

## 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 Critical Illness Rider (UIN: 117B023V02)  |                         |
| 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><b>Critical Illness Benefit</b><br/>                     The following Critical Illnesses are covered:</p> <ul style="list-style-type: none"> <li>• <b>First heart attack – of specified severity</b></li> <li>• <b>Cancer of specified severity</b></li> </ul> <p>The critical illness is diagnosed after the completion of the Waiting Period of 90 days from date of commencement or reinstatement, as applicable and survival of the Insured for a period of 30 days.</p> <p><b>Maturity Benefit – Not Applicable</b></p>  | 3.2.1                   |
| 6      | Exclusions                         | <ul style="list-style-type: none"> <li>• <b>Suicide Exclusion</b></li> <li>• <b>Exclusions for First heart attack – of specified severity:</b> <ul style="list-style-type: none"> <li>○ Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;</li> <li>○ Other acute Coronary Syndromes</li> <li>○ Any type of angina pectoris</li> </ul> </li> <li>• <b>Exclusions for Cancer of specified severity:</b> <ul style="list-style-type: none"> <li>○ Tumours showing the malignant changes of carcinoma in situ &amp; tumours which are histologically described as premalignant or non - invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 &amp; CIN-3</li> <li>○ Any skin cancer other than invasive malignant melanoma</li> <li>○ 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</li> <li>○ Papillary micro - carcinoma of the thyroid less than 1 cm in diameter</li> <li>○ Chronic lymphocytic leukaemia less than RAI stage 3</li> <li>○ Microcarcinoma of the bladder</li> </ul> </li> </ul> <p><b>Other Generic Exclusions</b></p> | 3.2.2<br>3.2.3<br>3.2.4 |

|  |  |   |  |
|--|--|---|--|
|  |  | <ul style="list-style-type: none"><li>• Existence of any sexually Transmitted Disease (STD) and its related complications</li><li>• Any condition that is pre-existing at the time of inception of the rider policy<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></li><li>• Any disease which first manifests itself within 90 days of the risk commencement date or reinstatement date whichever is later.</li><li>• Any congenital condition.</li><li>• Intentional self-inflicted injury, attempted suicide.</li><li>• 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.</li><li>• 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.</li><li>• Taking part in any naval, military or air force operation during peace time.</li><li>• 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.</li><li>• Participation by the insured person in a criminal or unlawful act with criminal intent.</li><li>• 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.</li><li>• Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or</li></ul> |  |
|--|--|---|--|

|    |                              |  |  |
|----|------------------------------|--|--|
|    |                              | property contaminated by nuclear fuel materials or accident arising from such nature   |  |
| 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             | All notices and communications in respect of this Policy shall be addressed to us at the following address:<br>PNB MetLife India Insurance Co. Ltd,<br>Unit No. 101, First Floor, Techniplex I, Techniplex Complex, Off Veer Savarkar Flyover, S.V. Road, Goregaon (West), Mumbai – 400 062, Maharashtra<br>Customer Service No.- 1800 425 6969 (Toll-free)  | Welcome Letter<br>5.1<br>6.13<br>7         |
| 12 | Grievances/Complaints        | For any complaint/grievance, approach any of our following touch points: <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>• Write to<br/><b>Customer Service Department,<br/>1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.</b></li> <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> <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.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a> for a list of updated Insurance Ombudsman</p> | 7  |
| 13 | Things you need to know      | <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,  | Welcome Letter<br>4.1<br>2.5<br>4.2<br>4.5 |

|    |                              |   |     |
|----|------------------------------|---|-----|
|    |                              | <p>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>Policy Renewal:</b> 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><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> |     |
| 14 | 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.<br/>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)