PNB MetLife
Critical Illness Rider

Health Insurance Rider

UIN: 117B023V02

Product Presentation
Brief Product Description

PNB MetLife Critical Illness Rider is a Health insurance rider.

Key Highlights

- Additional protection at nominal rate
- Enhance your protection against Critical Illness by adding rider to your existing policies
- Flexibility to choose rider term and Sum Assured to meet varying needs
- Coverage up to age 75 years

Disease covered under PNB MetLife Critical Illness Rider

- First Heart Attack - Of specified severity
- Cancer - Of specified severity

Please refer complete sales brochure before concluding the sales.
How does the plan work?

1. Decide Rider Sum Assured and Term
2. Basic Sum Assured, Rider premium will be decided
3. Add it to Base Policy

Please refer complete sales brochure before concluding the sales.
<table>
<thead>
<tr>
<th>Boundary Conditions</th>
<th>Eligibility Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age at Entry(^{(1)})</td>
<td>18 years - 65 years</td>
</tr>
<tr>
<td>Cover Ceasing Age</td>
<td>75 years</td>
</tr>
<tr>
<td>Policy Term(^{(2)})</td>
<td>10 years - 40 years</td>
</tr>
<tr>
<td>Premium Payment Modes</td>
<td>Yearly, Half-Yearly, Quarterly, Monthly(^(*)) (only on ECS) &amp; Payroll Saving Plan (PSP)</td>
</tr>
<tr>
<td>Premium Payment Options</td>
<td>Single</td>
</tr>
<tr>
<td>Minimum Rider Sum Assured(^{(3)}) (Rs.)</td>
<td>5,00,000</td>
</tr>
<tr>
<td>Maximum Rider Sum Assured(^{(3)}) (Rs.)</td>
<td>50,00,000</td>
</tr>
<tr>
<td>Min. Annualized Rider Premium(^{(4)}) (Rs.)</td>
<td>670</td>
</tr>
<tr>
<td>Max. Annualized Rider Premium(^{(4)}) (Rs.)</td>
<td>7,66,650</td>
</tr>
</tbody>
</table>

Please refer complete sales brochure before concluding the sales.
Sameer, a 35 Year MNC executive, married and has 2 kids. He lives in Delhi and travels daily to his office in Gurgaon. He has taken a MMTP policy (SA- 1.1 Cr) along with Critical Illness Rider(SA- 5 Lacs).

### Sample Illustration

**Customer Age** - 35 Years, **term** - 25 Years, **PPT** - Regular Premium

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<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Annual Premium for Primary Policy</td>
<td>Rs. 9,900</td>
<td></td>
</tr>
<tr>
<td>Base S.A</td>
<td>1,10,00,000</td>
<td></td>
</tr>
<tr>
<td>Critical Illness Rider</td>
<td>5,00,000</td>
<td></td>
</tr>
<tr>
<td>Rider Premium</td>
<td>Rs. 960</td>
<td></td>
</tr>
<tr>
<td><strong>Total Annual Premium</strong></td>
<td><strong>Rs. 10,860</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Waiting Period** of 90 days from the Date of Commencement of the Rider Policy before any claim can be made

CI Rider SA will be payable **post 30 days survival period**, in case of any CI diagnosed during rider term.

Pay Annual Premium of Rs. 10,860 for 25 years

Insured’s Age : 35 Years

Critical illness diagnosed, PI will get Rs.*5,00,000

*For Illustrative purpose only / Premium is exclusive service tax * T&C Applied / Please refer complete sales brochure before concluding the sales.
Terms & Conditions

- **Rider Premium**: Critical Illness Rider Premium can not be greater than 100% of Annualized Premium of Base policy
- **Rider SA**: Individual rider SA can be less than or equal to SA of base policy
- **Rider Premium Payment Term**: Rider PPT can be less than or equal to Base Policy PPT
- **Rider Coverage Term**: For Regular PPT: Rider Term = Policy term
  For Limited Pay option: Rider Term can vary between PPT and Base Policy term

### Lapse
- If the total due premiums of the Policy along with this Rider is not paid within the grace period allowed for the Policy, then the benefits of the Policy and the Rider shall lapse.

### Surrender
- Surrender Value on this Rider will be payable for other than Regular Pay only if all instalment premiums for at least two consecutive policy years’ have been paid from the date of commencement of the Policy.
- Surrender Value is higher of the Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV)

### Revival
- The lapsed Policy can be revived within five years from the due date of first unpaid premium.

### Suicide Exclusion
- Higher of 80% of total premiums paid till date of death or Surrender Value available as on date of death shall be payable, in case the person insured commits suicide within twelve months from date of commencement of Risk.

Please refer complete sales brochure before concluding the sales.
Extract of Section 41 of the Insurance Act, 1938, as amended from time to time states

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 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. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

Fraud and misrepresentation

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

PNB MetLife India Insurance Company Limited, Registered office: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001. IRDA of India Registration number 117. CI No. U66010KA2001PLC028883. PNB MetLife Critical Illness Rider is a Health Insurance Rider (UIN 117B023V02). Please consult your advisor for more details. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding any sale. Terms and Conditions Apply. Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. The marks “PNB” and “MetLife” are the 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. Call us Toll-free at 1-800-425-6969, Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in. or write to us 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062. Phone: +91-22-41790000, Fax: +91-22-41790203. AD-F/2019-20/00116

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Thank You