

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

S. No.	Title	Description	Policy Clause Number
1	Name of Insurance Product / Policy	PNB MetLife Accidental Disability Benefit Rider (UIN: 117B022V02)	
2	Policy Number		
3	Type of Insurance Product / Policy	Fixed Benefit Plan	
4	Sum Insured	Individual Rider Sum Assured of Rs.<<Rider SA>>	1.3.2
5	Policy Coverage	<p>Accidental Disability Benefit – Following impairments (arising within 180 days from the date of accident and independent of all other causes):</p> <ul style="list-style-type: none"> • total and irrecoverable loss of sight of both eyes. • 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. <p>The above disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of independent medical practitioners.</p> <p>To qualify under the above, the incapacitation should be to such an extent that You are unable to perform three or more Activities of Daily Living as defined in the policy document, either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.</p> <p>Death Benefit – Not Applicable Maturity Benefit – Not Applicable</p>	3.2.1
6	Exclusions	<ul style="list-style-type: none"> • Suicide Exclusion • 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 	3.2.2 3.2.3

		<p>activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee jumping.</p> <ul style="list-style-type: none"> • 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. These exclusions are in addition to the exclusions listed in the Base Policy, if any. 	
7	Waiting period	<p>Disability must arise within 180 days from the date of accident and independent of all other causes. The disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of independent medical practitioners.</p>	3.2.1
8	Financial limits of Coverage	<p>No sub limits. Sum Assured mentioned above payable on occurrence of event described in "Policy Coverage" section</p>	1.3.2
9	Claims / Claims Procedure	<p>Submission of claim to company along with supporting documents as mentioned in the policy document</p>	4.4
10	Policy Servicing	<p>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</p> <p>Customer Service No.- 1800 425 6969 (Toll-free)</p>	<p>Welcome Letter 5.1 6.13 7</p>
11	Grievances/Complaints	<p>For any complaint/grievance, approach any of our following touch points:</p> <ul style="list-style-type: none"> ▪ 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 	7.1

		<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 escalate as per process described in policy document.</p> <p>Ombudsman Details: Please refer to https://www.cioins.co.in/Ombudsman for a list of updated Insurance Ombudsman</p>	
12	Things you need to know	<p>Free look Provision: 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 15 days (30 days in case Distance Marketing or electronic policies) from the date of receiving your Policy, 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, stamp duty and the expenses incurred on medical examination (if any).</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>Policy Renewal: Except on grounds of fraud, moral hazard or misrepresentation 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 in accordance with the terms of the base Policy.</p> <p>Termination of the Rider: The Rider shall be terminated on the occurrence of the events as mentioned in the policy document</p>	Welcome Letter 4.1 2.6 4.2 4.5
13	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>	4.4

Note: Customer Information Sheet contains brief information about the key features of the Product. The same shall not be construed as terms and conditions of the Policy or part thereof. For detailed terms and conditions governing the Policy, please read all parts of the Policy document. In case of any conflict between the information given in the Customer Information Sheet and the terms and conditions of the policy, the terms and conditions of the Policy shall prevail.

Declaration by the Policy Holder;

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

Place:

Date:

(Signature of the Policy Holder)