



# Lump Sum Surgical Support for You & Your Family.

## PNB MetLife Linked **Surgicash** **BENEFIT RIDER**

An Individual, Unit-Linked, Non-Participating,  
Pure Risk, Health Insurance Rider (UIN: 117A026V01)



## PNB MetLife Linked Surgicash Benefit Rider

Individual, Unit-Linked, Non-Participating, Pure Risk, Health Insurance Rider

Life is a journey, and while we all hope for smooth roads, an unexpected surgery can feel like a sudden detour—affecting both your Health and your Finances.

To help you stay **Always Ready for Life**, we are introducing **PNB MetLife Linked Surgicash Benefit Rider** - designed to keep your momentum unbroken. This Rider provides a fixed lumpsum benefit for surgical procedures during hospitalization. By adding this valuable protection to your base Policy for a nominal premium, you can focus on a speedy recovery while we help to ease your financial burden.

### What does PNB MetLife Linked Surgicash Benefit Rider offer?

This Rider offers a lumpsum payout as Surgicash Benefit on hospitalization for undergoing medically necessary Surgery in India.

We shall pay Surgicash Benefit as a fixed defined percentage of Surgicash Sum Assured on occurrence of applicable Surgical Procedures as mentioned below:

Surgery	Description	Pay-out (% of Surgicash Sum Assured)
Listed Day Care Procedures	Day Care Procedures as per Annexure A – List 1	Minimum of (10% of Surgicash Sum Assured or Rs. 50,000) whichever is lower
Listed Surgeries	Listed Surgeries by Organ Type as per Annexure A – List 2	25% to 100%
Non-Listed Surgeries	All non-listed surgeries meeting the Surgery definition and requiring minimum 24 hours of hospitalization	10%

Surgicash Sum Assured will be reduced to the extent of Surgicash Benefit paid to you and the Rider will continue for balance Surgicash Sum Assured, if any.

You can claim Surgicash Benefit multiple times under this Rider irrespective of any previous claims provided the Rider is in-force and following limits:

- Maximum of up to 100% of Surgicash Sum Assured in any one Policy year and maximum of up to 2 times of Surgicash Sum Assured over the Rider Policy term
- Maximum of 2 claims under Day Care Procedures in any one Policy year and maximum of 10 claims under Day Care Procedures over the Rider Policy term
- Same Surgery for the same site or organ cannot be covered more than once in the same Policy year. However, it can be covered in following Policy years during Rider Policy term
- We shall be liable to make any payment under this Rider Policy only after a continuous and completed 24 hours of hospitalization of the Insured Person for each claim. Any procedure / treatment which leads to hospitalisation of less than 24 hours shall not covered except in case of Day Care Procedures.

Surgicash Sum Assured once chosen by you at inception of the Policy, cannot be altered during the Rider Policy term.

To know more about the covered Day Care Procedures and Listed Surgeries, please refer to Annexure A – List 1 and List 2 respectively.

## Optional Benefit – Family Coverage

You will have an option to cover your loved ones (spouse and up to 3 dependent children) under the same Policy.

You can choose to add family member(s) to the Policy at inception of the Policy or at Policy anniversary.

Surgicash Sum Assured chosen by you at inception of the Policy, shall be shared among all the Insured Person in this Rider Policy. In case of claim of more than one Insured Person,

- We shall pay Surgicash Benefit as per the defined pay-out for applicable type of Surgery irrespective of the actual claim amount made by any of the Insured Person on account of hospitalization

For example,

Surgicash Sum Assured chosen: Rs. 6 Lakh | Claim occurred for listed day care procedure: Primary Life Assured and Spouse | Claim amount: Rs. 40,000 for each of the two Insured Person

Surgicash Benefit for each Insured Person: Minimum (10% of Rs. 6 Lakh i.e., Rs. 60,000 or Rs. 50,000) = Rs. 50,000

Total Surgicash Benefit payable = Rs. 50,000 \* 2 Insured Person = Rs. 1 Lakh

- In case of more than one claim by Insured Person(s) during one Policy year, We shall pay the applicable Surgicash Benefit provided the allowable Surgicash Sum Assured in one Policy Year is not exhausted. In case of such exhaustion, no further claim shall be admissible for any of the Insured Person during that Policy Year

For example,

Surgicash Sum Assured chosen: Rs. 6 Lakh

During the Policy year 3, Primary Life Assured has already claimed Rs. 5 Lakh as Surgicash Benefit.

If a further claim of Rs. 2 Lakh is submitted in the same Policy year 3 for a listed surgery (which offers payout of 100% of Surgicash Sum Assured):

- The payable Surgicash Benefit will be **limited to Rs. 1 Lakh** since allowable Surgicash Sum Assured remaining in the Policy year is only Rs. 1 Lakh (i.e., Rs. 6 Lakh - Rs. 5 Lakh)

Surgicash Sum Assured for the Policy year 3 will then stand exhausted, and no further claims shall be admissible for any Insured Person under the Policy during Policy year 3.

The total claim availed from the inception of the Policy till the end of Policy year 3: Rs. 6 Lakh

Policy year 4 onwards available Surgicash Sum Assured shall be Rs. 6 Lakh for remaining Policy term.

- In case of claim by any of the Insured Person, We shall pay the Surgicash Benefit subject to maximum Surgicash Sum Assured (SA) applicable per Rider Policy Year and for Rider Policy Term

For example,

Surgicash Sum Assured (SA) chosen: Rs. 6 Lakh

Maximum Surgicash Sum Assured (SA) payable over Rider Policy term: Rs. 12 Lakh (i.e., 2 times of chosen Surgicash Sum Assured)

Policy Year	Surgicash SA claimed (Rs.)	Actual claim amount payable	Cumulative claimed Surgicash SA during Rider Policy Term (Rs.)	Balance Surgicash SA available during Rider Policy year (Rs.)	Balance Surgicash SA available during Rider Policy term (Rs.)
1	5 Lakh	5 Lakh	5 Lakh	1 Lakh (i.e., 6 Lakh – 5 Lakh)	7 Lakh (i.e., 12 Lakh – 5 Lakh)
2	3 Lakh	3 Lakh	8 Lakh (i.e., 5 Lakh +3 Lakh)	3 Lakh (i.e., 6 Lakh – 3 Lakh)	4 Lakh (i.e., 12 Lakh – 8 Lakh)
5	5 Lakh	4 Lakh	12 Lakh (i.e., 8 Lakh +4 Lakh)	<b>None</b>	<b>None</b>

- o In Policy year 5, against the claim of Rs. 5 Lakh, **only Rs. 4 Lakh shall be payable** as the maximum cumulative limit of Surgicash Sum Assured (i.e., Rs. 12 Lakh) under the Rider Policy term has been exhausted.

No further Surgicash Benefit claims shall be admissible for remaining Rider Policy term and the Rider Policy shall be terminated.

### Maturity Benefit

Maturity Benefit is not applicable under this Rider.

### Death Benefit

Death Benefit is not applicable under this Rider.

Eligibility Overview			
Parameters		Minimum	Maximum
Entry Age <sup>~</sup>	Primary Life Assured/ Policyholder	18 years	65 years
	Family Coverage (Spouse)	18 years	65 years
	Family Coverage (Child)	91 days	17 years
Maturity Age <sup>~</sup>	Primary Life Assured/ Policyholder	23 years	70 years
	Family Coverage (Spouse)	23 years	70 years
	Family Coverage (Child)	5 years	22 years
Premium Payment Term (PPT) / Policy Term (PT)		<u>For Regular Premium Payment:</u> PPT and PT: 5 years  <u>For Single Premium Payment:</u> PPT: 1 year PT: 5 years	
Surgicash Sum Assured per Policy year		Rs. 1,00,000	Rs. 10,00,000
Annualized Rider Premium <sup>1</sup>		Shall be derived basis Surgicash Sum Assured, Premium Payment Term, Entry Age for Insured Person	
Premium Payment Mode		Annual, Semi-Annual, Quarterly and Monthly <sup>^</sup>	

<sup>~</sup>All reference to age is as on age last birthday.

<sup>^</sup>Monthly mode is available for Standing instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH)

<sup>1</sup>Annualized premium is the premium amount payable in a year excluding taxes and underwriting extra premium on riders, if any

## Additional Features

### Addition/Deletion of Family Member(s) under Family Coverage Benefit

You have an option to add family member(s) (legal spouse and up to 3 dependent children of Primary Life Assured) by paying additional premium at inception or at Policy anniversary. Such addition of Family Member should happen within 30 days from the date of Policy Anniversary.

In case of addition of spouse or children - either at inception of the Policy or at Policy Anniversary, following conditions shall apply:

- A spouse can be added provided at least 6 months have passed from the date of marriage as of date of inception of Policy or Policy Anniversary, as applicable
- Children can be added only upon completion of 91 days from the date of birth as of date of inception of Policy or Policy Anniversary, as applicable

If you choose to add family member(s) to the Policy, Surgicash Sum Assured as chosen by you at inception shall be shared between the Primary Life Assured and added Family Member(s).

Deletion of covered family member(s) can happen only on occurrence of following events anytime during the Policy term:

- Death of spouse/child
- Divorce from spouse,
- On attainment of maximum Maturity Age in the Base Policy and/or Rider Policy for Family Member(s)

In case of deletion of any Family Member, the Premium payable shall be revised from next Premium due date

Addition and Deletion of family member(s) can be done subject to this Rider Policy and Base Policy being In-force and Board approved underwriting Policy.

### Premium Payment Options

Premiums can be paid through single premium, yearly, half-yearly, quarterly or monthly as opted for the base Policy.

Following factors are applied to yearly premium when paying premiums other than the yearly mode:

Mode of Premium	Multiplicative Factor
Half-Yearly	0.5100
Quarterly	0.2580
Monthly	0.0870



## Other Provisions

### Waiting Period

Waiting Period means the time you need to wait before you can claim the applicable Benefits under PNB MetLife Linked Surgicash Benefit Rider.

For all Insured Person in the Rider,

- A Waiting Period of 90 days is applicable from Date of Commencement of Policy or date of Revival of Policy, as applicable for all Benefits payable under this Rider
- Specific Waiting Period of 24 (Twenty-Four) months or 36 (Thirty-Six) months is applicable from Date of Commencement of Policy or date of Revival of Policy, as applicable for specific conditions/procedure as mentioned in “Exclusions”

In case of any claim for Surgicash Benefit during the waiting period, no Benefit shall be payable. The waiting period shall not apply if Surgicash Benefit arises due to accident.

In case of addition of family member(s) under the Family Coverage Benefit, the applicable Waiting Period shall apply **individually to each family member**, based on the respective date on which such family member is added to this Rider.

### Lapse

If the total due premium for the Rider is not paid within the grace period allowed in the Policy, then the Rider Policy shall lapse. No Benefits will be paid when the Policy is in lapsed status. Also, no unexpired risk premium value will be payable in case of regular premium Policy. In case of single premium Policy, Lapse status shall not be applicable.

### Surrender

You may surrender this Rider Policy and following Unexpired Risk Premium value shall be payable for single premium Policy

Single Premium - Unexpired risk premium values is calculated as:

$70\% * \text{Total Rider premium paid} * \left[ \frac{\text{outstanding months in the Rider Policy term}}{\text{total number of month in the Rider Policy term}} \right]$

Total Rider premiums paid means total of all the premiums paid under the Rider Policy, excluding any extra Premium and taxes, if collected explicitly.

Regular Premium - No Unexpired risk premium value is payable. Upon Surrender, the Rider Policy will terminate and & no Benefit shall be payable.

## Revival

A Policy that has lapsed may be revived during the Revival Period Period from the date of the first unpaid Rider Premium, but before the end of the Rider Policy term, by giving Us written notice to revive the Policy, provided that:

- All due arrears of Instalment Premiums along with interest at Prevailing Rate of Interest, if any, are received by Us in full.
- We may change this revival interest rate from time to time. Currently, We charge 8.00% p.a. compounded annually.
- The rate of interest is calculated as the 10 Year G-Sec rate as on 1st of April plus 50 basis points, rounded up to the nearest 50 basis points. We will review the rate on an annual basis in April based on the prevailing 10 Year G-Sec rate. However, under special circumstances where the prevailing 10 Year G-Sec rate is changing in excess of 200 basis points from the G-Sec rate used for calculating the current interest rate, We shall review the interest rate based on the prevailing 10 Year G-Sec rate. This formula will be reviewed annually and only altered subject to prior approval of the IRDAI.
- The Revival of the Policy will be subject to Board approved underwriting Policy. A surrendered Policy cannot be revived.
- We may revive the Lapsed Policy by imposing such extra premium as it deems fit as per the Board approved underwriting Policy. In such cases, the applicable Waiting Period under the Policy shall apply from the date of revival.
- The Rider Policy would be reinstated only if Base Policy, at that time, is In- Force and in premium paying status.
- On Revival of this Rider Policy and provided that the Base Policy is revived and In-force, this Rider Policy shall be entitled to the Benefits specified under this Rider Policy.

Revival Period means the period of three consecutive complete years from the date of first unpaid premium.

## Grace Period

Grace Period means the time granted from the due date for the payment of premium, without any penalty or late fee, during which time the Policy is considered to be in-force with the risk cover without loss of continuity Benefits pertaining to waiting period and coverage of pre-existing diseases. The grace period for payment of the premium is 15 days, where the Policyholder pays the premium on a monthly basis and 30 days in all other cases.

## Free Look Provision

Please go through the terms and conditions of Your Rider very carefully. If You have any objections to the terms and conditions of Your Rider, You may cancel the Rider by giving a written notice to Us within 30 days beginning from the date of receipt of Policy document, whether received electronically or otherwise, stating the reasons for your objection, provided no claims has been made under this Rider. In such an event, irrespective of the reason for cancellation, You will be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred on medical examination and stamp duty charges.

## Tax Benefits

Tax benefits are as per Income Tax Laws in force & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details.

## Definitions

**Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

**Insured Person(s)** means name(s) of person covered in this Policy. Apart from Primary Life Assured, 'Insured Person' may include family member(s) of Primary Life Assured/Life Assured.

**Medically Necessary Treatment** means any treatment, tests, medication, or stay in Hospital or part of a stay in Hospital which:

- is required for the medical management of the Illness or Injury suffered by the Insured Person; and
- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity; and
- must have been prescribed by a Medical Practitioner; and
- must conform to the professional standards widely accepted in international medical practice or by the medical community in India

Any terms not defined in the Rider, will be as per IRDAI (Insurance Products) Regulations, 2024 and the Master Circular on Health Insurance Business dated 29 May 2024 (Ref: IRDAI/HLT/CIR/PRO/84/5/2024), together with such standardization principles as are recognized and continued under the prevailing IRDAI regulatory framework.

## Exclusions

No benefit shall be payable for any claim under this Section in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

### 1. Pre-Existing Diseases Code - Excl01

- Surgery related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the Policy with insurer.
- In case of enhancement of Surgicash Sum Assured the exclusion shall apply afresh to the extent of sum assured increase.
- Coverage under the Policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application /proposal and specifically accepted by Us.

Pre-existing Disease means any condition, ailment, injury or disease

- That is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the Rider Policy issued by the insurer or its reinstatement; or
- For which medical advice or treatment was recommended by, or received from, a Physician not more than 36 months Prior to the date of commencement of the Policy issued by the insurer or its reinstatement

### 2. Specified disease/procedure waiting period - Code- Excl02

- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.

24 Months waiting period:

- Benign ENT disorders
- Tonsillectomy
- Adenoidectomy
- Mastoidectomy



- Tympanoplasty
- Hysterectomy
- All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps
- Benign prostate hypertrophy
- Cataract and age-related eye ailments
- Gastric/ Duodenal Ulcer
- Gout and Rheumatism
- Hernia of all types
- Hydrocele
- Non-Infective Arthritis
- Piles, Fissures and Fistula in anus
- Pilonidal sinus, Sinusitis and related disorders
- Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
- Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy.
- Varicose Veins and Varicose Ulcers
- Internal Congenital Anomalies



#### 36 Months waiting period

- Treatment for joint replacement unless arising from accident
- Age-related Osteoarthritis & Osteoporosis

#### **3 Investigation & Evaluation - Code- Excl04**

- Surgery related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

#### **4. Rest Cure, rehabilitation and respite care – Code - Excl05**

Surgery related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

#### **5. Obesity/ Weight Control -Code - Excl06**

Surgery related to the surgical treatment of obesity that does not fulfil all the below conditions:

- Surgery to be conducted is upon the advice of the Doctor
- The surgery/Procedure conducted should be supported by clinical protocols
- The Insured Person has to be 18 years of age or older and
- Body Mass Index (BMI):
- greater than or equal to 40 or
- greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:

- i. Obesity-related cardiomyopathy
- ii. Coronary heart disease
- iii. Severe Sleep Apnoea
- iv. Uncontrolled Type2 Diabetes

## **6. Change-of-Gender treatments: Code - Excl07**

Surgery related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

## **7. Cosmetic or plastic Surgery: Code - Excl08**

Cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

## **8. Hazardous or Adventure sports: Code - Excl09**

Surgery related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

## **9. Breach of law Code - Excl10**

Surgery for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

## **10. Excluded Providers Code - Excl11**

Surgery incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the Policyholders are not admissible. However, in case of life-threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

11. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl12.
12. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code- Excl13.
13. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. Code- Excl14.
14. Refractive Error: Surgery related to the treatment for correction of eyesight due to refractive error less than 7.5 dioptries. Code- Excl15.
15. Unproven Treatments: Surgery related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness

## **16. Sterility and Infertility**

Surgery related to sterility and infertility. This includes:

- Any type of contraception, sterilization
- Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- Gestational Surrogacy



- Reversal of sterilization

## **17. Maternity**

- Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- Surgery towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy period.

## **18. Any Sexually Transmitted Diseases**

## **19. Any Surgery related to intentional self-injury, suicide or attempted suicide**

## **20. Participation by the Insured Person(s) in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.**

## **21. Surgery arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, public defence, rebellion, revolution, insurrection, military or usurped power.**

## **22. Surgery arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.**

- Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.

- Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.

## **23. Treatment taken outside India unless specifically covered and specified in the Rider Policy.**

## **24. Circumcision unless necessary for treatment of an illness or as may be necessitated due to an Accident.**

## **25. All Surgeries related to donor treatment, including screening, surgery to remove organs from the donor, in case of transplant surgery.**

## **26. Congenital External Anomalies or any complications or conditions arising therefrom including any developmental conditions of the Insured Person(s).**

## **27. Non-Allopathic Treatment or treatment related to any unrecognized systems of medicine.**

## **28. Any treatment related to sleep disorder or sleep apnea syndrome, general debility convalescence and any treatment in an establishment that is not a Hospital.**

## **29. Deliberate exposure to exceptional danger (except in an attempt to save human life)**

## **30. Out-patient treatment.**

## **31. Domiciliary hospitalization or treatment.**

## **32. Training for or participating in professional sport of any kind or any sport for which the insured receives a salary or monetary reimbursement, including grants or sponsorship.**

## **33. All preventive care, Vaccination including Inoculation and Immunizations (except in case of post bite treatment) and tonics.**

## **34. Any treatment taken in a clinic, rest home, convalescent home for the addicted, detoxification center, sanatorium, home for the aged, remodeling clinic or similar institutions.**

## **35. Hormone Replacement Therapy**

36. Dental, Orthodontics, Periodontics, Endodontics or any preventative dentistry no matter who gives the treatment.
37. Ear or body piercing and tattooing or treatment needed as a result of any of these.

## Annexure A – List of Day Care Procedures and Listed Surgeries

### List 1 - Day Care Procedures

Organ	Sr. No.	Procedure
<b>Microsurgical operations on the middle ear</b>	1	Stapedectomy
	2	Revision of a stapedectomy
	3	Other operations on the auditory ossicles
	4	Myringoplasty (Type -I Tympanoplasty)
	5	Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)
	6	Revision of a tympanoplasty
	7	Other microsurgical operations on the middle ear
<b>Other operations on the middle &amp; internal ear</b>	8	Myringotomy
	9	Removal of a tympanic drain
	10	Incision of the mastoid process and middle ear
	11	Mastoidectomy
	12	Reconstruction of the middle ear
	13	Other excisions of the middle and inner ear
	14	Fenestration of the inner ear
	15	Revision of a fenestration of the inner ear
	16	Incision (opening) and destruction (elimination) of the inner ear
	17	Other operations on the middle and inner ear
<b>Operations on the nose &amp; the nasal sinuses</b>	18	Excision and destruction of diseased tissue of the nose
	19	Operations on the turbinates (nasal concha)
	20	Other operations on the nose
	21	Nasal sinus aspiration
<b>Operations on the eyes</b>	22	Incision of tear glands
	23	Other operations on the tear ducts
	24	Incision of diseased eyelids
	25	Excision and destruction of diseased tissue of the eyelid
	26	Incision of diseased eyelids
	27	Operations on the canthus and epicanthus
	28	Corrective surgery for entropion and ectropion
	29	Corrective surgery for blepharoptosis
	30	Removal of a foreign body from the conjunctiva
	31	Removal of a foreign body from the cornea
	32	Incision of the cornea
	33	Operations for pterygium
	34	Other operations on the cornea
	35	Removal of a foreign body from the lens of the eye
	36	Removal of a foreign body from the posterior chamber of the eye
	37	Removal of a foreign body from the orbit and eyeball
	38	Operation of cataract

Organ	Sr. No.	Procedure
<b>Operations on the skin &amp; subcutaneous tissues</b>	39	Incision of a pilonidal sinus
	40	Other incisions of the skin and subcutaneous tissues
	41	Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
	42	Local excision of diseased tissue of the skin and subcutaneous tissues
	43	Other excisions of the skin and subcutaneous tissues
	44	Simple restoration of surface continuity of the skin and subcutaneous tissues
	45	Free skin transplantation, donor site
	46	Free skin transplantation, recipient site
	47	Revision of skin plasty
	48	Other restoration and reconstruction of the skin and subcutaneous tissues
	49	Chemosurgery to the skin
	50	Destruction of diseased tissue in the skin and subcutaneous tissues
<b>Operations on the tongue</b>	51	Incision, excision and destruction of diseased tissue of the tongue
	52	Partial glossectomy
	53	Glossectomy
	54	Reconstruction of the tongue
	55	Other operations on the tongue
<b>Operations on the salivary glands &amp; salivary ducts</b>	56	Incision and lancing of a salivary gland and a salivary duct
	57	Excision of diseased tissue of a salivary gland and a salivary duct
	58	Resection of a salivary gland
	59	Reconstruction of a salivary gland and a salivary duct
	60	Other operations on the salivary glands and salivary ducts
<b>Other operations on the mouth &amp; face</b>	61	External incision and drainage in the region of the mouth, jaw and face
	62	Incision of the hard and soft palate
	63	Excision and destruction of diseased hard and soft palate
	64	Incision, excision and destruction in the mouth
	65	Plastic surgery to the floor of the mouth
	66	Other operations in the mouth
	67	Transoral incision and drainage of a pharyngeal abscess
<b>Operations on the tonsils &amp; adenoids</b>	68	Tonsillectomy without adenoidectomy
	69	Tonsillectomy with adenoidectomy
	70	Excision and destruction of a lingual tonsil
	71	Other operations on the tonsils and adenoids
	72	Trauma surgery and orthopaedics
	73	Incision on bone, septic and aseptic
	74	Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
	75	Suture and other operations on tendons and tendon sheath
	76	Reduction of dislocation under GA
	77	Arthroscopic knee aspiration

Organ	Sr. No.	Procedure
<b>Operations on the breast</b>	78	Incision of the breast
	79	Operations on the nipple
<b>Operations on the digestive tract</b>	80	Incision and excision of tissue in the perianal region
	81	Surgical treatment of anal fistulas
	82	Surgical treatment of haemorrhoids
	83	Division of the anal sphincter (sphincterotomy)
	84	Other operations on the anus
	85	Ultrasound guided aspirations
	86	Sclerotherapy etc.
	87	Laparoscopic cholecystectomy
<b>Operations on the female sexual organs</b>	88	Incision of the ovary
	89	Insufflation of the Fallopian tubes
	90	Other operations on the Fallopian tube
	91	Dilatation of the cervical canal
	92	Conisation of the uterine cervix
	93	Other operations on the uterine cervix
	94	Incision of the uterus (hysterotomy)
	95	Therapeutic curettage
	96	Culdotomy
	97	Incision of the vagina
	98	Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
	99	Incision of the vulva
	100	Operations on Bartholin's glands (cyst)
<b>Operations on the prostate &amp; seminal vesicles</b>	101	Incision of the prostate
	102	Transurethral excision and destruction of prostate tissue
	103	Transurethral and percutaneous destruction of prostate tissue
	104	Open surgical excision and destruction of prostate tissue
	105	Radical prostatovesiculectomy
	106	Other excision and destruction of prostate tissue
	107	Operations on the seminal vesicles
	108	Incision and excision of periprostatic tissue
	109	Other operations on the prostate
<b>Operations on the scrotum &amp; tunica vaginalis testis</b>	110	Incision of the scrotum and tunica vaginalis testis
	111	Operation on a testicular hydrocele
	112	Excision and destruction of diseased scrotal tissue
	113	Plastic reconstruction of the scrotum and tunica vaginalis testis
	114	Other operations on the scrotum and tunica vaginalis testis
<b>Operations on the testes</b>	115	Incision of the testes
	116	Excision and destruction of diseased tissue of the testes
	117	Reconstruction of the testis
	118	Implantation, exchange and removal of a testicular prosthesis
	119	Other operations on the penis

Organ	Sr. No.	Procedure
<b>Operations on the spermatic cord, epididymis und ductus deferens</b>	120	Surgical treatment of a varicocele and a hydrocele of the spermatic cord
	121	Excision in the area of the epididymis
	122	Epididymectomy
	123	Reconstruction of the spermatic cord
	124	Reconstruction of the ductus deferens and epididymis
	125	Other operations on the spermatic cord, epididymis and ductus deferens
<b>Operations on the penis</b>	126	Operations on the foreskin
	127	Local excision and destruction of diseased tissue of the penis
	128	Amputation of the penis
	129	Plastic reconstruction of the penis
	130	Other operations on the penis
<b>Operations on the urinary system</b>	131	Cystoscopic removal of stones
<b>Other Operations</b>	132	Lithotripsy
	133	Coronary angiography
	134	Haemodialysis
	135	Radiotherapy for Cancer
	136	Cancer Chemotherapy

Day Care Procedures, which are not listed here but, falls under 'Day Care Procedure' definition of IRDAI, if any will be considered for pay out under this section.

## List 2 - List of Surgeries by Organ Type

Organ Type	Sr. No.	Surgery/Procedure	Payout %
<b>Operations on Blood Vessels</b>	1	Surgery of the Aorta	100
	2	Proximal Aortic Aneurysmal repair by coronary artery transplantation	100
	3	Repair of Cerebral or Spinal Arterio- Venous Malformations or aneurysms	100
	4	Surgery of Carotid Artery	50
	5	Major vein repair with or without grafting for traumatic & nontraumatic lesions	50
<b>Operations on neck, pharynx, larynx and trachea</b>	6	Partial Pharyngectomy	50
	7	Total Pharyngectomy	75
	8	Total Laryngectomy	75
	9	Wide excision and Major reconstruction of malignant Oro-pharyngeal tumors	75
	10	Tracheal reconstruction for various lesion	50
<b>Operations on the bones, muscles and joints</b>	11	Replantation of upper limb	75
	12	Replantation of lower limb	75
	13	Entrapment syndrome- decompression surgery	50
	14	Total hip replacement (With Cement)	25
	15	Total hip replacement (Without Cement)	25
	16	Total hip replacement- Others	25

Organ Type	Sr. No.	Surgery/Procedure	Payout %
	17	Total Knee replacement (With Cement)	25
	18	Total Knee replacement (With Cement)	25
	19	Total Knee replacement- Others	25
	20	Total prosthetic replacement of other joint using cement	25
	21	Total prosthetic replacement of other joint not using cement	25
	22	Other total prosthetic replacement of other joint	25
	23	Prosthetic replacement of head of femur using cement	25
	24	Prosthetic replacement of head of femur not using cement	25
	25	Other prosthetic replacement of head of femur	25
	26	Prosthetic replacement of head of humerus using cement	25
	27	Prosthetic replacement of head of humerus not using cement	25
	28	Other prosthetic replacement of head of humerus	25
	29	Prosthetic replacement/articulation/other bone using cement	25
	30	Prosthetic replacement/articulation/other bone not using cement	25
	31	Other prosthetic replacement of articulation of other bone	25
	32	Prosthetic interposition reconstruction of joint	25
	33	Other interposition reconstruction of joint	25
	34	Excision reconstruction of joint	25
	35	Other reconstruction of joint	25
	36	Implantation of prosthesis for limb	25
	37	Amputation of hand	25
	38	Amputation of foot	25
	39	Therapeutic knee Arthroscopy	25
	40	Replantation of finger following traumatic amputation	25
	41	Surgical Drainage and Curettage for osteomyelitis	25
<b>Operations on the breast</b>	42	Radical Mastectomy	75
	43	Simple Mastectomy	25
<b>Operations on the ear</b>	44	Total ear amputation with reconstruction	75
	45	Trans mastoid removal cholesteatoma with extended Mastoidectomy	25
	46	Labyrinthomy for various lesions	50
<b>Operations on the eyes</b>	47	Orbit Tumor Exenteration /Flap reconstruction	50
	48	Corneal or Retinal Repair for Traumatic eye injuries	25
	49	Penetrating injuries of the eye or repair of ruptured globe	25
<b>Operations on the face</b>	50	Major reconstructive oro-maxillafacial surgery due to trauma or burns and not for cosmetic purpose	75
	51	Osteotomy including segmental resection with bone grafting for Mandibular and maxillary lesions	75
	52	Elevation, Exploration and Fixation of fractured Zygoma	50
<b>Operations on the Gastrointestinal</b>	53	Excision of esophagus and stomach	100
	54	Abdominal-Perineal Pull Through Resection of rectum with Colo-Anal Anastomosis	100

Organ Type	Sr. No.	Surgery/Procedure	Payout %	
<b>organs</b>	55	Total Esophagectomy	75	
	56	Total Gastrectomy	75	
	57	Partial Resection of Liver	75	
	58	Partial Pancreatectomy	75	
	59	Resection and Anastomosis of any part of digestive tract	50	
	60	Open Surgery for treatment of Peptic Ulcer	50	
	61	Artificial opening into stomach	25	
	62	TIPS procedure for portal Hypertension	25	
	63	Hysterectomy for malignant conditions	50	
	64	Radical prostatovesiculectomy	75	
	65	Penile replantation for post traumatic amputation	75	
	66	Penile Amputation repair	50	
	67	Excision of vagina	50	
	68	Unilateral or Bilateral excision of adnexa of uterus	50	
	69	Unilateral or Bilateral excision of testes	25	
	70	Other operations on Scrotum and tunica vaginalis testis	25	
	71	Reconstruction of the testis	25	
	72	Open surgical excision and destruction of prostate tissue	25	
	73	Extirpation of lesion of vulva	25	
	74	Excision of vulva	25	
	<b>Operations on the heart</b>	75	CABG (two or more coronary arteries) via open thoracotomy	100
		76	Prosthetic replacement of Heart Valve	100
		77	Coronary Angioplasty with Stent implantation	25
		78	Pericardiotomy / Pericardiectomy	50
79		Implantation of Cardioverter Defibrillator	50	
80		Permanent pacemaker Implantation in heart	50	
81		Mitral valve repair	50	
82		Aortic valve repair	50	
83		Tricuspid valve repair	50	
84		Pulmonary valve repair	50	
<b>Operations on the Kidney, ureter and bladder</b>	85	Total nephrectomy(Not as transplant donor)	50	
	86	Partial Nephrectomy	50	
	87	Open extirpation of lesion of kidney	50	
	88	Excision of ureter	50	
	89	Total excision of bladder	50	
	90	Kidney injury repair	50	
	91	Pyloplasty / Ureterocalycostomy for pelvic ureteric junction obstruction	50	
	92	Partial excision of bladder	25	
	93	Therapeutic ureteroscopic operations on ureter	25	
	94	Urinary diversion	25	
	95	Replantation of ureter	25	
<b>Operations on the lung and bronchus</b>	96	Pneumonectomy	75	
	97	Open Lobectomy of Lung	75	
	98	Partial Extirpation of Bronchus	75	
	99	Pleurectomy or Pleural decortication	50	
	100	Major Nasal Reconstruction due to Traumatic lesions	75	
	101	Total Glossectomy	50	
	102	Operations on frontal sinus	50	

Organ Type	Sr. No.	Surgery/Procedure	Payout %
	103	Oral Leukoplakia- Wide excision	25
	104	Operations on maxillary antrum using sublabial approach	25
Operations on the skull, brain and meninges	105	Craniotomy for malignant Cerebral tumors	100
	106	Craniotomy for non malignant space occupying lesions	75
	107	Operations on Subarachnoid space of brain	75
	108	Craniotomy- Surgery on meninges of Brain	75
	109	Other operations on the meninges of the Brain	75
	110	Micro vascular decompression of cranial nerves/ nervectomy	75
	111	Craniotomy for Drainage of Extradural, subdural or intracerebral space	50
	112	Therapeutic Burr Hole on skull- Drainage of Extra-Dural, intra-Dural or intracerebral space	25
Operations on the spine and nerves	113	Unilateral or Bilateral sympathectomy	50
	114	Peripheral nerve Graft	50
	115	Free Fascia Graft for Facial Nerve Paralysis	50
	116	Excision of deep-seated peripheral nerve tumor	50
	117	Multiple Microsurgical Repair of digital nerve	50
	118	Fracture fixation- Spine	50
Operations on the Thoracic cavity	119	Diaphragmatic/Hiatus Hernia Repair	25
	120	Thoracoplasty	50
	121	Open excision of benign mediastinal lesions	50
	122	Excision of Diaphragmatic tumors	75
Operations on the Thyroid, Parathyroid and other endocrine glands	123	Pineal Gland excision	100
	124	Pituitary Gland excision	100
	125	Complete excision of adrenal glands	50
	126	Total thyroidectomy	50
	127	Complete excision of Parathyroid gland	50
	128	Partial excision of adrenal glands	25
	129	Subtotal/Partial Thyroidectomy	25
	130	Partial excision of Parathyroid gland	25
Other operations	131	Major Excision and grafting of Lymphedema	50
	132	Splenectomy	50

## Nomination

The nomination shall be allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time

## Assignment

Assignment shall be allowed under this Policy as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

## About PNB MetLife

PNB MetLife India Insurance Company Limited (PNB MetLife) is one of the leading life insurance companies in India. PNB MetLife has as its shareholders MetLife International Holdings LLC (MIHL), Punjab National Bank Limited (PNB), Jammu & Kashmir Bank Limited (JKB), M. Pallonji and Company Private Limited and other private investors, MIHL and PNB being the majority shareholders. PNB MetLife has been present in India since 2001.

PNB MetLife brings together the financial strength of a leading global life insurance provider, MetLife, Inc., and the credibility and reliability of PNB, one of India's oldest and leading nationalised banks. The vast distribution reach of PNB together with the global insurance expertise and product range of MetLife makes PNB MetLife a strong and trusted insurance provider.

For more information, visit [www.pnbmetlife.com](http://www.pnbmetlife.com)

## Extract of Section 41 of the Insurance Act, 1938, as amended from time to time states

- (1) In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time, no person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer
- (2) Any Person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

## Grievance Redressal

In case not satisfied with the resolution provided by the above touch points,

- Write to Our Grievance Redressal Officer at [gro@pnbmetlife.co.in](mailto:gro@pnbmetlife.co.in) or
- Send a letter to

**PNB MetLife India Insurance Co. Ltd,  
Unit No 302, 3rd Floor, Tower 3 Worldmark,  
Maidawas Road, Sector 65, District Gurugram,  
Haryana 122018.**

For any escalation with the resolution provided by the above touch points, you may, write to Our Grievance Redressal Officer at [gro@pnbmetlife.co.in](mailto:gro@pnbmetlife.co.in)

If you do not get appropriate resolution, you may approach Insurance Ombudsman on <https://www.cioins.co.in/Ombudsman>



## Fraud and Misstatement

Treatment will be as per Section 45 of the Insurance Act, 1938 as amended from time to time.

- ✓ Please read this Sales brochure carefully before concluding any sale.
- ✓ This product is also available for online sale
- ✓ This product brochure is only indicative of terms, conditions, warranties and exceptions contained in the insurance Policy. The detailed Terms and Conditions are contained in the Policy Document.

### **Policy shall not be called in question on ground of misstatement after three years.**

- (1) No Policy shall be called in question on any ground whatsoever after the expiry of three years from the date of the Policy, i.e., from the date of issuance of the Policy or the date of commencement of risk or the date of revival of the Policy or the date of the Rider to the Policy, whichever is later.
- (2) A Policy may be called in question at any time within three years from the date of issuance of the Policy or the date of commencement of risk or the date of revival of the Policy or the date of the Rider to the Policy, whichever is later, on the ground of fraud:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

Explanation I. For the purposes of this sub-section, the expression "fraud" means any of the following acts committed by the insured or by his agent, with intent to deceive the insurer or to induce the insurer to issue an Policy:

- (a) the suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- (b) the active concealment of a fact by the insured having knowledge or belief of the fact;
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specially declares to be fraudulent.

Explanation II. Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent keeping silence, to speak, or unless his silence is, in itself, equivalent to speak.

- (3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a Policy on the ground of fraud if the insured can prove that the misstatement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such misstatement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the Policyholder is not alive.

Explanation. — A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer.

- (4) A Policy may be called in question at any time within three years from the date of issuance of the Policy or the date of commencement of risk or the date of revival of the Policy or the date of the Rider to the Policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the Policy was issued or revived or Rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the Policy is based:

Provided further that in case of repudiation of the Policy on the ground of misstatement or

suppression of a material fact, and not on the ground of fraud, the premiums collected on the Policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

Explanation. —

For the purposes of this sub-section, the misstatement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no Policy would have been issued to the insured.

(5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.



1800-425-6969



[www.pnbmetlife.com](http://www.pnbmetlife.com)

PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001, Karnataka. IRDAI Registration number 117. CI No: U66010KA2001PLC028883. PNB MetLife Linked Surgicash Benefit Rider (UIN: 117A026V01) is an Individual, Unit-Linked, Non-Participating, Pure Risk, Health Insurance Rider. This Rider is a premium-paying Rider and can be attached to the base Policy by paying additional premium. For more details on terms and conditions, please read the Sales brochure carefully before concluding any sale. This product brochure is only indicative of terms, conditions, warranties and exceptions contained in the insurance Policy. The detailed Terms and Conditions are contained in the Policy Document. Tax benefits are as per Income Tax Laws in force & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Services Tax (GST) levied at prevailing rate subject to change from time to time. Please consult your Tax advisor for more details. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Email: [indiaservice@pnbmetlife.co.in](mailto:indiaservice@pnbmetlife.co.in) or write to us: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. AD-F/2026-27/141.

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS /FRAUDULENT OFFERS!**

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.