

Met Unit Linked Employee Benefits Plan UIN:117L03

PNB MetLife India Insurance Company Limited ("the Company") has entered into this contract for Met Unit Linked Employee Benefits Plan (the "Group Policy") on the basis of the Application of Met Unit Linked Employee benefits (the "Application"), any declaration that may be required from the Members and/or the Group Policyholder (the "Declaration") and the first Contribution (for all the Eligible Members on the date of the Application) received from the Group Policyholder, for effecting a Met Unit Linked Employee Benefits scheme for the Members named in the Group Policy Schedule hereto (the "Schedule").


This Group Policy is subject to Terms and Conditions stated herein and the Final Quote, the Schedule and Addendums.

The Company agrees to pay the benefits stated in this Group Policy, subject to the Terms and Conditions stated herein, while this Group Policy is in force and effect, to the lawfully entitled person.

The effective date and number of this Group Policy are as set out in the Schedule.

Authorized Signatory

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



Gaurav Sharma
Chief Operating Officer (COO)

1.0		Definitions	
1.1	"Account"	:	Account is the means of recording the number and value of Units purchased with the Contributions.
1.2	"Age"	:	Age means age as of the last birthday.
1.3	"Annual Renewal Date"	:	The date on which the Met Unit Linked Employee Benefits policy is due for renewal as stated in the Schedule.
1.4	"Beneficiary"	:	The person or persons last nominated by a Member (as recorded by the Group Policyholder and informed by the Group Policyholder to the Company) to receive the benefits under this Group Policy in the event of the Member's death while being covered under this Group Policy.
1.5	Business Day	:	All working days (Monday to Friday) of the Company's head office, situated at Bangalore, India.
1.6	"Contribution"	:	The amount payable by the Group Policyholder to the Company in accordance with the terms of the Group Policy.
1.7	"Effective Date of Coverage"	:	The date on which coverage under the Group Policy commences in respect of a Member.
1.8	"Effective Date of the Group Policy"	:	The date specified in the Schedule on which the Group Policy becomes effective.
1.9	"Eligible Member"	:	A person who meets and continues to meet all the eligibility criteria specified in the Group Scheme Rules.
1.10	"Employer"	:	The entity named in the Group Scheme Rules.
1.11	"Gratuity Benefits"	:	A benefit amount payable upon exit of a Member from the employment of the Group Policyholder calculated as per the Group Gratuity Scheme Rules on the date of exit from service and as confirmed by the Employer / Trustees
1.12	"Fund"	:	Fund means the Employer's Gratuity/Leave Encashment Fund constituted under the Trust Deed or otherwise for payment of benefits under this Group Policy.
1.13	"Fund Value"	:	Fund Value is the total number of Units held in the Account multiplied by the Unit Price (NAV).
1.14	"Group Policyholder"	:	The Employer or the Trustees of the Trust set up by the Employer to administer its Fund, as specified in the Schedule.
1.15	"Group Gratuity/Leave Encashment Scheme Rules"	:	Are the Employer's gratuity/Leave Encashment scheme rules which are filed with the Company before the Effective Date of the Group Policy or as amended from time to time.

1.16	"Leave Encashment Benefits"		The leave encashment benefit payable to a Member on his/her leaves in terms of the Leave Encashment Scheme Rules.
1.17	"Member"	:	An Eligible Member who is covered under the Group Policy.
1.18	"Normal Retirement Age"	:	The Age specified in the Schedule on which the Member is due to retire from the Service of the Employer in accordance with the terms of the Employer's employment policies.
1.19	"Policy Year"	:	Policy Year is the one year period between the Effective Date of the Group Policy and every subsequent year thereafter.
1.20	"Risk Premium Charge"	:	The amount payable by the Group Policyholder for the life insurance cover of the Members under the Group Policy which is payable in accordance with the terms of the Group Policy.
1.21	"Salary"	:	Salary, unless otherwise specified in the Schedule, shall mean all emoluments which are earned by an employee while on duty or on leave in accordance with the terms and conditions of his employment and which are paid or are payable to him in cash and includes dearness allowance but does not include any bonus, commissions, house rent allowance, over time wage and other allowance.
1.22	"Schedule"	:	Means the schedule attached to the Group Policy
1.23	"Service"	:	Continuous service rendered by an employee with the Employer including periods of authorized leave. For the purpose of calculating completed Service periods, service in excess of six months will be taken as one year service and period up to six months shall be taken as nil.
1.24	"Sum Assured"	:	The amount specified in the Schedule which is payable on the death of a Member in accordance with the terms of the Group Policy.
1.25	"Surrender Charge"	:	Surrender Charge is the charge specified in the Schedule
1.26	"Trust"/"Trustees"	:	Trustees shall mean the trustees (for the time being) of the Trust; and, Trust refers to the trust set up by the Employer for administering their Gratuity/Leave Encashment scheme for their Eligible Members. For the purpose of this Group Policy the terms "Trust" and "Trustees" have been used interchangeably.
1.27	"Trust Deed"	:	It is the Trust Deed executed by the Employer for establishing the Fund.
1.28	"Unit"	:	Unit refers to a proportionate part of a unit linked fund used solely for the purpose of establishing the benefits under this Group Policy.

1.29	"Unit Price"	:	Unit Price is the price at which the Company allocates/cancels Units in the Unit Linked Funds at each valuation date.
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2.0		Contributions	
2.1	Annual Contribution		<p>The Company shall determine the amount of Contribution payable as at the Effective Date of the Group Policy and at each subsequent Annual Renewal Date on the basis of the independent actuarial valuation certificate of the Employer's Gratuity/ Leave Encashment Scheme submitted to the Company by the Group Policyholder.</p> <p>The Group Policyholder understands and agrees that the Contribution is not guaranteed and may vary from year to year.</p>
2.2	Sum Assured		This Group Policy comes with a mandatory risk cover of Rs.1,000 per Member.
2.3	Past Service Contribution (In case of Gratuity)		<p>The Group Policyholder may, at its sole discretion, pay additional Contributions towards past Service of one or more Members with the same Employer, provided that such additional Contributions is determined on the basis of the actuarial valuation certificate submitted to the Company by the Group Policyholder as per AS 15 (Revised). These past service Contributions may be paid in annual, semi annual, quarterly or monthly instalments.</p>
2.4	Payment of Contributions		<p>The Group Policyholder shall pay all Contributions in respect of all Members in full and on time at the regular intervals specified in the Schedule and, in respect of Members added to the Group Policy after the last due Contribution has been received, Contribution for such Members shall be paid within 15 days of the addition of the Member under the Group Policy.</p> <p>The Company shall not accept Contributions from anyone other than the Group Policyholder.</p>

3.0		Commencement of Coverage	
3.1	Existing Members		All Eligible Members who have been listed as Members under the List of Members annexed to the Schedule shall be covered as Members under the Group Policy from the Effective Date of the Group Policy.
3.2	New Members		<p>The Group Policyholder shall give the Company details of all Eligible Members every 30 days. It is understood and agreed that:</p> <p>(a) no Eligible Member shall become a Member under the Group Policy unless the Company has received the necessary intimation from the Group Policyholder and Contribution for that Eligible Member have been received from the Group Policyholder; and</p> <p>(b) cover for the Member under Group Policy shall commence only from the Effective Date of Coverage for that Member</p>

4.0		Premiums	
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4.1	Risk Premium Charge	A fixed mortality charge will be deducted by way of unit cancellation on monthly basis.
4.2	Risk Premium Charges for new Members	For any Members covered under the Group Policy after the Effective Date of the Group Policy or the last preceding Annual Renewal Date, a proportionate Risk Premium Charge for that Member shall be payable by the Group Policyholder from the day he/she becomes a Member under this Group Policy, up to the next Annual Renewal Date.

5.0	The Fund and The Unit Linked Funds	
5.1	General	The Fund will be managed on unitized basis. The Fund will be invested in accordance with the Insurance Regulatory and Development Authority (IRDA) Regulations.
5.2	Allocation of Units	<p>All Contributions net of Premium Allocation Charges will be allocated to the Unit Linked Funds in the Allocation Proportion specified in the Schedule.</p> <p>All Contributions allocated to the Unit Linked Funds will be used to buy Units in the chosen Unit Linked Funds by using the Net Asset Value (NAV) provided that:</p> <ul style="list-style-type: none"> • If the Contribution is received by local cheque/DD (payable at par where the Contributions is received) on or before 15:00 hrs on a Business Day, the same day's closing NAV shall be used. • If the Contribution is received by local cheque/DD (payable at par where the Contribution is received) after 15:00 hrs on a Business Day, the closing NAV of next Business Day shall be used. <p>If the Contribution is received by any other authorized mode, the closing NAV of Business Day on which such payment is realised shall be used.</p> <p>However, the first Contribution received by the Company along with the Application will be used to buy Units in the Unit-Linked Funds as per the Group Policyholder's Premium Allocation Instruction using the NAV of the respective Unit Linked Funds, as applicable on the day the Application is completed and results into the Group Policy.</p> <p>Net Asset Value (NAV) for each Unit Linked Fund offered by the Company is computed on a daily basis, i.e., on every Business Day. If there is no valuation done on a Business Day due to market closure, then the valuation date will be the date when the next valuation is done.</p>
5.3	Redemption of Units	<p>Requests for payment of benefits or surrender or the Group Policy, switching of Units or re-direction of Contribution shall be processed by cancellation of Units held in the Account by using the NAV, provided that:</p> <ul style="list-style-type: none"> • If the request is received on or before 15:00 hrs on a Business

		<p>Day, the same day's closing NAV shall be used.</p> <ul style="list-style-type: none"> • If the request is received after 15:00 hrs on a Business Day, the closing NAV of the next Business Day shall be used. <p>The valuation is done on a daily basis, i.e. on every Business Day. However if there is no valuation done on a Business Day due to market closure, then the valuation date will be the date when the next valuation is done.</p>
5.4	<p>Valuation of Unit Linked Funds and Calculation of NAV</p>	<p>The assets to which the Unit Linked Funds are referenced, will be valued every day and will be based on whether the Company is purchasing or selling the assets on a net basis in order to meet the day to day cash flow requirements.</p> <p>The Company will make all decisions about the selection and valuation of the assets to which a Unit Linked Fund is referenced subject to the Regulatory Guidelines in this regard.</p> <p>Calculation of Net Asset Values under a Unit Linked Fund:</p> <p>The Net Asset Value would be calculated as:</p> <p>Market value of the investment held by the fund plus value of current assets less value of current liabilities and provisions, if any and divided by the number of units existing on the valuation date (before creation / redemption of units)</p> <p>The Net Asset Value would be rounded up to four decimal places. The Net Asset Value used for creating and cancelling units on any particular day would remain the same.</p>

5.5	Unit Linked Fund Options	<p>Two Unit Linked Funds, namely Debt Fund and Balanced Fund, are offered under this Group Policy. Each Unit Linked Fund is referenced to separate and identifiable assets of the Company and has a different risk-return profile and asset-allocation pattern.</p> <p>The investment patterns for these Unit Linked Funds shall be governed by the investment regulations (stipulated by IRDA) applicable to unit linked plans. In addition, the following investment restrictions shall apply:</p>				
		<i>Fund Name</i>	<i>Investment Objectives</i>	<i>Asset Category</i>	<i>Asset Allocation Range (%)</i>	<i>Risk</i>
		Debt Fund (ULGF00105/06/04G RADEBTFN117)	To earn regular income by investing in high quality fixed income securities	Government and other debt securities	60 – 100	Low Risk
				Money market and other liquid assets	0 – 40	
		Balanced Fund (ULGF00205/06/04GRAB ALANCE117)	To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities	Government and other debt securities	25 – 95	Medium Risk
Money market and other liquid assets	0 – 40					
Equities	5 – 35					
5.6	Switching Options	<p>The Group Policyholder may switch Units between Unit Linked Funds by giving a written request to the Company to switch between the existing investments in the Unit Linked Funds provided that the first 4 switches in a Policy Year shall be free of charge, but a Switching Charge of Rs.500 will apply to every subsequent switch in that Policy</p>				
5.7	Contribution Redirection	<p>The Group Policyholder may change the Allocation Proportion specified in the Schedule by giving the Company written notice and all subsequent Contribution received will be allocated to the Unit Linked Funds in the new Allocation Proportion. The first two re-direction in any Policy Year will be free of charge. Each subsequent re-direction of Contribution in that Policy Year, a charge of Rs.500 will apply.</p> <p>The Company may increase this charge to up to Rs.2000 per request with the prior approval of the IRDA.</p>				

5.8	Other Factors Governing Fund Options	<p>Changes to the Unit Linked Funds:</p> <p>The Company in its sole discretion may establish a new Unit Linked Fund or close any of the existing Unit Linked Funds with the prior approval of the IRDA. The Company will send the Group Policyholder at least 3 months notice of the Unit Linked Fund closure date. If the Group Policyholder has not informed the Company in writing before the closure date of another Unit Linked Fund to which the closing fund value is to be switched, then the Company will automatically switch the fund value to the Unit Linked Fund which offers the highest proportion of investment in government securities. The Company will not charge any Switching Charges for any such Unit Linked Fund closure.</p>
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6.0	Benefits	
6.1	Benefits Payable	<p>If a Member dies while in Service or retires/resigns from Service before, on, or after the Normal Retirement Age for that Member, then the Company will pay the Group Policyholder the benefit amount calculated in accordance with the Group Gratuity/Leave Encashment Scheme Rules and as confirmed by the Employer / Trustees.</p> <p>It is understood and agreed that the Company's maximum liability to make the benefit payment is limited to the extent of the Fund Value.</p> <p>If the Member dies while in Service, then the risk cover benefit amount of Rs.1000 will be paid by the Company.</p>
6.2	Notification of a claim & Claims Procedure	<p>It is a condition precedent to the Company's liability to make payment under this Group Policy that the Group Policyholder shall give the Company written notice of the event giving rise to a claim within 30 days of the event along with all of the following information and documentation and any other information or documentation that the Company may request any of the below or all of the below documents:</p> <ul style="list-style-type: none"> (a) the Company's claim form duly completed; (b) duly completed Employer's declaration form signed by a Trustee; (c) evidence of the Age of the Member; (d) proof of identity of the Member and/or the Beneficiary; (e) the official death certificate issued by a competent governmental authority (for death claims);
6.3	Transfer of Equitable Interest	<p>If an Eligible Member was covered under the gratuity scheme of a previous employer, then the gratuity amount which accrued during his service for that employer may be transferred to the Fund, subject to the Group Gratuity Scheme Rules and the gratuity scheme rules of the previous employer.</p> <p>This will not be applicable for leave encashment.</p>


6.4	Loyalty Additions	Group Policy will be entitled to Loyalty additions, which will be made basis the Scheme Fund Value on a monthly basis.										
		<table border="1"> <thead> <tr> <th>Fund Value Levels</th> <th>Percentage of Fund Value</th> </tr> </thead> <tbody> <tr> <td>Less than Rs.100,00,000</td> <td>Nil</td> </tr> <tr> <td>Rs.100,00,000 to Rs. 499,99,999</td> <td>0.15% p.a</td> </tr> <tr> <td>Rs.500,00,000 to Rs. 1499,99,999</td> <td>0.20% p.a</td> </tr> <tr> <td>Greater than or equal to Rs.1500,00,000</td> <td>0.25% p.a</td> </tr> </tbody> </table>	Fund Value Levels	Percentage of Fund Value	Less than Rs.100,00,000	Nil	Rs.100,00,000 to Rs. 499,99,999	0.15% p.a	Rs.500,00,000 to Rs. 1499,99,999	0.20% p.a	Greater than or equal to Rs.1500,00,000	0.25% p.a
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Greater than or equal to Rs.1500,00,000	0.25% p.a											
The Loyalty Additions will be calculated on a monthly basis based on the Fund Value at the monthly anniversary and additional units will be created based on the applicable NAV.												

7.0	Termination of Benefits	
7.1	By/For a Member	<p>No Member may withdraw from cover under the Group Policy for as long as he/she continues to satisfy the eligibility criteria for an Eligible Member specified in the Schedule.</p> <p>The cover of a Member under the Group Policy shall immediately and automatically terminate on the occurrence of the earliest of the following:</p> <p>(a) the death of the Member;</p> <p>(b) the Normal Retirement Age of the Member, unless the Group Gratuity Scheme Rules specify that the Service of the Member will continue beyond the Normal Retirement Age;</p> <p>(c) the termination of Service of the Member for any reason before or after the Normal Retirement Age;</p> <p>(d) the Member failing to satisfy any of the eligibility criteria specified in the Schedule;</p> <p>(e) the surrender of the Group Policy;</p>
7.2	By the Group Policyholder	<p>The Group Policyholder may surrender the Group Policy by giving the Company written notice of surrender and the Company will pay the Fund Value after deducting the Surrender Charges specified in the Schedule.</p> <p>In circumstances that the Company may determine as being exceptional, the Company may defer the surrender of the Group Policy for a period not exceeding 3 months from the date of receipt of request for surrender of the Group Policy with the prior approval of the IRDA. Examples of such circumstances are:</p> <p>(a) when one or more stock exchanges which provide a basis for valuation for a substantial portion of the assets of the fund are closed other than for ordinary holidays;</p> <p>(b) when, as a result of political, economic, monetary or any circumstances that are out of the Company's control, the</p>

		<p>disposal of the assets of the Unit Linked Fund are not reasonable or would not in the Company's view be reasonably practicable without being detrimental to the interests of the remaining policyholders invested in the Unit Linked Fund.</p> <p>(c) during periods of extreme market volatility, during which surrender of the Group Policy would, in the Company's opinion, be detrimental to the interests of the existing Group Policyholders invested in the Unit Linked Fund.</p> <p>(d) In case of natural calamities, strikes, war, civil unrest, riots and bandhs;</p> <p>(e) In the event of any circumstance of force majeure or disaster that affects the Company's normal functioning.</p> <p>During this period the Fund Management Charges shall continue to apply.</p> <p>The Company may in its sole discretion defer the surrender of the Group Policy for a period not exceeding 30 days from the date of receipt of request for surrender of the Group Policy with the prior approval of the IRDA in order to maintain fairness and equity between the Group Policyholders remaining in the unit linked fund and the Group Policyholders leaving the unit linked fund.</p>
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8.0	General Terms	
8.1	Interpretation	In this Group Policy, where the context so admits, the masculine shall include the feminine, the singular shall include the plural.
8.3	Providing the Data	The Group Policyholder shall furnish the Company with all particulars relevant to the Group Policy and to the operation of this Group Policy and the particulars so furnished shall be accepted by the Company as conclusive.
8.4	Changes to the Terms and Conditions	<p>The Company may change these terms and conditions, the rules for the Unit Linked Funds and the benefits conferred by this Group Policy if there is a change in the law, legislation or taxation affecting the Company or the Unit Linked Funds or the Group Policy, or if there is a change in circumstances which makes it impossible or impracticable for the Company to follow these terms and conditions. Changes will be made with the prior approval of the IRDA.</p> <p>The Company will send the Group Policyholder notice of any changes to the terms and conditions, rules for the Unit Linked Funds or benefits within three months from the date of effecting the change.</p> <p>If the Group Policyholder does not agree with the change and does not give the Company written notice of its disagreement within three months of the Company's notice of the change, the Group Policyholder shall be deemed to have accepted the change. If the Company receives notice of the Group Policyholder's objection within 3 months of the Company's notice of the change, the Group Policyholder may surrender the Group Policy.</p>
8.5	Intimation of variation of benefits	If there are any variations in the amount of the total benefits payable under the Group Policy, notice of such changes shall be sent to the Group Policyholder on the Annual Renewal Date and these changes shall be given effect to by endorsements to the Group Policy.

8.6	Non-assignment of benefits	The benefits payable hereunder are strictly personal and cannot be assigned, charged or alienated in any way by the Members or the Beneficiaries.
8.7	Availability of Loans	The Group Policyholder and Members shall not be granted any loan under this Group Policy.
8.8	Limited Liability of the Company	<p>It is understood and agreed that:</p> <ul style="list-style-type: none"> the Company's maximum liability to make any benefit payment under this Group Policy in respect of all Members is the Fund Value; if the Fund Value is insufficient to make the benefit payment calculated as per the Scheme Rules and as confirmed by the Employer / Trustees, the Group Policyholder shall make payment in full of the shortfall in the benefit amount; The Company shall not be considered to be in default in the performance of its obligations, or be liable in damages or otherwise to, any circumstances which are beyond the reasonable control of the Company and are not avoidable by the exercise of reasonable effort or foresight by the Company. Without limiting the generality of the foregoing, such circumstances shall include natural catastrophe, labour, industrial or civil disturbances, armed conflict, government regulations (whether or not valid), Acts of God, market conditions, and delays caused by other parties.
8.9	Non participation	This Group Policy is not entitled to participate in any distribution of surplus that may be declared by the Company.
8.10	Discharge	A discharge given by the Group Policyholder or on their behalf by any person duly authorized and in writing by the Group Policyholder shall be a valid discharge to the Company in respect of any payment to be made under this Group Policy.
8.11	Taxation	Any tax benefits under the Group Policy shall be in accordance with the prevailing laws relating to taxation in India and any amendments thereto from time to time. The Company reserves the right to deduct, charge or recover taxes or applicable duties in accordance with applicable law from any payments received or made under or in relation to the Group Policy.
8.12	Free look provision	The Group Policyholder may cancel the Group Policy by giving the Company a signed written notice within 15 days of receiving the Group Policy stating the reasons for its objection and the Company will pay an amount equal to non-allocated Contributions plus charges plus the Fund Value at the date of cancellation after deduction of expenses towards stamp duty and proportionate Mortality Charges for the period of cover.
8.13	Governing Laws and Jurisdiction	The terms and conditions of the Group Policy shall be governed by and be interpreted in accordance with Indian law and all disputes and differences arising under or in relation to the Group Policy shall be subject to the sole and exclusive jurisdiction of the courts situated in Bangalore.

8.14	Section 45 of the Insurance Act 1938	In accordance with the provisions of Section 45 of the Insurance Act, 1938, no policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Group Policyholder and that the Group Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.
8.15	Disclosure	This Group Policy has been issued on the Employer's and the Group Policyholder's representations that the Employer and the Group Policyholder have made full and accurate disclosures of all material facts and circumstances and have not misrepresented or suppressed any material facts or circumstances. If it comes to the Company's knowledge that the Employer or Group Policyholder has misrepresented or suppressed any material facts and circumstances the Company shall reserve the right at its sole discretion to take such action, as it deems appropriate including the cancellation of the Group Policy and forfeiture of the Contributions.
8.16	Fraud	If the Employer or Group Policyholder or any one acting for or on their behalf or at their direction makes or advances any claims knowing it to be false, fraudulent or dishonest in any respect, then this Group Policy will be void and any payments due to or made by the Group Policyholder shall be forfeited.
8.17	Address for Communications	All notices and communications in respect of this Group Policy shall be give to the Company at the following address: PNB MetLife India Insurance Company Ltd Registered Office: 'Brigade Seshamahal' 5-Vani Vilas Road, Basavanagudi, Bangalore – 560 004
8.18	Loss of Group Policy Document	If the Group Policy is lost or destroyed, the Group Policyholder may make a written request for a duplicate Group Policy which the Company will issue duly endorsed to show that it is in place of the original document, provided that the Company receives the fee the Company prescribes for issuing the duplicate policy document. Upon the issue of a duplicate policy document, the original shall cease to have any legal force or effect. The Group Policyholder agrees that it shall indemnify and hold the Company free and harmless from and against any claims or demands that may arise under or in relation to the original policy document.
8.19	Grievance Redressal Mechanism	<p>1. In case the Group Policyholder has any complaint/grievance, The Group Policyholder may approach any of our following touch points:</p> <p style="text-align: center;">  Call 1800-425-69-69 (Toll free) or 080-26502244 or Fax 080 41506969 </p>



Email us at India_GrievanceCell@pnbmetlife.co.in

Write to "**Customer Service Department**",



PNB MetLife India Insurance Co Ltd,

Brigade Seshmahal,5, Vani Vilas Road, Basavangudi,

Bangalore-560004, India



Visit our website www.pnbmetlife.co.in



Visit our nearest PNB MetLife branch across the country

2. In case the Group Policyholder are not satisfied with the resolution provided by the above touch points,

The Group Policyholder can write to **Our Grievance Redressal Officer** at GRO@pnbmetlife.co.in or send a letter to the Registered Office "PNB MetLife India Insurance Co Ltd, Brigade Seshmahal,5, Vani Vilas Road, Basavangudi, Bangalore-560004, India"

The Group Policyholder should address queries or complaints to the Customer Services Department, and grievances to the Grievance Redressal Officer, who are authorized to review **the Group Policyholder** 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** complaints and 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 **the Group Policyholder** this **Policy**.

3. In case **the Group Policyholder** is not satisfied with the decision of the above office, or have not received any response within 10 days, **The Group Policyholder** may contact the following official of the Insurance Regulatory and Development Authority for resolution:

**Grievance cell (Complaint against Life insurer)
Insurance Regulatory and Development Authority
Parishrama Bhawanam, 5-9-58/B,
Basheerbagh, Hyderabad – 500 004.
Toll Free: 155255 E-mail: lifecomplaints@irda.gov.in**

4. In case **the Group Policyholder** are not satisfied with the decision/resolution of the Company, **The Group Policyholder** may approach the Insurance Ombudsman at the address enclosed as Annexure A, if **the Group**

		<p>Policyholder grievance pertains to:</p> <ul style="list-style-type: none">• 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• Non-receipt of the Group Policyholder Policy document <p>The complaint should be made in writing duly signed by the complainant.</p> <p>As per provision 13(3) of the Redress of Public Grievances Rules 1998, the complaint to the Ombudsman can be made:</p> <ul style="list-style-type: none">• Only if the grievance has been rejected by the Grievance Redress Machinery of the Insurer• Within a period of one year from the date of rejection by the insurer• If it is not simultaneously under any litigation.
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