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MetLife India Insurance Company Private Limited

**Rider: Waiver of Premium (WOP)**

**Applies Only to Premiums Due Before the Final Date of This Rider**

*(This Rider is Part of the Policy if it is referred in the Schedule)*

1.	<b>Definitions</b>	<p>Total and Permanent Disability resulting from an accident caused by outward, violent and visible means, such that there is neither at the time disability commences nor at any time thereafter, any work, occupation or profession that the Life Insured can ever be capable of doing or following to earn or obtain any wages, compensation or profit, as a result of the accidental injury provided however that such disability must last for not less than six continuous months in duration and if it is thereafter admitted as Total Permanent Disability, then the Company shall waive payment of all premiums falling due for payment after the first six months of such continuous disability but before the earlier of:</p> <ol style="list-style-type: none"> <li>1. The recovery of Life Insured.</li> <li>2. The expiry date.</li> <li>3. The termination of the Policy.</li> <li>4. The death of the Life Insured on whose disability the waiver is claimed.</li> </ol>
2.	<b>Proof of Disability</b>	<p>Written notice and proof that total permanent disability has existed continuously for 6 months must be given to us while the Insured is alive and totally disabled. As part of any proof we may require medical examinations of the applicant by physicians we name.</p> <p>We may also require proof of Continued Total Permanent Disability at reasonable intervals, including medical examinations of the Life Insured by the physicians we name. (After 2 years of total permanent disability, proof may not be required more than once a year).</p> <p>If notice or proof is late, we will accept if it is given as soon as reasonably possible. If notice or proof is not given as soon as it is reasonably possible, we will not waive any premium that was due more than one year before the date that written notice or proof of disability is given to us.</p> <p>When the applicant is no longer totally permanent disabled or if proof of total permanent disability is not given when required, all premiums due after that time will become payable.</p>

3.	<b>Benefits</b>	While the Policy is in full force, on receipt of proof that the Insured is totally disabled the Company shall waive the future Premiums payable under the Policy including Premiums for any Riders, after the first six months of such continuous disability.
4.	<b>Period of Coverage</b>	The rider will remain effective from the Effective Date as shown in the Schedule and shall remain valid unless terminated in accordance with (6) below.
5.	<b>Exclusions</b>	<p>No amount shall be payable under this benefit for Total Permanent Disability arising due to:</p> <ol style="list-style-type: none"> <li>1. Any infection, except infection caused by an external visible wound accidentally sustained;</li> <li>2. <b>Self-inflicted Injury:</b> Intentional self- Inflicted injury.</li> <li>3. <b>Homicide:</b> In the event the Insured is a victim of culpable homicide i.e., where the Insured is victim due to an act committed against him, which act is committed, with the intention of causing death, or with the intention of causing bodily injury as is likely to cause death, or with the knowledge that such act is likely to cause death.</li> <li>4. <b>Drug Abuse:</b> Alcohol or solvent abuse, or taking of drugs except under the direction of a registered medical practitioner.</li> <li>5. <b>War and Civil Commotion:</b> War, invasion, hostilities, (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion;</li> <li>6. <b>Criminal acts:</b> Taking part in Criminal act;</li> <li>7. <b>Aviation:</b> Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft Or Was on a non-military flight for the purpose of descent from the aircraft while in Flight.</li> <li>8. <b>Hazardous sports and pastimes:</b> Taking part or practicing for any hazardous hobby, pursuit or any race not previously declared and accepted by the Company.</li> <li>9. <b>Nuclear Contamination:</b> The radio active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature.</li> </ol> <p><i>These exclusions are in addition to the exclusions listed in the Base Policy.</i></p>

6.	<b>Termination</b>	This rider will terminate on the earlier of: <ol style="list-style-type: none"><li>1. The end of grace period of the first unpaid premium; or</li><li>2. The policy anniversary on which the insured is aged 60 years or Maturity date of the Base Policy if earlier; or</li><li>3. Death of the Life Insured.</li></ol>
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