

PNB MetLife Group Accidental Benefit Rider (117B029V01)
Group, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

1. PART A

1.1 Welcome Letter

[Name of the Group Policyholder]

Date: dd-mm-yyyy

[Address]

[Mobile no.]

<Policy No> <Sourcing Branch>

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

Welcome to PNB MetLife Family. Thank you for choosing 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 Policy document along with Customer Information Sheet, other related information, including a copy of your Proposal Form. Please preserve these documents as they would be required if the need arises.

Free look Provision: Please go through the terms and conditions of the Rider Policy very carefully. You shall have a Free Look Period of 30 (Thirty) days starting from the date of receipt of the Rider Policy, whether received electronically or otherwise, to review the terms and conditions of the Rider Policy and in case You disagree with any of the terms or conditions, You shall have the option to return the Rider Policy to Us for cancellation, stating the reasons for Your objection, provided no claim has been made under the Rider Policy.

In such an event, irrespective of the reasons for cancellation, You shall be entitled to a refund of the Rider Premium paid, subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by Us on medical examination and stamp duty charges.

The Free Look option shall not be available for the cases where Rider Policy Term/Rider Cover Term, as applicable, is less than a year.

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, sourcing details for Your Rider Policy are also mentioned below.

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

We look forward to being Your partner in this wondrous journey of life.

Yours Sincerely,
PNB MetLife India Insurance Co. Ltd.

[Signature]

[Name of signing authority]

[Designation of signing authority]

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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

Stamp duty of Rs. XXX.XX paid to Government of Maharashtra through consolidated Stamp Duty via Challan No. XXXXXXXX

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, Karnataka.

Corporate office: Unit No. 101, First Floor, Techniplex I, Techniplex Complex, Off Veer Savarkar Flyover, S.V. Road, Goregaon (West), Mumbai – 400 062, Maharashtra

IRDA of India Registration Number: 117, CI No.: U66010KA2001PLC028883

1.2 Rider Policy Preamble

PNB MetLife Group Accidental Benefit Rider (117B029V01)
Group, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider

This is a contract of group insurance between You and PNB MetLife India Insurance Company Limited. This contract of insurance has been issued by Us on receipt of the Rider Premium 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 on the lives of the persons named in the Rider Schedule below.

This Rider Policy forms a part of the Master Base Policy named in the Rider Schedule below. This Rider Policy is subject to the terms and conditions of the Master Base Policy to the extent applicable. Terms defined under the Master Base 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 Master Base 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 Rider Benefits under this Rider Policy on the occurrence of 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(s) or error(s), please return the Rider Policy Document to Us in order that We may rectify it.

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

[Signature]

[Name of signing authority]

[Designation of signing authority]

PNB MetLife Group Accidental Benefit Rider (117B029V01)
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1.3 Rider Policy Schedule

Name of the Master Base Policy	
Master Base Policy UIN	
Name of the Rider Policy	PNB MetLife Group Accidental Benefit Rider
Nature of the Rider Policy	Group, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider
UIN	117B029V01

Proposal Form number		Rider Policy number		Date of issue		Issuing office	
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1. Details of the Group Policyholder

Name of the Group Policyholder	
Address of the Group Master Policyholder	
Lender-Borrower Group	Yes/No

2. Rider Policy Details

Date of Inception of the Rider Policy	
Rider Policy Term	<< Years/months>>
Rider Premium Paying Term	Single Pay
Nature of Group	<<Employer / Non-Employer>>
Definition of Insured Members	<<For example, coverage against educational loan with XYZ Bank>>
Rider Cover Option Selected	<<Level / Reducing>>
Rider Benefit Option Selected	<<Option 1- Accidental Death Benefit (ADB) / Option 2 - Accidental Total and Permanent Disability Benefit (ATPD) / Option 3 - Accidental Death Benefit plus Accidental Total and Permanent Disability Benefit (ADB plus ATPD) >>
Rider Benefit Payout Option Selected	<< Lumpsum / Monthly Income >>
Moratorium Period	<<Yes / No.>>
Number of Lives (at Date of Inception of Rider Policy)	[X]
Initial Rider Premiums Received	Rs.
GST/cess*	Rs.
Total initial Rider Premium received	Rs.
Initial ADB Cover Amount per Member	<<Rs. >>

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Initial ATPD Cover Amount per Member	<<Rs. >>
Initial Total Rider Cover Amount	Rs.
Risk Ceasing Age	<< Years >>
Date of expiry of coverage / Maturity Date	<< Years >>
Eligibility Criteria	
Special Provisions (if any)	

3. Rider Coverage Structure

Minimum Rider Sum Assured: Rs. Maximum Rider Sum Assured: Rs. Whether 'Loan Cover Schedule' is attached? Yes / No Terms & Conditions as per the Quote, if any:

4. Contribution: Rider Premiums to be borne by [PH / IM]

Contribution	Name	Borne By

PH: Group Policyholder, IM: Insured Member

5. Details of Agent/Corporate Agency/Intermediary

Name	
License number	
Phone number	
Address	
Email address	

6. Rider Premium Details

Rider Premium payment type	[Single Premium]
Rider Premium Mode	
Rider Premium amount including Goods and Services tax (GST)*	Rs. ◇
Total Rider Premiums Paid	Rs. ◇

*Rider Premium amount paid is inclusive of GST at prevailing rates. Rider Premium amount is subject to change in case of any variance in the present rate of tax or in the event of any new or additional tax/levy being made applicable/ imposed on the Rider Premium(s) by the competent Authority. In case of any such variance in the present rate of tax or any new or additional tax/levy being imposed, the same shall be borne by the Group Policyholder/ Insured Member.

Rider Policy Currency: Indian Rupees

2. Part B

Definitions applicable to the Rider

The words or terms below that appear in this Rider Policy in initial capitals and/or **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 a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Accidental Death** shall mean death:
 - which is caused by Bodily Injury resulting from Accident; and
 - which occurs due to the said Bodily Injury solely, directly, and independently of any other causes; and
 - which occurs within 180 days of the occurrence of such Accident.
3. **Age** means the age of the Insured Member as of last birthday in completed years.
4. **Annexure** means any annexure, endorsement attached to this Rider Policy as changed/ modified and issued by Us from time to time.
5. **Appointee** shall mean a person who is appointed by the Insured Member to receive the Rider Sum Assured for and on behalf of the Nominee, if the Nominee is a Minor on the date of the payment of the Rider Sum Assured on the occurrence of the Insured Event.
6. **Assignee** means the person to whom the rights, Benefits and liabilities under this Rider Policy are transferred by virtue of an Assignment under Section 38 of the Insurance Act, 1938, as amended from time to time.
7. **Assignment** means the process of transferring the rights, Benefits and liabilities to an "Assignee". Assignment should be in accordance with the provisions of Section 38 of Insurance act, 1938, as amended from time to time.
8. **Authority or Regulatory Authority** means the Insurance Regulatory and Development Authority of India or such other authority or authorities, as may be designated/ appointed under applicable laws and regulations as having authority to oversee and regulate insurance business in India.
9. **BAUP** means PNB MetLife's Board Approved Underwriting Policy.
10. **Bodily Injury** means an Injury evidenced by external signs such as contusion, bruise and wounds except in case of drowning and internal Injury.
11. **Certificate of Insurance (COI)** means a document stating the benefits payable to the Insured Member and other details pertaining to the coverage of the Insured Member under this Rider Policy.
12. **Claimant/Beneficiary** means the person who is entitled to receive benefits under this Rider. The claimant may be either the Insured Member or his Nominee or the Assignee or the legal representative, as the case may be.
13. **Free Look Period** means a period of 30 (Thirty) days from the date of receipt of this Rider/COI, as mentioned in this Rider Policy. The Free Look option shall not be available for the cases where Rider Policy Term/Rider Cover Term, as applicable, is less than a year

- 14. Rider Cover** means the insurance coverage provided to the Insured Member(s) as chosen by the Group Policyholder/ and or Insured Member under this Rider Policy and the same shall be specified in the Rider Policy Schedule or Rider Cover Schedule, as applicable.
- 15. Date of Inception of the Rider Policy** means the date of commencement this Rider Policy as specified in the Rider Policy Schedule.
- 16. Date of Commencement of Rider Risk** means the date from which the Rider Cover for an Insured Member is activated under this Rider Policy.
- 17. Eligible Member** means a person who meets and continues to meet all the eligibility criteria specified in the Rider Schedule.
- 18. Illness** means a sickness or a disease or pathological condition leading to the impairment of a normal physiological function which manifests itself during the Rider Cover Term and required medical treatment.
- 19. Injury** means accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by the Medical Practitioner.
- 20. Insured Event** means an event, where the Insured Member meets with an Accident during the Rider Cover Term, resulting in the death or total and permanent disability of the Insured Member subject to and in accordance with the conditions specified in Part C of this Rider Policy Document.
- 21. Insured Member** means an Eligible Member who is named as a person insured in the Certificate of Insurance.
- 22. IRDAI** means Insurance Regulatory and Development Authority of India.
- 23. Master Base Policy** means the underlying base policy to which this Rider Policy is attached by the Group Policyholder.
- 24. Group Policyholder** means the trustee or organization that effects this Rider for the benefit of its Insured Members. The Group Policyholder holds this Rider Policy.
- 25. Maturity Date** means the date specified in the Certificate of Insurance on which the Rider Cover expires in respect of that the concerned Insured Member.
- 26. Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. Medical Practitioner shall not include:
- The Group Policyholder/ Insured Person himself/herself; or
 - An authorized Insurance Intermediary (or related persons) involved with selling or servicing the insurance contract in question; or
 - Employed by or under contractual engagement with the Insurance Company;
 - Related to the Group Policyholder/ Insured Person by blood or marriage.
- 27. Member Base Policy** is the member level insurance cover to which this Rider can be attached.
- 28. Nomination** means the process of nominating a person(s) in accordance with provisions of Section 39 of the Insurance Act, 1938, as amended from time to time.

- 29. Nominee(s)** means the persons nominated under Section 39 of the Insurance Act, 1938, as amended from time to time, by the Insured Member under the Base Policy and is (are) named and authorized in the Certificate of Insurance to receive the benefits under the Rider Policy in respect of the Insured Member.
- 30. Non- Medical Insurance Limit** means the maximum amount of insurance coverage agreed to be provided to the Insured Member who submits a satisfactory Declaration of Good Health with Us.
- 31. Rider Premium** means the payment of single premium that You pay to Us for effecting the coverage under this Rider Policy as stated in the Rider Policy Schedule.
- 32. Proposal Form** means a form in written or electronic or any other format permitted by the Authority, is completed by the prospect Group Policyholder prior to issuance of this Policy for furnishing the material information and disclosures about the underlying risk inclusive of any annexures or supplementary information submitted to the Company to effect this Rider Policy.
- 33. Rider** means the insurance cover(s) added to a Base Policy for additional premium or charge. The Schedule will specify if any Riders are additionally opted and in force under the Rider Policy
- 34. Rider Benefit** means an amount of benefit payable on occurrence of an Insured Event covered under the Rider Policy and is an additional benefit to the benefit under the Master Base Policy.
- 35. Rider Cover Term/ Rider Policy Term** means a period starting from the Date of Commencement of Rider Risk and ending on the expiry/termination of the Rider Cover, as specified in the Rider Policy Schedule/Certificate of Insurance.
- 36. Rider Policy or Rider Policy Document** means this contract of insurance, any endorsements issued by Us, the Rider Schedule, the Rider Annexures and the Rider Proposal Form.
- 37. Rider Policy Schedule** means the attached policy schedule set out above that We have issued, along with any annexures, tables and/or endorsements, attached to it from time to time.
- 38. Rider Sum Assured** means an absolute amount of benefit which is guaranteed to become payable on happening of Insured Event in accordance with the terms and conditions of the Rider Policy. If the Rider Policy Schedule specifies that the Reducing Cover Option is in force, then the sum assured is equal to the sum assured amount as on the date of Insured Event as specified in the Cover Schedule . If the Rider Policy specifies that the Level Cover Option is in force, then the sum assured is equal to the sum assured chosen at inception of the Rider Policy.
- 39. Total Rider Premiums Paid** means total of Rider Premium paid, excluding any extra premium and taxes, if collected explicitly.
- 40. Unexpired Risk Premium Value** means such amount payable on voluntary termination of the Certificate of Insurance by an Insured Member in accordance with **Part D** of this Rider Policy.
- 41. We, Us, Our or Company** means PNB MetLife India Insurance Company Limited.
- 42. You, Your or Group Policyholder** means the Group Policyholder named in the Rider Policy Schedule.

3. PART C

RIDER FEATURES, RIDER BENEFITS & RIDER PREMIUM PAYMENT CONDITIONS

1. Rider Features

PNB MetLife Group Accidental Benefit Rider is a group, non-linked, non-participating, pure risk, health insurance rider. This Rider Policy offers 3 (three) types of Rider Benefit options:

Option 1- Accidental Death Benefit (ADB),

Option 2- Accidental Total and Permanent Disability Benefit (ATPD) and

Option 3- Accidental Death plus Accidental Total and Permanent Disability Benefit (ADB plus ATPD) as listed below in the Rider Benefit section. The Rider Benefits will be payable subject to the terms and conditions of this Rider Policy.

Only 1 (one) of the above Rider Benefit Option can be selected at Rider inception and once selected it cannot be changed later.

2. Rider Benefits

2.1. Death Benefit

2.1.1. Option 1- Accidental Death Benefit (ADB)

In the event of an Accidental Death of the Insured Member within the Rider Cover Term under this Rider Benefit Option, 100% of the Rider Sum Assured as per the Rider Cover Schedule as on the date of death shall be payable provided the Rider Benefit Option is In-Force on the date of Accident and death occurs within 180 (One Hundred and Eighty) days from the date of Accident.

- For Accidental Death occurring beyond the Rider Cover Term, the Rider Benefit, 100% of the Rider Sum Assured as per the Rider Cover Schedule as on the date of death, shall be payable provided the death is within 180 (One Hundred and Eighty) days from the date of Accident. This is applicable subject to the Accident occurring within the Rider Cover Term and the Rider Benefit option being In-Force on the date of the Accident.

Conditions Applicable –

- The Insured Member has sustained any Bodily Injury directly, solely from the Accident, caused by an external, violent and visible means independent of all other causes. Death arising from such Injury must occur within 180 (One Hundred and Eighty) days from the date of Accident.
- The Accident which eventually leads to death has occurred during the Rider Cover Term, even if the death occurs after Rider Cover Term but within 180 (One Hundred and Eighty) days of Accident.

On death of the Insured Member due to Accident, the Rider Cover shall terminate and all rights, benefits and interests under this Rider Policy will stand extinguished.

2.1.2. Option 2 - Accidental Total and Permanent Disability Benefit (ATPD)

In the event, the Insured Member meets with an Accident during the Rider Cover Term that results in the Insured Member being subject to 1 (one) or more of the impairments specified as below, 100% of the Rider Sum Assured, as per the Rider Cover Schedule as applicable on the date of the Accident, shall be

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payable, provided the Rider Benefit Option is In-Force on the date of the Accident and such impairment occurs within 180 (One Hundred and Eighty) days from the date of the Accident and independent of all other causes.

The Rider Benefit i.e., 100% of the Rider Sum Assured, under this Rider Benefit Option, shall be payable even where such impairment occurs beyond the Rider Cover Term, provided that the Accident occurred during the Rider Cover Term and such impairment occurs within 180 (One Hundred and Eighty) days from the date of the Accident.

The impairments are as follows:

- total and irrecoverable loss of sight of both eyes; or
- amputation or loss of use, of both hands at or above the wrists; or
- amputation or loss of use, of both feet at or above the ankles; or
- amputation or loss of use, of one hand at or above the wrist and one foot at or above the ankle.

Where,

- a) Loss of use of limbs- means total and permanent loss of all functional use of a limb or organ as a result of Accident. Limb means the whole hand at or above the wrist or the whole foot at or above the ankle.
- b) Loss of sight (Blindness) - means total, permanent and irreversible loss of all vision in both eyes as a result of Accident. The diagnosis of loss of sight must be clinically confirmed by an appropriate Medical Practitioner. The Blindness must not be correctable by aides or surgical procedures.

The Blindness is evidenced by:

- i. corrected visual acuity being 3/60 or less in both eyes; or
- ii. the field of vision being less than 10 degrees in both eyes.

On occurrence of ATPD, ATPD Benefit will be triggered if the Insured Member is unable to perform 3 (Three) or more Activities of Daily Living as defined below, either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

Activities of Daily Living are:

1. **Washing:** the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.
2. **Dressing:** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or surgical appliances.
3. **Transferring:** the ability to move from a bed or an upright chair or wheelchair and vice versa.
4. **Mobility:** the ability to move indoors from room to room on level surfaces or the ability to walk a distance of 200 m on a flat ground.
5. **Toileting:** the ability to use the lavatory or otherwise manage the bowel and bladder functions so as to maintain a satisfactory level of personal hygiene.
6. **Feeding:** the ability to feed oneself once food has been prepared and made available.

The above Accidental Total and Permanent Disability must have lasted, without interruption, for at least 180 (One Hundred and Eighty) consecutive days and must be deemed permanent by a panel of independent Medical Practitioners.

The ATPD coverage for Insured Member will terminate on payment of ATPD Benefit.

2.1.3. Option 3- Accidental Death plus Accidental Total and Permanent Disability Benefit (ADB plus ATPD)

Under this Rider Benefit Option, both Accidental Death Benefit (ADB) and Accidental Total and Permanent Disability (ATPD) Benefits are available up to their respective Rider Sums Assured throughout the Rider Cover Term as per the terms and conditions applicable to the respective Rider Benefit Options.

In the event the Insured Member suffers an Accidental Total and Permanent Disability, the Rider coverage in respect of the ATPD shall cease immediately upon payment of 100% of the Rider Sum Assured as per the Rider Cover Schedule. Thereafter, the Rider Policy shall continue only with the ADB cover, and the coverage under the Master Base Policy shall remain unaffected and continue as per its terms.

Upon the first occurrence of Accidental Death, the Rider Policy shall terminate after payment of the ADB i.e., 100% of the Rider Sum Assured as per the Rider Cover Schedule as on the date of the death of the Insured Member.

The Rider shall terminate if the Insured Member dies during the tenure of the Rider.

2.2. Maturity Benefit

There is no Maturity Benefit payable under this Rider Policy.

2.3. Rider Cover Options

The Rider covers both Reducing and Level Cover Options.

- **Level Cover Option:** Under this Rider Cover Option, Rider Sum Assured remains constant throughout the Rider Cover Term i.e., absolute amount assured chosen at inception of the Rider Policy.
- **Reducing Cover Option:** Under this Rider Cover Option, Rider Sum Assured shall reduce during the Rider Cover Term i.e., absolute amount assured as on the date of Insured Event(s) as specified in the Rider Cover Schedule.

Where this Rider Policy has been issued under a credit life policy, the Rider Sum Assured as mentioned in this Rider Cover Schedule shall not change even if the Insured Member has defaulted in payment of any of the instalments due to the Creditor or makes a part prepayment or any other changes in actual loan outstanding.

2.4. Rider Benefit Payout Options

On the occurrence of Accidental Death or Accidental Total and Permanent Disability under the Rider Policy, the Rider Benefit amount would be paid out to the Beneficiary/Claimant through any of the following 2 (two) Rider Benefit Payout Options as chosen at inception of the Rider Policy:

- **Lumpsum:** Under this Rider Benefit Payout Option, the total Rider Benefit amount, shall be payable as lumpsum.
- **Monthly Income:** Under this Rider Benefit Payout Option, the total Rider Benefit amount in excess of the outstanding loan amount as on date of Insured Event, shall be payable as level monthly instalment over the next 24 months - 120 months i.e., 2 - 10 years. The first instalment of Monthly Income will be payable 1 (one) month after the date of occurrence of Insured Event. The outstanding loan amount shall always be paid in lump sum.

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If the Monthly Income per month comes out to be less than Rs 5,000/- (Rupees Five Thousand only) per month, then the payout will be made in lumpsum only.

The Rider Benefit Payout Option must be chosen at the inception of the Rider Policy and may not be changed subsequently.

The amount payable in Monthly Income instalments shall be calculated based on annuity factor derived using an interest rate of 5.5% p.a.

3. Premium Payment Conditions

3.1. Grace Period

Grace Period is not applicable under this Rider Policy.

4. Rider Exclusions

ADB & ATPD should not be caused by the following:

- Suicide: If the death was due to suicide.
- Self-inflicted injury: Intentional self-inflicted injury.
- 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.
- Taking part in any naval, military or air force operation during peace time.
- Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent.
- 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.
- 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.
- 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.
- 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.

4. Part D

Rider Policy Servicing Conditions

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

4.1. Free Look Period

You / Insured Member of the group have a Free Look Period of 30 (Thirty) days starting from the date of receipt of the Rider Policy / Certificate of Insurance, whether received electronically or otherwise, to review the terms and conditions of this Rider Policy/ COI. If the You / Insured Member have any objections to any of the terms and conditions, then You/Insured Member shall have the option to return the Rider Policy / Certificate of Insurance to Us for cancellation, stating the reasons for the objections, provided no claim has been made under the Rider Policy. In such an event, irrespective of the reason for cancellation, You/ Insured Member shall be entitled to a refund of the Rider Premium paid subject to only a deduction of proportionate risk premium for the period of cover and the expenses, if any, incurred by Us on medical examination and stamp duty charges.

All rights of the Group Policyholder/ Insured Member(s) under this Rider Policy shall immediately stand extinguished at the cancellation of the Rider Policy / Certificate of Insurance.

The Free Look option shall not be available for the cases where Rider Policy Term/Rider Cover Term, as applicable, is less than a year.

4.2. New Member Addition

After the Date of Inception of the Rider Policy, an Eligible Member shall become an Insured Member only after due intimation to Us and submission of all information and details in the form and manner specified by Us, provided that the coverage of such Insured Member shall commence in accordance with Rider Policy conditions and evidence of insurability for providing the Rider Cover to the Insured Members is in accordance with Our BAUP.

4.3. Moratorium Period

This option is available for those Insured Members who have opted for Moratorium Period on the repayment of principal loan amount for a period of 3 (Three) months to 7 (Seven) years on their loans.

- In case of Reducing Cover, the Company shall cover the life from the date of loan for the period of moratorium as mentioned in the Rider Policy Schedule for the entire cover amount if interest is paid by the Insured Member during Moratorium Period or the entire cover amount plus the interest if interest is accrued during Moratorium Period and thereafter the cover amount will be as per the Rider Cover Schedule.
- In case of Level Cover, the cover will remain Level throughout the Rider Cover Term including the Moratorium Period and will be equal to the Rider Sum Assured chosen at inception of the Rider Cover.

The Moratorium Period has to be provided by the loan offering institution only and We shall prepare the Rider Cover Schedule accordingly. If the Insured Member has loan with Moratorium Period, the same shall be invariably incorporated in the computation of loan/cover schedule. The Moratorium Period option once chosen cannot be altered at any time during the Rider Cover Term.

4.4. Loan

No policy loan is available under this Rider Policy.

4.5. Surrender

The Company would pay an Unexpired Risk Premium Value when the Insured Member voluntarily terminates the Rider Cover during the Rider Cover Term as given below:

Unexpired Risk Premium Value =

$$\begin{array}{ccccc} & & \text{Total number of} & & \text{Rider Sum Assured} \\ & & \text{months remaining} & & \text{in force at the time} \\ & & \text{till maturity} & & \text{of Termination} \\ \text{X\% of Total Rider} & & \text{-----} & & \text{-----} \\ \text{Premiums Paid} & \times & & \times & \\ & & \text{Total number of} & & \text{Rider Sum Assured} \\ & & \text{months in the Rider} & & \text{at the inception of} \\ & & \text{Cover Term} & & \text{the coverage} \end{array}$$

Where,

- a) X = 30 if the Rider Cover is terminated anytime within 3 (Three) years from the commencement of the Rider Cover,
- b) X = 50 if the Rider Cover is terminated between 4th (Fourth) to 10th (Tenth) year (both inclusive) from the commencement of the Rider Cover,
- c) X = 70 if the Rider Cover is terminated after 10 (ten) years from the commencement of the Rider Cover.

In case the Group Policyholder Surrenders the Rider Policy, the Insured Members of the group will be given the option to continue the Rider Cover till the end of the Rider Cover Term. The option to continue the Rider Cover will be applicable only to those schemes where the Premium is paid by the Insured Members provided the Member Base Policy is in force.

In the event, the Insured Member chooses not to continue the Cover upon Surrender of the Master Base Policy along with the Rider chosen or on Surrender of the Rider Policy only by the Group Policyholder, then the Unexpired Risk Premium Value, if any, will be payable.

In case the loan is prepaid before the Maturity Date (under both Reducing Cover and Level Cover Options), the applicable Unexpired Risk Premium Value, if any, will be payable to the Insured Member and the Rider Cover terminates.

4.6. Reduced Paid-up Value

There is no reduced paid-up value under this Rider.

4.7. Termination of the Rider

The Rider Cover shall terminate, upon occurrence of the earlier of the following events:

- i. When the coverage under the Master Base Policy/ Member Base policy (as applicable) to which the Rider Policy/ member level Rider is attached expires/terminates due to maturity, cancellation, Surrender, death or due to any other reason; or

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- ii. Upon expiry of the Rider Cover Term for each of Rider Benefit Option(s) chosen; or
- iii. On cancellation of the Rider Policy by the Company for any reason whatsoever; or
- iv. On payment of Free Look cancellation proceeds; or
- v. The Insured Member's death; or
- vi. If the Insured Member ceases to satisfy any of the eligibility criteria or ceases to be an eligible member of the Group; or
- vii. If the Insured Member expressly opts to discontinue the cover; or
- viii. If the Member reaches Risk Ceasing Age; or
- ix. Upon payment of the Rider Benefit to the Claimant/Beneficiary except for Option 3 where Rider will not terminate in case of payment of ATPD

SAMPLE

5. PART E

Not Applicable

SAMPLE

6. Part F

General Terms & Conditions

The following general terms and conditions are applicable to Your Rider Policy. If You wish to change the Nomination or assign the Rider 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. A Leaflet containing the simplified version of the provisions of Section 39 is enclosed to the Master Base Policy for reference.

6.2. Assignment

Assignment shall be in accordance with provisions of Section 38 of the Insurance Act, 1938, as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 38 is enclosed to the Master Base Policy for reference.

6.3. Claims Procedure

We will be able to process or make any claim under this Rider Policy once We have received all of the information and documentation We request, including but not limited to:

We request the following set of documents:

1. Duly filled and signed Claim form by bonafide Nominee;
2. Copy of valid death certificate issued by local authority;
3. Claimant's Current address proof & Photo identity proof of bonafide Nominee;
4. PAN Card or Form 60 of the bonafide Nominee;
5. Cancelled cheque / Copy of bank passbook of the bonafide Nominee
6. **Doctor's Certificate prescribed in PNB MetLife Format (From the family physician or treating doctor);

Additional documents* required basis cause of death for faster processing of Your Claim

If the death of the Insured Member is due to Accident, suicide, and murder then the additional documents mentioned below shall be required:

- Copy of the First Information Report (FIR), Panchnama and Postmortem Report (PMR), Viscera report if applicable;
- Copy of the Final Police Investigation report (FPIR)/ Charge sheet if applicable;
- Obituary/Newspaper cutting;
- Legal Heir certificate /Succession certificate in case of absence of Nominee.

If the death of the Insured Member occurred at home & hospital, then the additional documents mentioned below shall be required:

1. Complete Medical records for any treatment taken in past or at the time of death:
 - Indoor Case papers;
 - Death summary;
 - Discharge summary;

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2. Medical cause of death certificate;
3. **Employer Certificate - Only if Insured Member was a salaried individual (prescribed in PNB MetLife Format);

*PNB MetLife reserves the right to call for any additional documents /evidence apart from the given list, if required.

**To download the forms, please visit Our website www.pnbmetlife.com

Documents Required for ATPD Claim

1. Claim Form

- Disability Claim Form duly completed and signed by the Life Assured/Claimant

2. KYC Documents

- Identity Proof of the Insured Member
- Address Proof of the Insured Member
- PAN Card / Form 97 (as applicable)

3. Bank Account Proof

- Cancelled cheque, bank passbook, or bank statement showing account details for claim payment.

4. Medical Documents

- Discharge Summary (if hospitalized)
- Indoor Case Papers
- Past Medical Records
- Diagnostic / Investigation Reports
- Treating Doctor's Certificate
- Medical Practitioner's Certification confirming Permanent and Total Disability

5. Accident-Related Documents

- FIR / Police Report / General Diary Entry
- Medico Legal Certificate (MLC), wherever applicable
- Additional Doctor's Certificate for Accidental Disability (as prescribed by PNB MetLife)

6. Disability Proof

- Proof of continuous disability for 6 months
- Government-issued Disability Certificate
- Certification of Permanent & Total Disability from a registered medical practitioner

In case You need any assistance, please call Us on Our toll-free number 18004256969 or email on claimshelpdesk@pnbmetlife.com. Our customer service executives would be happy to help and assist You.

6.4. Taxation

The tax benefits on the Rider 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 Rider Policy, We will deduct or charge or recover taxes including service 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. A Leaflet containing the simplified version of the provisions of Section 45 is enclosed to the Master Base Policy for reference.

6.7. Loss of the Policy Document

If the Original Policy Document is lost or destroyed, a duplicate Policy document shall be issued upon receipt of a written request from You subject to submission of affidavit-cum-indemnity in the format prescribed by Us on stamp paper of requisite value of Rs. 200. Please note that laws related to stamp duty are subject to amendments made thereto from time to time. Upon the issuance of a duplicate Policy, the original Policy Document will cease to have any legal force or effect. You agree that You shall indemnify and hold Us free and harmless from and against any claims or demands that may arise under or in relation to the original Policy document.

6.8. Our Address for Communications

All notices and communications in respect of this Rider 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 DETAIL

7.1 Grievance Redressal Mechanism

Same as Base Plan.

SAMPLE