Milkar life aage badhain
PNB MetLife
Serious Illness Rider

Health Insurance Rider

UIN: 117B021V03

Product Presentation
Brief Product Description

PNB MetLife Serious Illness Rider is a health insurance rider.

Key Highlights

- Additional protection at nominal rate
- Coverage against 10 critical illness through S.I rider
- Enhance your protection by adding riders to your existing policies
- Flexibility to choose rider term and Sum Assured to meet varying needs

Please refer complete sales brochure before concluding the sales.
# Diseases Covered

A Total of 10 Critical illnesses are covered

1. First Heart Attack – Of Specified Severity
2. Stroke Resulting In Permanent Symptoms
3. Cancer Of Specified Severity
4. Open Chest CABG
5. Kidney Failure Requiring Regular Dialysis
6. Major Organ / Bone Marrow Transplant
7. Aorta Surgery
8. Total Blindness
9. Open Heart Replacement or Repair of Heart Valves

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

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# Boundary Conditions

<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>Maximum Maturity Age</td>
<td>70 years</td>
</tr>
<tr>
<td>Policy Term(^{(2)})</td>
<td>5 years - 40 years</td>
</tr>
<tr>
<td>Premium Payment Modes</td>
<td>Single, Yearly, Half-yearly, Quarterly, Monthly* &amp; Payroll savings program.</td>
</tr>
<tr>
<td>Premium Payment Options</td>
<td>Single, 5 Pay, 7 Pay, 10 Pay, 12 Pay, 15 Pay, Regular Pay</td>
</tr>
<tr>
<td>Minimum Rider Sum Assured(^{(3)})</td>
<td>50,000</td>
</tr>
<tr>
<td>(Rs.)</td>
<td>(5,00,000 for On Line)</td>
</tr>
<tr>
<td>Maximum Rider Sum Assured(^{(3)})</td>
<td>50,00,000</td>
</tr>
<tr>
<td>(Rs.)</td>
<td></td>
</tr>
<tr>
<td>Min. Annualized Rider Premium(^{(4)})</td>
<td>Rs.263, Rs. 70, Rs. 70, Rs.62, Rs.62, Rs.62, Rs.62</td>
</tr>
<tr>
<td>Max. Annualized Rider Premium(^{(4)})</td>
<td>Rs. 8,65,300, Rs. 1,94,450, Rs. 1,45,800, Rs. 1,17,400, Rs. 1,05,450, Rs. 90,200, Rs. 1,38,400</td>
</tr>
</tbody>
</table>

Please refer complete sales brochure before concluding the sales.
Sunil is a 35 Year old banker, married and has 2 kids. He has taken a MESPP policy (Premium- 50,000) along with S.I Rider( 5 lacs) for 15 years.

<table>
<thead>
<tr>
<th>Customer Age- 35 Years, term- 15 Years, PPT- Regular Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Premium for Primary Policy</strong></td>
</tr>
<tr>
<td><strong>Base S.A</strong></td>
</tr>
<tr>
<td><strong>Serious Illness Rider</strong></td>
</tr>
<tr>
<td><strong>Serious Illness Premium</strong></td>
</tr>
<tr>
<td><strong>Total Annual Premium</strong></td>
</tr>
</tbody>
</table>

Pay Annual Premium of Rs. 51,670

Guaranteed Rider Cover will be payable post 30 days survival period, in case of any SI diagnosed during rider term

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**: SI Rider Premium can not be greater than 30% 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 = 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

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**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 policies other than Regular Pay, i.e., for single premium and limited premium paying policies. For limited premium paying term policies, surrender value will be payable provided all due instalment premiums for two full policy years have been paid, from the date of commencement of the Policy. The Surrender Value will be higher of Guaranteed Surrender Value (GSV) and 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.

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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.
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**Disclaimers**

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IRDAI is not involved in activities like selling policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.
Thank You