

PNB MetLife Goal Protector Waiver of Premium Rider
Individual, Non-Linked, Non-Participating, Pure Risk, Life Insurance Rider

1. PART A

1.1 Welcome Letter

[Name of the Policyholder]

[Father/husband name]

[Address]

[Mobile no.]

<Policy No> <Sourcing Branch>

Date: dd-mm-yyyy

Dear Mr./Ms. Valued Customer, (Client ID: XXXXXX)

Welcome to PNB MetLife Family. Thank you for choosing PNB MetLife product and showing Your faith and confidence in Us. At PNB MetLife, We believe in putting customer first. We endeavor to provide products that meet Your needs and constantly support it with superior customer service.

Please find enclosed the Rider document along with Customer Information Sheet, other related information, including a copy of your Proposal Form. Please preserve these documents as they would be required if the need arises.

Free look Provision: Please go through the terms and conditions of the Rider Policy very carefully. If You have any objections to the terms or conditions of this Rider Policy, or otherwise, You may cancel the Rider Policy by giving a written notice to Us within 30 (Thirty) days beginning from the date of receipt of Rider Policy Document, whether received electronically or otherwise, stating the reasons for Your objection, provided no claims has been made under this Rider Policy.

In such an event, irrespective of the reasons for cancellation, You will be entitled to a refund of the Rider Premium paid, subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by Us on medical examination of the proposer and stamp duty charges.

We value Your patronage and are committed to offering You the best services always. For any queries or concerns You can contact us via the touch points given below, We are always there to help You. For easy reference, sourcing details for Your Rider policy are also mentioned below.

Channel	<<XX>>		
Name	<<Valued Advisor>>	Code	<<XXXXXX>>
E-Mail ID	<< valuedadvisor@pnbmetlife.co.in >>	Mobile/ Landline No.	<<XXXXXX>>

We look forward to being Your partner in this wondrous journey of life.

Yours Sincerely,
PNB MetLife India Insurance Co. Ltd.

[Signature]

[Name of signing authority]

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[Designation of signing authority]

In case of any queries / concerns, You can reach Us at:			
Call us at 1800-425-6969 (Toll Free)	Email Us at indiaservice@pnbmetlife.co.in	Visit www.pnbmetlife.com to manage your policy online. Register online using your Customer ID & Policy No.	Visit your nearest PNB MetLife Office. Our address details are available on www.pnbmetlife.com

**Stamp duty of Rs. XXX.XX paid to Government of Maharashtra through consolidated Stamp Duty via
Challan No. XXXXXXXX**

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, Karnataka.

Corporate office: Unit No. 101, First Floor, Techniplex I, Techniplex Complex,
Off Veer Savarkar Flyover, S.V. Road, Goregaon (West), Mumbai – 400 062, Maharashtra

IRDA of India Registration Number: 117, CI No.: U66010KA2001PLC028883

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CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about Your Rider Policy. You are also advised to go through Your Rider Policy Document.

SI. No.	Title	Description in Simple Words <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy Clause Number
1	Name of Insurance Product and Unique Identification Number (UIN)	PNB MetLife Goal Protector Waiver of Premium Rider (UIN: 117B028V01)	-
2	Policy Number	<<PolicyNumberfromLA>>	-
3	Type of Insurance Product / Policy	Individual, Non-Linked, Non-Participating, Pure Risk, Life Insurance Rider	-
4	Basic Policy Details	Rider Instalment Premium Rs. << >> Mode of Rider Premium Payment << <i>monthly, quarterly, half yearly or Annual</i> >> Rider Sum Assured- Rs. <<NA>> Rider Premium Payment Term <<>> years Rider Policy Term <<>> years	Rider Schedule
5	Policy Coverage / Benefits payable	Death Benefit - On death of Rider Life Assured during the Rider Policy Term, while this Rider Policy is In-Force Status, all future premiums (including underwriting extra premium and modal loadings) payable under the Base Policy (including Rider Premiums payable in respect of all other Riders attached to the Base Policy) shall be waived, provided that the Base Policy and this Rider Policy are In-Force Status as on the date of the death of the Rider Life Assured. Maturity Benefit – Not Applicable	Part C 3.2.1 Part C 3.2.3
6	Options available (in case of Linked Insurance Products) - Not Applicable		-
7	Option available (in case of Annuity product) – Not Applicable		-
8	Riders opted, if any- Not Applicable		-
9	Exclusion (events where insurance coverage is not payable), if any	Exclusions applicable to Death Benefit: In case of death of the Rider Life Assured due to suicide within 12 (Twelve) months from the Date of Commencement of Rider Risk under this Rider Policy or from the date of revival of the Rider Policy, as applicable, the nominee or Beneficiary of the Rider Life Assured shall be entitled to 80% of the Total Rider Premiums Paid till the date of death, provided the Rider Policy is In-force Status as on the date of death.	Part F 6.7

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		In such cases, no other benefit shall be admissible under this Rider.	
10	Waiting / lien Period, if any	Not Applicable	-
11	Grace Period	15 (Fifteen) days for monthly Rider Premium Payment Mode and 30 (Thirty) Days for other Rider Premium Payment Modes.	Part C 3.3.2
12	Free Look Period	30 (Thirty) days	Part D 4.1
13	Lapse, paid-up revival of the Policy	<p>Lapse - If due Rider Premium is not paid within the Grace Period, then the Rider Policy shall lapse. No Rider Benefits will be paid when the Rider Policy is in lapsed status.</p> <p>Paid-up- Not Applicable</p> <p>Revival- Lapsed Rider Policy can be revived within a period of 5 (Five) Years from the date of the first unpaid Rider Premium by paying all outstanding Rider Instalment Premium(s) along with interest, if any.</p>	<p>Part D 4.3</p> <p>Part D 4.4</p> <p>Part D 4.5</p>
14	Policy Loan, applicable	Not Applicable	-
15	Claims / Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure – <ul style="list-style-type: none"> a) For cases not warranting investigation- 15 (Fifteen) days from the date of intimation of claim. b) For cases warranting investigation- 45 (Forty Five) days from the date of intimation of claim • Helpline/Call Centre number - 1800 425 6969 (Toll-free) • Email - claimshelpdesk@pnbmetlife.com • Contact details of the insurer - PNB MetLife India Insurance Co. Ltd, 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. • Link for downloading claim form and list of documents required including bank account details. https://www.pnbmetlife.com/downloads/claims-forms/english.html 	Part F 6.3
16	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT) <ul style="list-style-type: none"> o Financial and Non-financial - 7 (Seven) calendar days • Helpline/Call Centre number - 1800 425 6969 (Toll-free) • Contact details of the insurer - PNB MetLife India Insurance Co. Ltd, 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. <p>Link for downloading applicable forms and list of documents required including bank account details - https://www.pnbmetlife.com/downloads/serviceform/english.html</p>	Part F 6.9
17	Grievances/Complaints	<p>Contact details of Grievance Redressal Officer of the Insurer –</p> <ul style="list-style-type: none"> • Call 1800-425-69-69 (Toll free) • Email at indiaservice@pnbmetlife.co.in • Write to our Grievance Redressal Department PNB MetLife India Insurance Co. Ltd, Unit no. 302, 3rd floor, Tower-3, Worldmark, Village Maidawas, Sector 65, District Gurugram, Haryana – 122018 	Part G 7.1

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		<p>For any escalation with the resolution provided by any of the above touch points, You may, write to our Grievance Redressal Officer at gro@pnbmetlife.co.in</p> <ul style="list-style-type: none">• Link for registering the grievance with the insurer's portal - https://www.pnbmetlife.com/grievance-cell/grievance-redressal.html• Ombudsman Details: Please refer to https://www.cioins.co.in/Ombudsman for the list of Insurance Ombudsman	
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Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the Policyholder)

Note: In case of any conflict, the terms and conditions mentioned in the Rider Policy Document shall prevail.

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1.2 Rider Preamble

**PNB MetLife Goal Protector Waiver of Premium Rider
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This is a contract of insurance between You and PNB MetLife India Insurance Company Limited. This contract of insurance has been issued by Us on receipt of the Rider Premium and is based on the details in the Proposal Form received together with the other information, documentation and declarations received from You for effecting this Rider contract.

This Rider Policy forms a part of the Base Policy named in the Rider Schedule below. This Rider Policy is subject to the terms and conditions of the Base Policy to the extent applicable. Terms defined under the Base Policy shall have the same meaning when used in this Rider Policy unless the context requires otherwise. In the event of any inconsistency between the terms and conditions of this Rider Policy and the terms and conditions of the Base Policy, the terms and conditions of this Rider Policy shall prevail with respect to the subject matter of this Rider Policy.

We agree to pay the Rider Benefits under this Rider Policy on the occurrence of the insured event described in Part C, subject to the terms and conditions of the Rider Policy.

On examination of the Rider Policy, if You notice any mistake(s) or error(s) please return the Rider Policy Document to Us in order that We may rectify it.

Signed by and on behalf of PNB MetLife India Insurance Company Limited

[Signature]

[Name of signing authority]

[Designation of signing authority]

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1.3 Rider Schedule

Name of the Base Policy	
Base Policy UIN:	
Nature of the Base Policy	
Name of the Rider Policy	PNB MetLife Goal Protector Waiver of Premium Rider
Nature of the Rider	Individual, Non-Linked, Non-Participating, Pure Risk, Life Insurance Rider
Rider UIN:	117B028V01

Proposal Form number		Rider Policy number		Date of issue		Issuing office	
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1. Details of the Policyholder and Rider Life Assured

Name of Policyholder		Gender		Date of Birth	
Name of Rider Life Assured		Gender		Date of Birth	
Address of Policyholder					
Telephone Number of Policyholder					
Mobile Number of Policyholder					
Address of Rider Life Assured					
Age admitted of the Rider Life Assured	<Yes/No>				
Proof of Identification					

2. Rider Benefits

Rider Sum Assured (at Inception)	< NA >
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3. Rider Details

Date of Commencement of Rider Risk	<<DD MM YY>>
Date of Inception of Rider Policy/ Date of Commencement of Rider Policy	<<DD MM YY>>
Date of Expiry of Rider Policy Term	<<DD MM YY>>
Rider Policy Term	<<PT>> years
Rider Currency	INR (Indian Rupee)

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GST Rate	<XX%>
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4. Details of Agent/Intermediary

Name	
License/Registration number	
Phone number	
Address	
Email address	

5. Rider Premium Details

Rider Premium payment type	Regular
Annualized Rider Premium	Rs. <>
Rider Instalment Premium	Rs. <>
Goods & Services Tax	Rs. <>
Total Rider Instalment Premium amount*	Rs. <>
Rider Premium Payment Mode	<< >>
Rider Premium due date	<<DD MM YY>>
Last due date of Rider Premium	<<DD MM YY>>
Rider Premium Payment Term	<<PPT>> years

*Goods & Service tax levied at prevailing rate subject to change from time to time. You will be responsible to pay any new or additional tax/levy, or any changed amount of tax/cess being made applicable/ imposed on the Rider Premium(s) by any competent authority.

Special provisions/options	
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6. Nominee details

Name(s) of the Nominee	Relationship	Age	Gender	Share(s) %
1)				
2)				
3)				

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7. Appointee details (Only in case Nominee is Minor)

Appointee name	Relationship with Nominee	Age	Gender

8. E-Policy document

Your soft copy of policy document is available in the customer portal. You can access through www.pnbmetlife.com
> **Customer login** > **Provide user ID and password** (for existing customer), else click **New User** (for new customer).

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2. PART B

Definitions applicable to your Rider

The words or terms below that appear in this Rider Policy in initial capitals and/or **bold** type will have the specific meaning given to them below. These defined words or terms will, where appropriate to the context, be read so that the singular includes the plural, and the masculine includes the feminine.

1. **Age** means Age as on the last birthday in completed years.
2. **Annualized Rider Premium** means the Rider Premium amount stated in the Rider Schedule, which is payable in a Rider Policy Year, excluding the taxes, loadings for modal premiums, and underwriting extra premium on Riders, if any, charged by Us.
3. **Appointee** means the person named in the Rider Schedule to receive payment under this Rider Policy, if the Nominee is a Minor at the time payment becomes due under this Rider Policy.
4. **Base Policy** means the insurance policy to which this Rider Policy is being attached.
5. **Beneficiary/ Claimant** means either the Nominee or the assignee or the legal heir of the Nominee / Policyholder as the case may be.
6. **Company/Us/We/Our** means PNB MetLife India Insurance Company Limited.
7. **Date of Commencement of Rider Risk** means the date on which the risk under this Rider Policy comes into effect and is as specified in the Rider Schedule.
8. **Date of Inception of Rider Policy** means the date on which this Rider Policy is issued after We have accepted the risk under the Proposal Form. The Date of Inception of Rider Policy is shown in the Rider Schedule.
9. **Date of Commencement of Rider Policy** is the same as the Date of Inception of Rider Policy. The Date of Commencement of Rider Policy is shown in the Rider Schedule.
10. **Grace Period** means the time granted by Us from the due date for the payment of Rider Instalment Premium, without any penalty or late fee, during which time the Rider Policy is considered to be in In-force Status with the risk cover without any interruption, as per the terms & conditions of this Rider Policy. The Grace Period for payment of the Rider Instalment Premium for all types of life insurance policies shall be 15 (Fifteen) days, where the Policyholder pays the Rider Premium on a monthly basis and 30 (Thirty) days in all other cases.
11. **In-Force Status** means a condition during the term of the Rider Policy, wherein the coverage of risk on the life of the Rider Life Assured under Rider Policy is subsisting and You have paid all the due Rider Installment Premiums under the terms and conditions of this Rider.
12. **IRDAI** Means Insurance Regulatory and Development Authority of India.

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13. **Rider Life Assured** means the Life Assured as named in the Rider Schedule. Rider Life Assured under this Rider Policy shall be the Policyholder of the Base Policy and Riders attached to the Base Policy. This Rider Policy will be available only if Life Assured under the Base Policy is different from the Policyholder under the Base Policy.
14. **Minor** means the person below the legal age of majority or adulthood.
15. **Regulatory Authority or Authority** means The Insurance Regulatory and Development Authority of India (IRDAI) or such other authority or authorities, as may be designated/ appointed under the applicable laws and regulations as having the authority to oversee and regulate life insurance business in India.
16. **Revival** means restoration of the Rider Policy, which was lapsed due to the non-payment of Rider Instalment Premium, with all the Rider Benefits mentioned in the Rider Policy Document, upon the receipt of all the Rider Instalment Premiums due and other charges/late fee if any, during the Revival Period, as per the terms and conditions of the Rider Policy, upon being satisfied as to the continued insurability of the Rider Life Assured under Rider Policy on the basis of the information, documents and reports furnished by You, in accordance with the Board approved underwriting Policy.
17. **Revival Period** means a period of 5 (Five) consecutive complete years from the date of first unpaid Rider Instalment Premium.
18. **Rider** means the insurance cover(s) added to a Base Policy for additional premium or charge.
19. **Rider Benefit** means waiver of premium benefit payable on occurrence of a specified event covered under the Rider Policy and is an additional benefit to the benefit under the Base Policy.
20. **Rider Instalment Premium / Rider Premium** means the amount stipulated in the Rider Schedule and paid at regular intervals (yearly / half-yearly / quarterly or monthly mode as shall be applicable) by You for the chosen Rider Premium Payment Term as consideration for acceptance of risk and Rider Benefits specified as such in the Rider Policy Document.
21. **Rider Policy Anniversary** means the start date of every subsequent Rider Policy Year.
22. **Rider Policy Document/ Rider Policy** means this document, any endorsements issued by Us, the Rider Schedule, Annexure and the proposal /application.
23. **Rider Policy Term** means the entire term of the Rider Policy as specified in the Rider Schedule.
24. **Rider Policy Year** means a period of 12 (Twelve) consecutive months starting from the Date of Inception of Rider Policy as stated in the Rider Schedule and ending on the day immediately preceding the following anniversary date and each subsequent period of 12 (Twelve) consecutive months thereafter.
25. **Rider Premium Payment Term** means the period or the term of the Rider during which You are required to pay the Rider Premiums to Us with respect to the Rider.
26. **Rider Schedule** means the attached schedule that provides Your Rider Benefits, details provided by You, along with all its annexures, if applicable, issued by Us for this Rider Policy.
27. **Surrender** means complete withdrawal/termination of the Rider Policy by You.
28. **Surrender Value** means an amount, if any, that becomes payable in case of Surrender in accordance with the terms and conditions of the Rider Policy.

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29. **Total Rider Premiums Paid** means total of all the Rider Premiums paid, excluding any extra premium and taxes, if collected explicitly.
30. **You/Your/Proposer/Policyholder** means the Rider Life Assured under this Rider Policy or the Policyholder named in the Policy Schedule of the Base Policy on whose life the risk under this Rider is covered.

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3. PART C

Rider Features, Benefits & Rider Premium Payment Conditions

3.1 Rider Features

PNB MetLife Goal Protector Waiver of Premium Rider is an Individual, Non-Linked, Non-Participating, Pure Risk, Life Insurance Rider. Rider Life Assured under this Rider Policy shall be the Policyholder of the Base Policy and Riders attached to the Base Policy. This Rider Policy will be available only if Life Assured under the Base Policy is different from the Policyholder under the Base Policy. This Rider Policy offers the benefits as listed below. The benefits will be payable subject to the terms and conditions of this Rider Policy, including the Regular Rider Premium payment conditions set out below.

3.2 Rider Benefits

3.2.1 Death Benefit

Upon death of the Rider Life Assured under this Rider Policy, while this Rider Policy is In-force Status, all future premiums (including underwriting extra premiums and modal loadings) payable under the Base Policy and the Rider Premiums payable in respect of all other Riders attached to the Base Policy shall be waived, provided that the Base Policy and this Rider Policy are In-Force Status as on the date of the death of the Rider Life Assured.

The Base Policy along with already attached Riders will continue to be In-Force Status for all benefits as per the terms and conditions mentioned in Base Policy document and Rider Policy documents. Once this Rider benefit is effective, on account of death of Rider Life Assured, no new Rider can be attached to the Base Policy.

3.2.2 Survival Benefit

No Survival Benefit shall be payable under this Rider Policy.

3.2.3 Maturity Benefit

No Maturity Benefit shall be payable under this Rider Policy.

3.3 Payment of Rider Premium

Rider Premium Payment Conditions:

Rider Premiums are payable for the entire Rider Premium Payment Term. The Rider Premium Payment Mode chosen by You is set out in the Rider Schedule. The Rider Premium must be paid on or before its due date specified in the Rider Schedule. Rider Premium Payment Mode shall be same as Base Policy's Premium Payment Mode. All taxes, cess, surcharge and other levies, whether existing now or introduced in the future, will be levied, as and when applicable, on the Rider Premium to be paid by You.

This Rider may be opted either at the inception of the Base Policy or at any Base Policy Anniversary, provided the minimum outstanding Premium Paying Term of the Base Policy is 2 (Two) years.

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3.3.1 Alteration of the Rider Premium Frequency

The frequency of the Rider Premium payment can be changed upon receipt of a written request. The available Rider Premium Payment Frequencies under this Rider Policy are annual, half yearly, quarterly and monthly.

Rider Premium payment mode under this Rider shall always be same as the Premium Payment Mode of the Base Policy and can only be changed with the change of premium Payment Mode of the Base Policy.

3.3.2 Grace Period (For other than single premium policies)

Instalment Rider Premium that is not received in full by Us by its due date, may be paid in full during the Grace Period without any penalty or late fee, during this period the Rider Policy is considered to be In-force Status, with the risk cover without any interruption, as per the terms & conditions of the Rider Policy. The Grace Period for payment of the Rider Premium for all types of life insurance policies shall be 15 (Fifteen) days, where the Policyholder pays the Rider Premium on a monthly basis, and 30 (Thirty) days in all other cases.

3.3.3 Rider Premium mode loading / Modal Factors

The due Rider Premium instalments may be paid in annual, half-yearly, quarterly, or monthly modes.

In case a mode other than annual is chosen then the Rider Instalment Premium is equal to Annualized Rider Premium multiplied by Modal Factors. Modal Factors on Rider Premium will be applicable as per the table below:

Rider Premium Payment Mode	Modal Factor
Annual	1
Half Yearly	0.5131
Quarterly	0.2605
Monthly*	0.0886

*Monthly mode is available for Standing instruction/direct debit options [including Electronic Clearing System (ECS), and Automated Clearing House (ACH)].

4. PART D

Rider Servicing Conditions

You are requested to refer to the Rider Servicing Conditions described below before making a request for Rider Policy servicing to Us.

4.1 Free Look Period

Please go through the terms and conditions of this Rider Policy very carefully. If You have any objections to the terms and conditions of this Rider Policy, You may cancel the Rider Policy by giving a written notice to Us within 30 (Thirty) days beginning from the date of receipt of Rider Policy Document whether received electronically or otherwise, stating the reasons for Your objection, provided no claims has been made under this Rider Policy.

In such an event, irrespective of the reason for cancellation, You will be entitled to a refund of the Rider Premium paid, subject to a deduction of proportionate risk premium for the period of cover, the expenses, if any, incurred on medical examination and stamp duty charges.

4.2 Loan

There is no loan available under this Rider.

4.3 Lapse

If due Rider Premium is not paid within the Grace Period allowed for this Rider Policy, then the Rider Policy shall lapse. No Rider Benefits will be paid when the Rider Policy is in lapsed status.

4.4 Paid-up

There is no paid-up value payable under this Rider.

4.5 Procedure for Revival of the Rider

A Rider Policy that has lapsed may be revived during the Revival Period upon a written notice to revive the Rider Policy, provided that:

- i. All due arrears of Rider Instalment Premiums along with interest at prevailing rate of interest, if any, are received by Us in full.
- ii. We may change this revival interest rate from time to time. Currently, We charge interest at 8.00% p.a. compounded annually.
- iii. 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 may be reviewed and altered subject to prior approval of the IRDAI.
- iv. The Revival of the Rider Policy will be subject to Board approved underwriting Policy of the Company. A Surrendered Rider Policy cannot be revived.

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- v. We may revive the Lapsed Rider Policy by imposing such extra premium as it deems fit as per the Board approved underwriting Policy of the Company.
- vi. Revival Period means the period of 5 (Five) consecutive complete years from the date of first unpaid Rider Premium.
- vii. The Rider Policy would be reinstated only if Base Policy, at that time, is In- Force Status and in premium paying status.

4.6 Surrender

No surrender value is payable under this Rider.

4.7 Termination of the Rider

The Rider shall be terminated on the occurrence of the earliest of the following:

- (a) The expiry of the Rider Policy Term; or
- (b) The Maturity Date of the Base Policy; or
- (c) Death of Life Insured under Base Policy; or
- (d) The Rider Policy Anniversary following the receipt by Us of a written request for the termination of the Rider; or
- (e) The date on which the Base Policy or this Rider or both are terminated or cancelled for any reason;
- (f) At the expiry of the Revival Period, if this Rider Policy has not been revived during the said period.

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5. **PART E**

Not Applicable

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6. PART F

General Terms & Conditions

The following general terms and conditions are applicable to Your Rider Policy. If You wish to change the Nomination or assign the Rider Policy or update Your/Nominee's address or other contact details in Our records, You should do so only through the forms prescribed by Us for these purposes. These forms are available at Our offices or may be obtained from Your financial advisor or can be downloaded from Our website www.pnbmetlife.com

6.1 Nomination

Nomination shall be in accordance with provisions of Section 39 of the Insurance Act, 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 39 is enclosed to the Base Policy for reference. Nomination of this Rider Policy is not applicable if the Rider Policy has been executed under Section 6 of the Married Women's Property Act 1874.

6.2 Assignment

Assignment shall be in accordance with provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 38 is enclosed to the Base Policy for reference. Assignment of this Rider Policy is not applicable if the Rider Policy has been executed under Section 6 of the Married Women's Property Act 1874.

6.3 Claim Procedure

We will be able to process or make any claim under this Rider Policy once We have received all of the information and documentation We request, including but not limited to:

We request the following set of documents:

1. Duly filled and signed Claim form by bonafide Nominee;
2. Copy of valid death certificate issued by local authority;
3. Claimant's Current address proof & Photo identity proof of bonafide Nominee;
4. PAN Card or Form 60 of the Bonafide Nominee;
5. Cancelled cheque / Copy of bank passbook of the bonafide Nominee
6. **Doctor's Certificate prescribed in PNB MetLife Format (From the family physician or treating doctor);

Additional documents* required basis cause of death for faster processing of Your Claim

If the death of the Rider Life Assured is due to accident, suicide, and murder then the additional documents mentioned below shall be required:

1. Copy of the First Information Report (FIR), Panchnama and Postmortem Report (PMR), Viscera report if applicable;
2. Copy of the Final Police Investigation report (FPIR)/ Charge sheet if applicable;
3. Obituary/Newspaper cutting;
4. Legal Heir certificate /Succession certificate in case of absence of nominee.

If the death of the Rider Life Assured occurred at home & hospital, then the additional documents mentioned below shall be required:

1. Complete Medical records for any treatment taken in past or at the time of death

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- Indoor Case papers;
 - Death summary;
 - Discharge summary;
2. Medical cause of death certificate;
 3. **Employer Certificate - Only if Rider Life Assured was a salaried individual (prescribed in PNB MetLife Format);

*PNB MetLife reserves the right to call for any additional documents /evidence apart from the given list, if required.

**To download the forms, please visit Our website www.pnbmetlife.com

In case You need any assistance, please call Us on Our toll-free number 18004256969 or email on claimshelpdesk@pnbmetlife.com. Our customer service executives would be happy to help and assist You.

6.4 Taxation

The tax benefits on the Rider Policy shall be as per the prevailing tax laws in India and amendments thereto from time to time. In respect of any payment made or to be made under this Rider Policy, We will deduct or charge or recover taxes including service tax and other levies as applicable at such rates as notified by the government or such other body authorized by the government from time to time. Tax laws are subject to change.

6.5 Currency & Place of Payment

All amounts payable either to or by Us will be paid in the currency shown in the Rider Schedule.

6.6 Fraud and Misstatement

Fraud and misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 45 is enclosed to the Base Policy for reference.

6.7 Exclusion

Suicide exclusion:

In case of death of the Rider Life Assured due to suicide within 12 (Twelve) months from the Date of Commencement of Rider Risk under this Rider Policy or from the date of revival of the Rider Policy, as applicable, the nominee or Beneficiary of the Rider Life Assured shall be entitled to 80% of the Total Rider Premiums Paid till the date of death, provided the Rider Policy is In force Status as on the date of death.

In such cases, no other benefit shall be admissible under this Rider.

6.8 Loss of the Policy Document

If the Original Policy Document is lost or destroyed, a duplicate Policy document shall be issued upon receipt of a written request from You subject to submission of affidavit-cum-indemnity in the format prescribed by Us on stamp paper of requisite value of Rs. 200. Please note that laws related to stamp duty are subject to amendments made thereto from time to time. Upon the issuance of a duplicate Policy, the original Policy Document will cease

PNB MetLife Goal Protector Waiver of Premium Rider
Individual, Non-Linked, Non-Participating, Pure Risk, Life Insurance Rider

to have any legal force or effect. You agree that You shall indemnify and hold Us free and harmless from and against any claims or demands that may arise under or in relation to the original Policy document.

6.9 Our Address for Communications

All notices and communications in respect of this Rider Policy shall be addressed to us at the following address:

PNB MetLife India Insurance Co. Ltd,

Unit No. 101, First Floor, Techniplex I,

Techniplex Complex, Off Veer Savarkar Flyover,

S.V. Road, Goregaon (West),

Mumbai – 400 062, Maharashtra

Call us Toll-free at 1800-425-6969,

Visit our website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in.

SAMPLE

7. PART G

GRIEVANCE REDRESSAL MECHANISM & OMBUDSMAN DETAILS

7.1 Grievance Redressal Mechanism

In case You have any query or complaint or grievance, You may approach Our office at the following address:

Level 1

For any complaint/grievance, approach any of Our following touch points:

- Call 1800-425-69-69 (Toll free)
- Email at indiaservice@pnbmetlife.co.in
- Write to
**Customer Service Department,
1st Floor, Techniplex -1, Techniplex Complex,
Off Veer Savarkar Flyover, Goregaon (West),
Mumbai – 400062.**
- Online through Our website www.pnbmetlife.com
- Our nearest PNB MetLife branch across the country.

Level 2:

In case not satisfied with the resolution provided by the above touch points, or have not received any response within 10 (Ten) days, You may:

- Write to Our Grievance Redressal Officer at gro@pnbmetlife.co.in or
- Send a letter to
**PNB MetLife India Insurance Co. Ltd,
Unit No. 302, 3rd Floor, Tower 3, Worldmark, Maidawas Sector – 65,
Gurugram, Haryana – 122018**

Please address Your queries or complaints to Our customer services department, and Your grievances to Our Grievance Redressal Officer, who are authorized to review Your queries or complaints or grievances and address the same. Please note that only an officer duly authorized by Us has the authority to resolve Your queries or complaints or grievances. We shall in no way be responsible, or liable, or bound by, any replies or communications or undertakings, given by or received from, any financial advisor or any employee who was involved in selling You this Rider Policy.

Level 3:

In case You are not satisfied with the decision from above offices or have not received any response within 2 weeks You may contact the Bima **Bharosa Shikayat Nivaran Kendra** on the following contact details:

- Online: You can register Your complaint online at <https://bimabharosa.irdai.gov.in> or refer IRDAI website for more details.
- By Post: You can write Your complaints to

PNB MetLife Goal Protector Waiver of Premium Rider
Individual, Non-Linked, Non-Participating, Pure Risk, Life Insurance Rider

**General Manager,
Policyholder Protection and Grievance Redressal Department- Grievance Redressal Cell,
Insurance Regulatory and Development Authority of India
Sy No. 115/1, Financial District,
Nanakramguda, Gachibowli,
Hyderabad – 500032, Telangana**

- By E-mail: E-mail ID: complaints@irda.gov.in
- By Phone: 1800 4254 732

In case You are not satisfied with the decision/resolution and the claim amount is up to Rs.50 lakhs, You may approach the Insurance Ombudsman at <https://www.cioins.co.in/Ombudsman>, if Your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Rider Policy; or
- Delay in settlement of claim; or
- any partial or total repudiation of claims by Us; or
- Dispute with regard to Rider Premium; or
- Misrepresentation of terms and conditions of the Rider Policy; or
- Rider Policy servicing related grievances against Us or Our agent/intermediary; or
- Issuance of Rider Policy in non-conformity with the Proposal Form; or
- Non-issuance of the Rider Policy after receipt of Rider Premium; or
- Any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the Regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the Rider Policy, in so far as they relate to issues mentioned above.

- 1) The complaint should be made in writing duly signed by You, Nominee, Assignee or by Your legal heirs with full name, address and contact information of the complainant, the details of Our branch or office against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman. As per Rule 14(3) of the Insurance Ombudsman Rules, 2017 (hereinafter referred to as “**Rules**”), a complaint to the Insurance Ombudsman can be made if the complainant makes a written representation to the Insurer and either the Insurer rejected the complaint or the complainant did not receive any reply within 1 (one) month after the Insurer received the complaint, or the complainant is not satisfied with the reply given to him by the Insurer. Further, such a complaint to the Insurance Ombudsman can be made and filed, within 1(one) year ;
 - i) after the order of the Insurer rejecting the representation is received; or
 - ii) after receipt of decision of the Insurer which is not to the satisfaction of the complainant; or
 - iii) after expiry of a period of 1(one) month from the date of sending the written representation to the Insurer if the Insurer fails to furnish reply to the complainant.
- 2) The Insurance Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the Insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these Rules.
- 3) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.