

**CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY**

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

<b>S. No.</b>	<b>Title</b>	<b>Description</b>	<b>Policy Clause Number</b>
1	Name of Insurance Product / Policy	PNB MetLife Serious Illness Rider (UIN: 117B021V03)	
2	Policy Number		
3	Type of Insurance Product / Policy	Fixed Benefit Plan	
4	Sum Insured	Individual Sum Assured of Rs.<<Rider SA>>	1.3.2
5	Policy Coverage	<p><b>Critical Illness Benefit</b>                      The policy pays Sum Assured upon diagnosis of any of the following Critical Illnesses:</p> <ol style="list-style-type: none"> <li>1. Myocardial Infarction (First Heart Attack – Of Specified Severity)</li> <li>2. Stroke Resulting in Permanent Symptoms</li> <li>3. Cancer Of Specified Severity</li> <li>4. Open Chest - Coronary Artery Bypass Graft (CABG)</li> <li>5. Kidney Failure Requiring Regular Dialysis</li> <li>6. Major Organ / Bone Marrow Transplant</li> <li>7. Aorta Surgery</li> <li>8. Blindness</li> <li>9. Open Heart Replacement or Repair of Heart Valves</li> <li>10. Permanent Paralysis of Limbs.</li> </ol> <p>Please refer policy document for detailed description of definitions and scope of cover.</p> <p><b>Maturity Benefit – Not Applicable</b></p>	3.2.1
6	Exclusions	<p><b>Suicide Exclusion</b></p> <p><b>Specific exclusions for covered illnesses:</b></p> <ol style="list-style-type: none"> <li>1. <b>Myocardial Infarction (First Heart Attack – Of Specified Severity):</b> <ul style="list-style-type: none"> <li>• Other acute Coronary Syndromes</li> <li>• Any type of angina pectoris.</li> <li>• A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.</li> </ul> </li> <li>2. <b>Stroke Resulting In Permanent Symptoms:</b> <ul style="list-style-type: none"> <li>• Transient ischemic attacks (TIA)</li> <li>• Traumatic injury of the brain</li> <li>• Vascular disease affecting only the eye or optic nerve or vestibular functions</li> </ul> </li> <li>3. <b>Cancer Of Specified Severity:</b> <ul style="list-style-type: none"> <li>• All tumours which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behaviour, or non-invasive,</li> </ul> </li> </ol>	3.2.2 3.2.3 3.2.4

including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.

- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- All Thyroid cancers histologically classified as T1N0M0 (TNM classification) or below
- Chronic lymphocyticleukaemia less than RAI stage 3
- Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification
- All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs

**4. Open Chest CABG:**

- Angioplasty and/or any other intra-arterial procedures
- Kidney Failure Requiring Regular Dialysis:
- End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

**5. Kidney Failure Requiring Regular Dialysis**

- None

**6. Major Organ / Bone Marrow Transplant: The actual undergoing of a transplant of:**

- Other stem-cell transplants
- Where only islets of langerhans are transplanted

**7. Aorta Surgery:**

- Congenital narrowing of the aorta and traumatic injury of the aorta are specifically excluded.

**8. Blindness**

- None

**9. Open Heart Replacement or Repair of Heart Valves:**

- Catheter based techniques including but not limited to, balloon valvotomy / valvuloplasty are excluded.

**10. Permanent Paralysis of Limbs:**

- None

**Other general exclusions:**

**11. Existence of any sexually Transmitted Disease (STD) and its related complications.**

		<p>12. Any condition that is pre-existing at the time of inception of the rider policy</p> <ul style="list-style-type: none"> <li>• Pre-existing Disease means any condition, ailment, injury or disease: That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or</li> <li>• For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement.</li> <li>• A condition for which any symptoms and or signs if presented and have resulted within three months of the issuance of the policy in a diagnostic illness or medical condition.</li> </ul> <p>13. Any disease occurring within 90 days of the start of coverage (i.e. during the waiting period).</p> <p>14. Any congenital condition.</p> <p>15. Intentional self-inflicted injury, attempted suicide.</p> <p>16. 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.</p> <p>17. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.</p> <p>18. Taking part in any naval, military or air force operation during peace time.</p> <p>19. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger or pilot and cabin crew of a recognized airline on regular routes and on a scheduled timetable.</p> <p>20. Participation by the insured person in a criminal or unlawful act with criminal intent.</p> <p>21. 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.</p> <p>22. 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</p>	
7	Waiting period	90 days from the Date of Commencement of the Rider Policy	3.2.1
8	Survival Period	30 days following the confirmed diagnosis of a condition and the date of eligibility for a benefit payment.	3.2.1
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	Submission of claim to company along with supporting documents as mentioned in policy document	4.4
11	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  6.10  7</p>
12	Grievances/Complaints	<p>For any complaint/grievance, approach any of our following touch points:</p> <ul style="list-style-type: none"> <li>• Call 1800-425-69-69 (Toll free) or 080-26502244</li> <li>• Email at <a href="mailto:Indiaservice@pnbmetlife.co.in">Indiaservice@pnbmetlife.co.in</a></li> <li>• <u>Write to</u>  <p style="text-align: center;"><b>Customer Service Department,  1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.</b></p> <ul style="list-style-type: none"> <li>▪ Online through Our website <a href="http://www.pnbmetlife.com">www.pnbmetlife.com</a></li> <li>▪ Our nearest PNB MetLife branch across the country</li> </ul> </li> </ul> <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><b>Ombudsman Details:</b> Please refer to <a href="https://www.ciains.co.in/Ombudsman">https://www.ciains.co.in/Ombudsman</a> for a list of updated Insurance Ombudsman</p>	7
13	Things you need to know	<p><b>Free look Provision:</b> 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><b>Grace Period:</b> 30 days from the due date for yearly, half-yearly and quarterly frequencies and 15 days for monthly frequency</p> <p><b>Procedure for Revival of the Rider:</b> Lapsed policy may be revived within a period of 5 years in accordance with the terms of the base Policy.</p> <p><b>Termination of the Rider:</b> The Rider shall be terminated on the occurrence of the events as mentioned in the policy document</p>	<p>Welcome Letter  4.1  2.15  4.2  4.5</p>

14	Your / Insured's Obligations	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.	4.4
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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)