
Customer Service No.	1800 425 6969 (Toll-free)
Grievance Redressal Mechanism	Visit us www.pnbmetlife.com Email us: indiaservice@pnbmetlife.co.in Write to us: PNB MetLife India Insurance Co. Ltd, Unit No. 101, First Floor, Techniplex I, Techniplex Complex, Off Veer Savarkar Flyover, S.V. Road, Goregaon (West), Mumbai – 400 062, Maharashtra.

For detailed benefits, please refer to the Policy terms and conditions.

2. PART B

Definitions applicable to your Rider

The words or terms below that appear in this **Rider** in initial capitals and **bold** type will have the specific meaning given to them below. These defined words or terms will, where appropriate to the context, be read so that the singular includes the plural, and the masculine includes the feminine.

1. **Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Rider** means the insurance cover(s) added to a base product for additional premium or charge. The Schedule will specify if any Riders are additionally opted and in force under the Policy.
3. **Rider Benefit** means an amount of benefit payable on occurrence of a specified event covered under the rider and is an additional benefit to the benefit under the base product and may include waiver of premium benefit on other application riders.
4. **Rider Policy Document/ Rider Policy** means this document, any endorsements issued by Us, the **Rider Schedule**, Annexure and the Application.
5. **Rider Premium** means the payments to be made by You, to keep the Rider Policy in force, in accordance with the frequency and manner of payment chosen by You and is the amount as specified in the Rider Schedule.
6. **Rider Schedule** means the attached Schedule that provides your Policy Benefits, details provided by you, along with all its annexures, if applicable, issued by us for this Policy.
7. **Rider Sum Assured** means the amount specified in the Rider Schedule.
8. **Total Rider Premiums Paid** means total of all the rider premiums paid, excluding any extra premium and taxes, if collected explicitly.

3. PART C

Rider Features, Benefits & Rider Premium Payment Conditions

3.1 Rider Features

PNB MetLife Accidental Death Benefit Rider Plus is an individual, non-linked, non-participating, pure risk, health insurance rider. This **Rider Policy** offers the benefits as listed below. The benefits will be payable subject to the terms and conditions of this **Rider Policy**, including the **Regular Rider Premium** payment conditions set out below.

3.2 Rider Benefits

Accidental Death Benefit

Subject to this **Rider Policy** being in full force and effect, upon the **Death** of the **Insured** due to an **Accident** happening within the **Policy Term**, and that death happening within 180 days from the date of accident, 100% of the Rider Sum Assured will be paid out as lump sum subject to the Policy being In-force on the date of the Accident.

Sum Assured available under Accidental Death Benefit Rider will be up to 3 times the Sum Assured on Death at the inception for the base policy. If the Accidental Death occurs beyond the Policy Term, this Sum Assured will be paid provided the Accidental Death occurs within 180 days from the date of said accident.

On payment of the Accidental Death Benefit to the claimant, the cover under this benefit option will terminate and all rights, benefits and interests under the option will stand extinguished.

3.5 Payment of Rider Premium

Rider Premium Payment Conditions:

The Rider Premium payment option chosen by you is set out in the Rider Schedule. The provisions set out herein are applicable only to cases where the Policyholder opts to pay rider premium in modes other than in Single Premium. If **You** have chosen other than **Single Premium** mode, **You** must pay the **Rider Premium** on or before its due date specified in the **Rider Schedule**. All taxes, cess, surcharge and other levies, whether existing now or introduced in the future, will be levied, as and when applicable, on the **Rider Premium** to be paid by **You**.

3.3.1 Alteration of the Rider Premium Frequency

You may change the frequency of **Rider Premium** payments provided that **You** give **Us** a written request. The change in frequency will be applied only from the **Policy Anniversary** following the date of **Your** request in accordance with the **Terms and Conditions** applicable to the **Policy**.

3.3.2 Grace Period (For other than single premium policies)

Installment Premium that is not received in full by **Us** by its due date, may be paid in full 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 & conditions of the Policy. The grace period for payment of the premium for all types of life insurance policies shall be fifteen days, where the policyholder pays the premium on a monthly basis and 30 days in all other cases. Upon the Life Assured's death during the Grace Period, the Death Benefit shall be payable after deduction of the due premium.

3.3.3 Rider Premium Discontinuance

In case you fail to pay rider premium installments due under this **Rider Policy** beyond the Grace Period in case of regular premium option and for the first 2 consecutive **Policy Years** in case of limited pay option, then the **Rider Policy** shall lapse and no benefits would be payable under this **Rider Policy**.

3.3.4 Premium Discontinuance after the completion of the first 2 Policy Years

We will pay **Unexpired Risk Premium Value** as set out in Part D of this **Rider Policy** if all due **Rider Premiums** have been paid for the first two consecutive **Policy Years**. There is no **Unexpired Risk Premium Value** payable in case of regular premium payment option.

3.4 Non-Forfeiture benefit

The benefits set out above would not be available to you in the following cases:

3.5.1 in case **You** have chosen regular premium payment option under this **Rider Policy**.

3.5.2 In case you have failed to pay all due installment Premium in accordance with the **Rider Schedule** for the first two consecutive **Policy Years**

3.5.3 In both the aforesaid cases, the **Rider Policy** would terminate, and no benefit would be payable under this **Rider Policy**.

3.5 Surrender

You may surrender the Rider Policy in accordance with the surrender provisions in **Part D**.

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4. PART D

Rider Servicing Conditions

You are requested to refer to the Rider Servicing Conditions described below before making a request for **Rider Policy** servicing to Us.

4.1 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 the 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 to a deduction of proportionate risk premium for the period of cover, the expenses, if any, incurred on medical examination and stamp duty charges.

4.2 Lapse

If due premium is not paid within the grace period allowed for the rider Policy, then the rider Policy shall lapse. The rider Policy will acquire unexpired risk premium value. No benefits will be paid when the policy is in lapsed status. Also, no unexpired risk premium value will be payable if the rider Policy does not qualify for the surrender benefit.

4.3 Procedure for Revival of the Rider

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 this revival interest rate from time to time. Currently, We charge interest at 8.00% 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 rate used for calculating the current interest rate, We shall review the interest rate based on the prevailing 10 Year G-Sec rate.
- iv. The Revival of the Policy will be subject to Board approved underwriting policy. A surrendered Policy cannot

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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.

4.4 Surrender

Unexpired Risk Premium will be payable for policies with Premium frequency other than Regular Pay.

The Policies with the following premium mode will be eligible for payment of **Unexpired Risk Premium Value**:

- For single premium mode
- For Limited Pay Rider Policy provided that at least two full Policy Years' premiums have been paid.

Unexpired risk premium values are calculated as

$$\text{Unexpired risk premium factor} \times \text{Total Premium paid} \times \left[\frac{\text{Outstanding Months in the Rider Policy Term}}{\text{Number of month in the Rider Policy Tenure}} \right]$$

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

Unexpired Risk Premium Value Factors are given in **Annexure 1**.

4.5 Termination of the Rider

The **Rider** shall be terminated on the occurrence of the earliest of the following:

- (a) The expiry of the **Rider Term**.
- (b) The **Maturity Date** of the Base Policy.
- (c) The **Insured's** death.
- (d) The **Policy Anniversary** following the receipt by Us of a written request for the termination of the **Rider**.
- (e) The date on which the **Policy** or **Rider** or both are terminated or cancelled for any reason or on the date of payment of **Unexpired Risk Premium value**.
- (f) Non-payment of **Rider Premium** within the **Grace Period** specified under the **Policy**.

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5. PART E

Not Applicable

SAMPLE

6. PART F

General Terms & Conditions

The following general terms and conditions are applicable to Your Policy.

If **You** wish to change the **Nominee**, assign the **Policy** or update **Your/Nominee's** address or other contact details in **Our** records, **You** should do so only through the forms prescribed by **Us** for these purposes. These forms are available at **Our** offices or may be obtained from **Your** financial advisor or can be downloaded from **Our** website www.pnbmetlife.com

6.1 Nomination

Nomination shall 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 executed under Section 6 of the Married Women's Property Act 1874.

6.2 Assignment

Assignment shall 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 executed under Section 6 of the Married Women's Property Act 1874.

6.3 Claims Procedure

We will not be obliged to make any payment of the Accidental Death Benefit unless and until **We** have received all of the information and documentation **We** request, including but not limited to:

1. Duly filled and signed claims form
2. Copy of valid death certificate issued by local authority.
3. Current address proof & Photo identity proof of the rightful nominee/ legal heir.
4. PAN Card or Form 60 of the nominee.
5. Cancelled cheque / Copy of bank passbook of the rightful nominee/legal heir.
6. Complete Medical records (Indoor Case Papers/Death Summary/ Discharge summary /Medical Test & investigation reports etc.) for any treatment taken in past or at the time of death.
7. Copy of FIR, Panchnama, Inquest report, Postmortem report.
8. Viscera / Chemical analysis report, Obituary/ Newspaper cutting (if available).
9. Succession certificate/ Legal Heir certificate in case of absence of nominee.

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You shall submit all the above documents within 45 days of the occurrence of the claim incidence. We shall consider submission of the above documents beyond 45 days but not later than 90 days from the occurrence of the claim incidence if there are valid reasons for such a delay on **Your** part.

Subject to **You** submitting all the documents as mentioned above within 45 days of the occurrence of the claim incidence or within the permitted extended timelines provided above, **We** shall pay the claim amount within 15/45 days from the date of receipt of the last of the documents as mentioned above, depending on the claims not warranting / warranting investigations, failing which **We** shall pay interest on the claim amount to **You** at the rate of 2% more than the prevailing bank rate for savings accounts prevalent at the beginning of the financial year in which the claim has been reviewed by **Us**.

6.4 Taxation

The tax benefits on the **Policy** shall be as per the prevailing tax laws in India and amendments thereto from time to time. In respect of any payment made or to be made under this **Policy**, **We** will deduct or charge or recover taxes including Goods & Services Tax and other levies as applicable at such rates as notified by the government or such other body authorized by the government from time to time. Tax laws are subject to change.

6.5 Currency & Place of Payment

All amounts payable either to or by **Us** will be paid in the currency shown in the Rider **Schedule**.

6.6 Fraud and Misstatement

Fraud and misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

6.7 Exclusion

I Exclusions Applicable to this Rider Policy

We shall not be liable to pay the Accidental Death Benefit under this **Rider Policy** if the Accidental Death of the **Insured** occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, due to one of the following:

- a) Suicide: If the death was due to suicide at that time;
- b) Self-inflicted injury: Intentional self-inflicted injury.
- c) Any condition that is pre-existing at the time of inception of the rider policy
 - I. 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
 - II. 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.

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- d) War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. War means any war whether declared or not.
- e) Taking part in any naval, military or air force operation during peace time.
- f) Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
- g) 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.
- h) 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.
- i) Participation by the insured person in any flying activity, except as a bonafide, fare paying passenger or pilot and cabin crew of a commercially licensed airline.
- j) During the first 36 months of the rider policy, all infections and diseases except gynogenic infection which shall occur with and through an accidental wound shall not be covered.
- k) 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.

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

6.8 Our Address for Communications

All notices and communications in respect of this Policy shall be addressed to us at the following address:

PNB MetLife India Insurance Co. Ltd,
Unit No. 101, First Floor, Techniplex I,
Techniplex Complex, Off Veer Savarkar Flyover,
S.V. Road, Goregaon (West),
Mumbai – 400 062, Maharashtra
Call us Toll-free at 1800-425-6969,
Visit our website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in

7. PART G

GRIEVANCE REDRESSAL MECHANISM & OMBUDSMAN DETAILS

7.1 Grievance Redressal Mechanism

In case **You** have any query or complaint or grievance, **You** may approach **Our** office at the following address:

Level 1

For any complaint/grievance, 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

Level 2:

In case not satisfied with the resolution provided by the above touch points, or have not received any response within 10 days, You may:

- Write to Our Grievance Redressal Officer at gro@pnbmetlife.co.in or
- Send a letter to

**PNB MetLife India Insurance Co. Ltd,
Unit No. 302, 3rd Floor, Tower 3, Worldmark, Maidawas Sector – 65,
Gurugram, Haryana – 122018**

Please address **Your** queries or complaints to **Our** customer services department, and **Your** grievances to **Our** grievance redressal officer, who are authorized to review **Your** queries or complaints or grievances and address the same. Please note that only an officer duly authorized by **Us** has the authority to resolve **Your** queries or complaints or grievances. **We** shall in no way be responsible, or liable, or bound by, any replies or communications or undertakings, given by or received from, any financial advisor or any employee who was involved in selling **You** this **Policy**.

Level 3:

If You are not satisfied with the response or do not receive a response from Us within fifteen (15) days, You may approach the Bima Bharosa Shikayat Nivaran Kendra on the following contact details:

PNB MetLife Accidental Death Benefit Rider Plus
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- Online: You can register Your complaint online at <https://bimabharosa.irdai.gov.in> or refer [IRDAI website for more details.](#)
- By Post: You can write Your complaints to
Consumer Affairs Department
Insurance Regulatory and Development Authority of India
Sy No. 115/1, Financial District,
Nanakramguda, Gachibowli,
Hyderabad – 500032, Telangana
- By E-mail: E-mail ID: complaints@irda.gov.in
- By Phone: 1800 4254 732

In case You are not satisfied with the decision/resolution, You may approach the Insurance Ombudsman at <https://www.cioins.co.in/Ombudsman>, if Your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy;
- Delay in settlement of claim;
- Dispute with regard to premium; or
- Misrepresentation of terms and conditions of the Policy;
- Policy servicing related grievances against Us or Our agent/intermediary;
- Issuance of Policy in non-conformity with the proposal form;
- Non-issuance of insurance policy after receipt of premium or
- Any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned above.

- 1) The complaint should be made in writing duly signed by You, Nominee, Assignee or by Your legal heirs with full name, address and contact information of the complainant, the details of our branch or office against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman. As per Rule 14(3) of the Insurance Ombudsman Rules, 2017, the complaint to the insurance ombudsman can be made if the complainant makes a written representation to Us/Insurer and files the complaint, within one year
- after the order of the insurer rejecting the representation is received; or
 - after receipt of decision of the insurer which is not to the satisfaction of the complainant;
 - after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer fails to furnish reply to the complainant.

PNB MetLife Accidental Death Benefit Rider Plus
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- 2) The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.
- 3) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

SAMPLE

PNB MetLife Accidental Death Benefit Rider Plus
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

Annexure 1
Unexpired Risk Premium Factors

Single Pay

Unexpired Risk Premium value: single pay									
Year/Term	5	6	7	8	9	10	11	12	13
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	83.33%	81.25%	80.00%	79.17%	78.57%	78.13%	77.78%	77.50%	77.27%
4	91.67%	90.00%	85.00%	83.33%	82.14%	81.25%	80.56%	80.00%	79.55%
5	100.00%	93.75%	90.00%	87.50%	85.71%	84.38%	83.33%	82.50%	81.82%
6	0.00%	100.00%	95.00%	91.67%	89.29%	87.50%	86.11%	85.00%	84.09%
7	0.00%	0.00%	100.00%	95.83%	92.86%	90.63%	88.89%	87.50%	86.36%
8	0.00%	0.00%	0.00%	100.00%	96.43%	93.75%	91.67%	90.00%	88.64%
9	0.00%	0.00%	0.00%	0.00%	100.00%	96.88%	94.44%	92.50%	90.91%
10	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	97.22%	95.00%	93.18%
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	97.50%	95.45%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	97.73%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
19	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PNB MetLife Accidental Death Benefit Rider Plus
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Unexpired Risk Premium value: single pay									
Year/Term	14	15	16	17	18	19	20	21	22
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	77.08%	76.92%	76.79%	76.67%	76.56%	76.47%	76.39%	76.32%	76.25%
4	79.17%	78.85%	78.57%	78.33%	78.13%	77.94%	77.78%	77.63%	77.50%
5	81.25%	80.77%	80.36%	80.00%	79.69%	79.41%	79.17%	78.95%	78.75%
6	83.33%	82.69%	82.14%	81.67%	81.25%	80.88%	80.56%	80.26%	80.00%
7	85.42%	84.62%	83.93%	83.33%	82.81%	82.35%	81.94%	81.58%	81.25%
8	87.50%	86.54%	85.71%	85.00%	84.38%	83.82%	83.33%	82.89%	82.50%
9	89.58%	88.46%	87.50%	86.67%	85.94%	85.29%	84.72%	84.21%	83.75%
10	91.67%	90.38%	89.29%	88.33%	87.50%	86.76%	86.11%	85.53%	85.00%
11	93.75%	92.31%	91.07%	90.00%	89.06%	88.24%	87.50%	86.84%	86.25%
12	95.83%	94.23%	92.86%	91.67%	90.63%	89.71%	88.89%	88.16%	87.50%
13	97.92%	96.15%	94.64%	93.33%	92.19%	91.18%	90.28%	89.47%	88.75%
14	100.00%	98.08%	96.43%	95.00%	93.75%	92.65%	91.67%	90.79%	90.00%
15	0.00%	100.00%	98.21%	96.67%	95.31%	94.12%	93.06%	92.11%	91.25%
16	0.00%	0.00%	100.00%	98.33%	96.88%	95.59%	94.44%	93.42%	92.50%
17	0.00%	0.00%	0.00%	100.00%	98.44%	97.06%	95.83%	94.74%	93.75%
18	0.00%	0.00%	0.00%	0.00%	100.00%	98.53%	97.22%	96.05%	95.00%
19	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	98.61%	97.37%	96.25%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	98.68%	97.50%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	98.75%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PNB MetLife Accidental Death Benefit Rider Plus
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Unexpired Risk Premium value: single pay									
<i>Year/Term</i>	23	24	25	26	27	28	29	30	31
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	76.19%	76.14%	76.09%	76.04%	76.00%	75.96%	75.93%	75.89%	75.86%
4	77.38%	77.27%	77.17%	77.08%	77.00%	76.92%	76.85%	76.79%	76.72%
5	78.57%	78.41%	78.26%	78.13%	78.00%	77.88%	77.78%	77.68%	77.59%
6	79.76%	79.55%	79.35%	79.17%	79.00%	78.85%	78.70%	78.57%	78.45%
7	80.95%	80.68%	80.43%	80.21%	80.00%	79.81%	79.63%	79.46%	79.31%
8	82.14%	81.82%	81.52%	81.25%	81.00%	80.77%	80.56%	80.36%	80.17%
9	83.33%	82.95%	82.61%	82.29%	82.00%	81.73%	81.48%	81.25%	81.03%
10	84.52%	84.09%	83.70%	83.33%	83.00%	82.69%	82.41%	82.14%	81.90%
11	85.71%	85.23%	84.78%	84.38%	84.00%	83.65%	83.33%	83.04%	82.76%
12	86.90%	86.36%	85.87%	85.42%	85.00%	84.62%	84.26%	83.93%	83.62%
13	88.10%	87.50%	86.96%	86.46%	86.00%	85.58%	85.19%	84.82%	84.48%
14	89.29%	88.64%	88.04%	87.50%	87.00%	86.54%	86.11%	85.71%	85.34%
15	90.48%	89.77%	89.13%	88.54%	88.00%	87.50%	87.04%	86.61%	86.21%
16	91.67%	90.91%	90.22%	89.58%	89.00%	88.46%	87.96%	87.50%	87.07%
17	92.86%	92.05%	91.30%	90.62%	90.00%	89.42%	88.89%	88.39%	87.93%
18	94.05%	93.18%	92.39%	91.67%	91.00%	90.38%	89.81%	89.29%	88.79%
19	95.24%	94.32%	93.48%	92.71%	92.00%	91.35%	90.74%	90.18%	89.66%
20	96.43%	95.45%	94.57%	93.75%	93.00%	92.31%	91.67%	91.07%	90.52%
21	97.62%	96.59%	95.65%	94.79%	94.00%	93.27%	92.59%	91.96%	91.38%
22	98.81%	97.73%	96.74%	95.83%	95.00%	94.23%	93.52%	92.86%	92.24%
23	100.00%	98.86%	97.83%	96.87%	96.00%	95.19%	94.44%	93.75%	93.10%
24	0.00%	100.00%	98.91%	97.92%	97.00%	96.15%	95.37%	94.64%	93.97%
25	0.00%	0.00%	100.00%	98.96%	98.00%	97.12%	96.30%	95.54%	94.83%
26	0.00%	0.00%	0.00%	100.00%	99.00%	98.08%	97.22%	96.43%	95.69%
27	0.00%	0.00%	0.00%	0.00%	100.00%	99.04%	98.15%	97.32%	96.55%
28	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.07%	98.21%	97.41%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.11%	98.28%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.14%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%

PNB MetLife Accidental Death Benefit Rider Plus
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Unexpired Risk Premium value: single pay

<i>Year/Term</i>	32	33	34	35	36	37	38	39	40
1	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
2	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%	75.00%
3	75.83%	75.81%	75.78%	75.76%	75.74%	75.71%	75.69%	75.68%	75.66%
4	76.67%	76.61%	76.56%	76.52%	76.47%	76.43%	76.39%	76.35%	76.32%
5	77.50%	77.42%	77.34%	77.27%	77.21%	77.14%	77.08%	77.03%	76.97%
6	78.33%	78.23%	78.13%	78.03%	77.94%	77.86%	77.78%	77.70%	77.63%
7	79.17%	79.03%	78.91%	78.79%	78.68%	78.57%	78.47%	78.38%	78.29%
8	80.00%	79.84%	79.69%	79.55%	79.41%	79.29%	79.17%	79.05%	78.95%
9	80.83%	80.65%	80.47%	80.30%	80.15%	80.00%	79.86%	79.73%	79.61%
10	81.67%	81.45%	81.25%	81.06%	80.88%	80.71%	80.56%	80.41%	80.26%
11	82.50%	82.26%	82.03%	81.82%	81.62%	81.43%	81.25%	81.08%	80.92%
12	83.33%	83.06%	82.81%	82.58%	82.35%	82.14%	81.94%	81.76%	81.58%
13	84.17%	83.87%	83.59%	83.33%	83.09%	82.86%	82.64%	82.43%	82.24%
14	85.00%	84.68%	84.38%	84.09%	83.82%	83.57%	83.33%	83.11%	82.89%
15	85.83%	85.48%	85.16%	84.85%	84.56%	84.29%	84.03%	83.78%	83.55%
16	86.67%	86.29%	85.94%	85.61%	85.29%	85.00%	84.72%	84.46%	84.21%
17	87.50%	87.10%	86.72%	86.36%	86.03%	85.71%	85.42%	85.14%	84.87%
18	88.33%	87.90%	87.50%	87.12%	86.76%	86.43%	86.11%	85.81%	85.53%
19	89.17%	88.71%	88.28%	87.88%	87.50%	87.14%	86.81%	86.49%	86.18%
20	90.00%	89.52%	89.06%	88.64%	88.24%	87.86%	87.50%	87.16%	86.84%
21	90.83%	90.32%	89.84%	89.39%	88.97%	88.57%	88.19%	87.84%	87.50%
22	91.67%	91.13%	90.63%	90.15%	89.71%	89.29%	88.89%	88.51%	88.16%
23	92.50%	91.94%	91.41%	90.91%	90.44%	90.00%	89.58%	89.19%	88.82%
24	93.33%	92.74%	92.19%	91.67%	91.18%	90.71%	90.28%	89.86%	89.47%
25	94.17%	93.55%	92.97%	92.42%	91.91%	91.43%	90.97%	90.54%	90.13%
26	95.00%	94.35%	93.75%	93.18%	92.65%	92.14%	91.67%	91.22%	90.79%
27	95.83%	95.16%	94.53%	93.94%	93.38%	92.86%	92.36%	91.89%	91.45%
28	96.67%	95.97%	95.31%	94.70%	94.12%	93.57%	93.06%	92.57%	92.11%
29	97.50%	96.77%	96.09%	95.45%	94.85%	94.29%	93.75%	93.24%	92.76%

PNB MetLife Accidental Death Benefit Rider Plus
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

30	98.33%	97.58%	96.88%	96.21%	95.59%	95.00%	94.44%	93.92%	93.42%
31	99.17%	98.39%	97.66%	96.97%	96.32%	95.71%	95.14%	94.59%	94.08%
32	100.00%	99.19%	98.44%	97.73%	97.06%	96.43%	95.83%	95.27%	94.74%
33	0.00%	100.00%	99.22%	98.48%	97.79%	97.14%	96.53%	95.95%	95.39%
34	0.00%	0.00%	100.00%	99.24%	98.53%	97.86%	97.22%	96.62%	96.05%
35	0.00%	0.00%	0.00%	100.00%	99.26%	98.57%	97.92%	97.30%	96.71%
36	0.00%	0.00%	0.00%	0.00%	100.00%	99.29%	98.61%	97.97%	97.37%
37	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.31%	98.65%	98.03%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.32%	98.68%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	99.34%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%

SAMPLE

PNB MetLife Accidental Death Benefit Rider Plus
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

Limited Pay

Unexpired risk premium Value: limited pay									
<i>Year/Term</i>	14	15	16	17	18	19	20	21	22
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
3	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
4	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
5	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
6	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
7	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
8	66.67%	65.71%	65.00%	64.44%	64.00%	63.64%	63.33%	63.08%	62.86%
9	73.33%	71.43%	70.00%	68.89%	68.00%	67.27%	66.67%	66.15%	65.71%
10	80.00%	77.14%	75.00%	73.33%	72.00%	70.91%	70.00%	69.23%	68.57%
11	86.67%	82.86%	80.00%	77.78%	76.00%	74.55%	73.33%	72.31%	71.43%
12	93.33%	88.57%	85.00%	82.22%	80.00%	78.18%	76.67%	75.38%	74.29%
13	100.00%	94.29%	90.00%	86.67%	84.00%	81.82%	80.00%	78.46%	77.14%
14	100.00%	100.00%	95.00%	91.11%	88.00%	85.45%	83.33%	81.54%	80.00%
15	0.00%	100.00%	100.00%	95.56%	92.00%	89.09%	86.67%	84.62%	82.86%
16	0.00%	0.00%	100.00%	100.00%	96.00%	92.73%	90.00%	87.69%	85.71%
17	0.00%	0.00%	0.00%	100.00%	100.00%	96.36%	93.33%	90.77%	88.57%
18	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	96.67%	93.85%	91.43%
19	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	96.92%	94.29%
20	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	97.14%
21	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
22	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
23	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
25	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
26	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
27	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
28	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PNB MetLife Accidental Death Benefit Rider Plus
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Unexpired risk premium Value : limited pay									
Year/Term	23	24	25	26	27	28	29	30	31
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
3	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
4	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
5	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
6	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
7	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
8	62.67%	62.50%	62.35%	62.22%	62.11%	62.00%	61.90%	61.82%	61.74%
9	65.33%	65.00%	64.71%	64.44%	64.21%	64.00%	63.81%	63.64%	63.48%
10	68.00%	67.50%	67.06%	66.67%	66.32%	66.00%	65.71%	65.45%	65.22%
11	70.67%	70.00%	69.41%	68.89%	68.42%	68.00%	67.62%	67.27%	66.96%
12	73.33%	72.50%	71.76%	71.11%	70.53%	70.00%	69.52%	69.09%	68.70%
13	76.00%	75.00%	74.12%	73.33%	72.63%	72.00%	71.43%	70.91%	70.43%
14	78.67%	77.50%	76.47%	75.56%	74.74%	74.00%	73.33%	72.73%	72.17%
15	81.33%	80.00%	78.82%	77.78%	76.84%	76.00%	75.24%	74.55%	73.91%
16	84.00%	82.50%	81.18%	80.00%	78.95%	78.00%	77.14%	76.36%	75.65%
17	86.67%	85.00%	83.53%	82.22%	81.05%	80.00%	79.05%	78.18%	77.39%
18	89.33%	87.50%	85.88%	84.44%	83.16%	82.00%	80.95%	80.00%	79.13%
19	92.00%	90.00%	88.24%	86.67%	85.26%	84.00%	82.86%	81.82%	80.87%
20	94.67%	92.50%	90.59%	88.89%	87.37%	86.00%	84.76%	83.64%	82.61%
21	97.33%	95.00%	92.94%	91.11%	89.47%	88.00%	86.67%	85.45%	84.35%
22	100.00%	97.50%	95.29%	93.33%	91.58%	90.00%	88.57%	87.27%	86.09%
23	100.00%	100.00%	97.65%	95.56%	93.68%	92.00%	90.48%	89.09%	87.83%
24	0.00%	100.00%	100.00%	97.78%	95.79%	94.00%	92.38%	90.91%	89.57%
25	0.00%	0.00%	100.00%	100.00%	97.89%	96.00%	94.29%	92.73%	91.30%
26	0.00%	0.00%	0.00%	100.00%	100.00%	98.00%	96.19%	94.55%	93.04%
27	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.10%	96.36%	94.78%
28	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.18%	96.52%
29	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.26%
30	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
31	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
32	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
33	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
34	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

PNB MetLife Accidental Death Benefit Rider Plus
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

36	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
37	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Unexpired risk premium Value : limited pay									
Year/Term	32	33	34	35	36	37	38	39	40
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
3	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
4	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
5	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
6	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
7	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%
8	61.67%	61.60%	61.54%	61.48%	61.43%	61.38%	61.33%	61.29%	61.25%
9	63.33%	63.20%	63.08%	62.96%	62.86%	62.76%	62.67%	62.58%	62.50%
10	65.00%	64.80%	64.62%	64.44%	64.29%	64.14%	64.00%	63.87%	63.75%
11	66.67%	66.40%	66.15%	65.93%	65.71%	65.52%	65.33%	65.16%	65.00%
12	68.33%	68.00%	67.69%	67.41%	67.14%	66.90%	66.67%	66.45%	66.25%
13	70.00%	69.60%	69.23%	68.89%	68.57%	68.28%	68.00%	67.74%	67.50%
14	71.67%	71.20%	70.77%	70.37%	70.00%	69.66%	69.33%	69.03%	68.75%
15	73.33%	72.80%	72.31%	71.85%	71.43%	71.03%	70.67%	70.32%	70.00%
16	75.00%	74.40%	73.85%	73.33%	72.86%	72.41%	72.00%	71.61%	71.25%
17	76.67%	76.00%	75.38%	74.81%	74.29%	73.79%	73.33%	72.90%	72.50%
18	78.33%	77.60%	76.92%	76.30%	75.71%	75.17%	74.67%	74.19%	73.75%
19	80.00%	79.20%	78.46%	77.78%	77.14%	76.55%	76.00%	75.48%	75.00%
20	81.67%	80.80%	80.00%	79.26%	78.57%	77.93%	77.33%	76.77%	76.25%
21	83.33%	82.40%	81.54%	80.74%	80.00%	79.31%	78.67%	78.06%	77.50%
22	85.00%	84.00%	83.08%	82.22%	81.43%	80.69%	80.00%	79.35%	78.75%
23	86.67%	85.60%	84.62%	83.70%	82.86%	82.07%	81.33%	80.65%	80.00%
24	88.33%	87.20%	86.15%	85.19%	84.29%	83.45%	82.67%	81.94%	81.25%
25	90.00%	88.80%	87.69%	86.67%	85.71%	84.83%	84.00%	83.23%	82.50%
26	91.67%	90.40%	89.23%	88.15%	87.14%	86.21%	85.33%	84.52%	83.75%
27	93.33%	92.00%	90.77%	89.63%	88.57%	87.59%	86.67%	85.81%	85.00%
28	95.00%	93.60%	92.31%	91.11%	90.00%	88.97%	88.00%	87.10%	86.25%
29	96.67%	95.20%	93.85%	92.59%	91.43%	90.34%	89.33%	88.39%	87.50%
30	98.33%	96.80%	95.38%	94.07%	92.86%	91.72%	90.67%	89.68%	88.75%
31	100.00%	98.40%	96.92%	95.56%	94.29%	93.10%	92.00%	90.97%	90.00%
32	100.00%	100.00%	98.46%	97.04%	95.71%	94.48%	93.33%	92.26%	91.25%
33	0.00%	100.00%	100.00%	98.52%	97.14%	95.86%	94.67%	93.55%	92.50%

PNB MetLife Accidental Death Benefit Rider Plus
Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

34	0.00%	0.00%	100.00%	100.00%	98.57%	97.24%	96.00%	94.84%	93.75%
35	0.00%	0.00%	0.00%	100.00%	100.00%	98.62%	97.33%	96.13%	95.00%
36	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.67%	97.42%	96.25%
37	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.71%	97.50%
38	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	98.75%
39	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
40	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%

SAMPLE