

PNB MetLife Linked Surgicash Benefit Rider  
Individual, Unit-Linked, Non-Participating, Pure Risk, Health Insurance Rider

**1. PART A**

**1.1 Welcome Letter**

[Name of the Policyholder]

Date: dd-mm-yyyy

[Father/husband name]

[Address]

[Mobile no.]

<Policy No> <Sourcing Branch>

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

Welcome to PNB MetLife Family. Thank You for purchasing a 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.

**Free look Provision:** Please go through the terms and conditions of Your Rider Policy very carefully. If You have any objections to the terms and conditions of Your 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 only 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.

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 details of Agent/Broker/Corporate Agent for Your Rider Policy is also mentioned below.

|                  |  |                             |            |
|------------------|--|-----------------------------|------------|
| <b>Channel</b>   | <<XX>>   |                             |            |
| <b>Name</b>      | <<Valued Advisor>>   | <b>Code</b>                 | <<XXXXXX>> |
| <b>E-Mail ID</b> | << <a href="mailto:valuedadvisor@pnbmetlife.co.in">valuedadvisor@pnbmetlife.co.in</a> >> | <b>Mobile/ Landline No.</b> | <<XXXXXX>> |

Wishing You a healthy, secured and a prosperous life.

Yours Sincerely,  
PNB MetLife India Insurance Co. Ltd.

[Signature]

[Name of signing authority]

[Designation of signing authority]

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| <b>In case of any queries / concerns, You can reach Us at:</b> |  |   |  |
|--|--|---|--|
| <b>Call us at 1800-425-6969</b><br>(Toll Free)                 | <b>Email Us at</b><br><b>indiaservice@pnbmetlife.co.in</b> | <b>Visit</b><br><a href="http://www.pnbmetlife.com">www.pnbmetlife.com</a> to<br>manage Your policy<br>online. <b>Register online</b><br>using Your <b>Customer</b><br><b>ID &amp; Policy No.</b> | <b>Visit Your nearest PNB</b><br><b>MetLife Office.</b> Our address<br>details are available on<br><b>www.pnbmetlife.com</b> |

**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

SAMPLE

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**CUSTOMER INFORMATION SHEET/KNOW YOUR RIDER POLICY**

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

| Sr. No                            | Title  | Description<br>(Please refer to applicable Policy Clause Number in next column)   | Policy Clause Number |                     |                                    |                                   |   |   |                         |   |             |                             |  |                  |            |
|-----------------------------------|--|---|----------------------|---------------------|------------------------------------|-----------------------------------|---|---|-------------------------|---|-------------|-----------------------------|--|------------------|------------|
| 1                                 | Name of Insurance Product and Unique Identification Number (UIN)   | PNB MetLife Linked Surgicash Benefit Rider (UIN: 117A026V01)  |                      |                     |                                    |                                   |   |   |                         |   |             |                             |  |                  |            |
| 2                                 | Policy Number  | <<PolicyNumberfromLA>>  |                      |                     |                                    |                                   |   |   |                         |   |             |                             |  |                  |            |
| 3                                 | Type of Insurance Product / Policy   | Benefit (Where an Insurance Policy pays a fixed amount under the Policy on the occurrence of a covered event)   |                      |                     |                                    |                                   |   |   |                         |   |             |                             |  |                  |            |
| 4                                 | Sum Insured  | <p><b>Floater Sum Assured basis:</b> Where Insured Person(s) under this Rider Policy have a single Sum Assured limit which may be utilized by any or all Family Members.</p> <p>Surgicash Sum Assured: Rs. &lt;&lt;&gt;&gt;</p> <p><b>Insured Person(s):</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Primary Life Assured</th> <th style="text-align: center;">Spouse</th> <th style="text-align: center;">Child 1</th> <th style="text-align: center;">Child 2</th> <th style="text-align: center;">Child 3</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">&lt;&lt;Yes/No&gt;&gt;</td> <td style="text-align: center;">&lt;&lt;Yes/No&gt;&gt;</td> <td style="text-align: center;">&lt;&lt;Yes/No&gt;&gt;</td> <td style="text-align: center;">&lt;&lt;Yes/No&gt;&gt;</td> <td style="text-align: center;">&lt;&lt;Yes/No&gt;&gt;</td> </tr> </tbody> </table>   | Primary Life Assured | Spouse              | Child 1                            | Child 2                           | Child 3                                   | <<Yes/No>>  | <<Yes/No>>              | <<Yes/No>>                                | <<Yes/No>>  | <<Yes/No>>                  | Rider Policy Schedule  |                  |            |
| Primary Life Assured              | Spouse   | Child 1   | Child 2              | Child 3             |                                    |                                   |   |   |                         |   |             |                             |  |                  |            |
| <<Yes/No>>                        | <<Yes/No>>   | <<Yes/No>>  | <<Yes/No>>           | <<Yes/No>>          |                                    |                                   |   |   |                         |   |             |                             |  |                  |            |
| 5                                 | Policy Coverage (What Policy Covers?)  | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Type of Surgery</th> <th style="text-align: center;">Number of Surgeries</th> <th style="text-align: center;">% of Surgicash Sum Assured payable</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>Listed Day Care Procedures</b></td> <td style="text-align: center;">136 as listed in <b>Annexure A-List 1</b></td> <td style="text-align: center;">Minimum of 10% of Surgicash Sum Assured or Rs. 50,000/- (Rupees Fifty Thousand only) , whichever is lower</td> </tr> <tr> <td style="text-align: center;"><b>Listed Surgeries</b></td> <td style="text-align: center;">132 as listed in <b>Annexure A-List 2</b></td> <td style="text-align: center;">25% to 100%</td> </tr> <tr> <td style="text-align: center;"><b>Non-Listed Surgeries</b></td> <td style="text-align: center;">All non-listed Surgeries (which are not included in Annexure A – List 2) meeting the Surgery definition and requiring minimum 24</td> <td style="text-align: center;">10%<sup>s</sup></td> </tr> </tbody> </table> | Type of Surgery      | Number of Surgeries | % of Surgicash Sum Assured payable | <b>Listed Day Care Procedures</b> | 136 as listed in <b>Annexure A-List 1</b> | Minimum of 10% of Surgicash Sum Assured or Rs. 50,000/- (Rupees Fifty Thousand only) , whichever is lower | <b>Listed Surgeries</b> | 132 as listed in <b>Annexure A-List 2</b> | 25% to 100% | <b>Non-Listed Surgeries</b> | All non-listed Surgeries (which are not included in Annexure A – List 2) meeting the Surgery definition and requiring minimum 24 | 10% <sup>s</sup> | Part C 3.1 |
| Type of Surgery                   | Number of Surgeries  | % of Surgicash Sum Assured payable  |                      |                     |                                    |                                   |   |   |                         |   |             |                             |  |                  |            |
| <b>Listed Day Care Procedures</b> | 136 as listed in <b>Annexure A-List 1</b>  | Minimum of 10% of Surgicash Sum Assured or Rs. 50,000/- (Rupees Fifty Thousand only) , whichever is lower   |                      |                     |                                    |                                   |   |   |                         |   |             |                             |  |                  |            |
| <b>Listed Surgeries</b>           | 132 as listed in <b>Annexure A-List 2</b>  | 25% to 100%   |                      |                     |                                    |                                   |   |   |                         |   |             |                             |  |                  |            |
| <b>Non-Listed Surgeries</b>       | All non-listed Surgeries (which are not included in Annexure A – List 2) meeting the Surgery definition and requiring minimum 24 | 10% <sup>s</sup>  |                      |                     |                                    |                                   |   |   |                         |   |             |                             |  |                  |            |

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|   |   |  |                                     |                        |  |  |                 |  |            |
|---|---|--|-------------------------------------|------------------------|--|--|-----------------|--|------------|
|   |   | <table border="1" style="width: 100%;"> <tr> <td style="width: 30%;"></td> <td style="width: 40%; text-align: center;">(Twenty-Four) hours of</td> <td style="width: 30%;"></td> </tr> <tr> <td></td> <td style="text-align: center;">Hospitalization</td> <td></td> </tr> </table>  |                                     | (Twenty-Four) hours of |  |  | Hospitalization |  | Part C 3.2 |
|   | (Twenty-Four) hours of                      |  |                                     |                        |  |  |                 |  |            |
|   | Hospitalization                             |  |                                     |                        |  |  |                 |  |            |
|   |   | <p><b>Maturity Benefit</b> – Not Applicable</p> <p><b>Death Benefit</b> – Not Applicable</p> <p><b>Optional Benefit “Family Coverage”</b> - Policyholder can choose to add Family Member(s) [legal Spouse and maximum of 3 (Three) dependent children of Primary Life Assured] subject to Company’s Board approved underwriting policy at inception of the Rider Policy or at Rider Policy Anniversary subject to this Rider Policy being In-force Status. Surgicash Sum Assured chosen by Policyholder at inception of this Rider Policy shall be shared among all the Insured Person(s) in this Rider Policy.</p>  | <p>Part C 3.3</p> <p>Part C 3.4</p> |                        |  |  |                 |  |            |
| 6 | Exclusions<br>(What Policy does not Cover?) | <p><b>Below are Permanent Exclusions applicable to this Rider Policy:</b></p> <p>No benefit shall be payable for any claim under this Section in respect of an Insured Person(s), directly or indirectly for, caused by, arising from or in any way attributable to any of the following:</p> <p><b>1. Pre-Existing Diseases Code - Excl01</b></p> <ul style="list-style-type: none"> <li>• Surgery related to the treatment of a Pre-Existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 (Thirty-Six) months of continuous coverage after the date of inception of the Policy with Insurer.</li> <li>• In case of enhancement of Surgicash Sum Assured the exclusion shall apply afresh to the extent of sum insured increase.</li> <li>• Coverage under the Rider Policy after the expiry of 36 (Thirty-Six) months for any Pre-Existing Disease is subject to the same being declared at the time of application/proposal and specifically accepted by Us.</li> </ul> <p>Pre-Existing Disease means any condition, ailment, Injury or disease:</p> <ul style="list-style-type: none"> <li>• That is/are diagnosed by a physician not more than 36 (Thirty-six) months prior to the Date of Commencement of Rider Policy issued by Us or its reinstatement; or</li> <li>• For which medical advice or treatment was recommended by, or received from, a Physician not more than 36 (Thirty-Six) months prior to the Date of Commencement of Rider Policy issued by Us or its reinstatement.</li> </ul> <p><b>2. Specified disease/procedure waiting period (Specific Waiting Period) - Code- Excl02</b></p> <ul style="list-style-type: none"> <li>• In case of enhancement of Surgicash Sum Assured the exclusion shall apply afresh to the extent of sum assured increase.</li> </ul> | Part F 6.7                          |                        |  |  |                 |  |            |

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- If any of the specified disease/procedure falls under the Waiting Period specified for Pre-Existing Diseases, then the longer of the 2 (Two) Specific Waiting Periods shall apply.

- The Waiting Period for listed conditions shall apply even if contracted after the Rider Policy or declared and accepted without a specific exclusion.

i      24 (Twenty- Four) Months Specific 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;

ii.      36 (Thirty-Six) Months Specific Waiting Period

- Treatment for joint replacement unless arising from Accident;
- Age-related Osteoarthritis & Osteoporosis.

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

- a) Surgery related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b) 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**

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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 (Eighteen) years of age or older and
- Body Mass Index (BMI):
  - a) greater than or equal to 40 (Forty); or
  - b) greater than or equal to 35 (Thirty-Five) 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.

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

Surgery for treatment directly arising from or consequent upon any Insured Person(s) 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 or 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 hydros, 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 dioptres. **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. **Code - Excl16**

**16. Sterility and Infertility Code - Excl17**

Surgery related to sterility and infertility. This includes:

- i. Any type of contraception, sterilization;
- ii. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI;
- iii. Gestational Surrogacy;
- iv. Reversal of sterilization.

**17. Maternity Code - Excl18**

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

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- |  |   |  |
|--|---|--|
|  | <p><b>18.</b> Any Sexually Transmitted Diseases;</p> <p><b>19.</b> Any Surgery related to intentional self-injury, suicide or attempted suicide;</p> <p><b>20.</b> 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.</p> <p><b>21.</b> 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.</p> <p><b>22.</b> 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.</p> <p style="padding-left: 40px;">- 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.</p> <p style="padding-left: 40px;">- 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.</p> <p><b>23.</b> Treatment taken outside India unless specifically covered and specified in this Rider Policy .</p> <p><b>24.</b> Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.</p> <p><b>25.</b> All Surgeries related to donor treatment, including screening, Surgery to remove organs from the donor, in case of transplant surgery.</p> <p><b>26.</b> Congenital External Anomalies or any complications or conditions arising therefrom including any developmental conditions of the Insured Person(s).</p> <p><b>27.</b> Non-Allopathic Treatment or treatment related to any unrecognized systems of medicine.</p> <p><b>28.</b> Any treatment related to sleep disorder or sleep apnea syndrome, general debility convalescence and any treatment in an establishment that is not a Hospital.</p> <p><b>29.</b> Deliberate exposure to exceptional danger (except in an attempt to save human life).</p> <p><b>30.</b> Out-patient treatment.</p> <p><b>31.</b> Domiciliary Hospitalization or treatment.</p> <p><b>32.</b> 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.</p> <p><b>33.</b> All preventive care, vaccination including inoculation and immunizations (except in case of post bite treatment) and tonics.</p> |  |
|--|---|--|

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|    |                              |   |                                     |
|----|------------------------------|---|-------------------------------------|
|    |                              | <p><b>34.</b> 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.</p> <p><b>35.</b> Hormone Replacement Therapy.</p> <p><b>36.</b> Dental, Orthodontics, Periodontics, Endodontics or any preventative dentistry no matter who gives the treatment.</p> <p><b>37.</b> Ear or body piercing and tattooing or treatment needed as a result of any of these.</p>  |                                     |
| 7  | Waiting Period               | <ul style="list-style-type: none"> <li>• 90 (Ninety) days from Date of Commencement of Policy or Policy Revival date, as applicable.</li> <li>• 24 (Twenty-Four) months or 36 (Thirty-Six) months (Specific Waiting Period) from Date of Commencement of Rider Policy or Rider Policy Revival date, as applicable for specific conditions as mentioned in Exclusions</li> <li>• No Waiting Period shall be applicable for claims arising solely due to Accident.</li> </ul>   | <p>Part C 3.5</p> <p>Part F 6.7</p> |
| 8  | Financial limits of Coverage | Not Applicable  | -                                   |
| 9  | Claims / Claims Procedure    | <p>i. Turn Around Time (TAT) for claims settlement and brief procedure –</p> <p>a) For cases not warranting investigation -15 (Fifteen) days from the date of intimation of claim</p> <p>b) For cases warranting investigation - 45 (Forty-Five) days from the date of intimation of claim</p> <p>ii. Helpline/Call Centre number - 1800 425 6969 (Toll-free)</p> <p>iii. Email - <a href="mailto:claimshelpdesk@pnbmetlife.com">claimshelpdesk@pnbmetlife.com</a></p> <p>iv. 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> <p>v. Link for downloading claim form and list of documents required including bank account details. You can download the claim form from the following link<br/><a href="https://www.pnbmetlife.com/downloads/claims-forms/english.html">https://www.pnbmetlife.com/downloads/claims-forms/english.html</a></p> | Part F 6.3                          |
| 10 | Policy Servicing             | <p>All notices and communications in respect of this Rider Policy shall be addressed to Us at the following address:</p> <p>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</p> <p>Customer Service No.- 1800 425 6969 (Toll-free)</p>   | Part F 6.8                          |
| 11 | Grievances/Complaints        | <p>Contact details of Grievance Redressal Officer of the Insurer:</p> <ul style="list-style-type: none"> <li>• Call 1800-425-69-69 (Toll free)</li> <li>• Email at <a href="mailto:Indiaservice@pnbmetlife.co.in">Indiaservice@pnbmetlife.co.in</a></li> <li>• Write to Our Grievance Redressal Department</li> </ul>   | Part G 7.1                          |

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|    |                              |  |   |
|----|------------------------------|--|---|
|    |                              | <p>PNB MetLife India Insurance Co. Ltd, Unit no. 302, 3rd floor, Tower-3, Worldmark, Village Maidawas, Sector 65, District Gurugram, Haryana – 122018</p> <p>For any escalation with the resolution provided by any of the above touch points, You may, write to Our <b>Grievance Redressal Officer at <a href="mailto:gro@pnbmetlife.co.in">gro@pnbmetlife.co.in</a></b></p> <ul style="list-style-type: none"> <li>• Link for registering the grievance with the insurer's portal - <a href="https://www.pnbmetlife.com/grievance-cell/grievance-redressal.html">https://www.pnbmetlife.com/grievance-cell/grievance-redressal.html</a></li> </ul> <p>Contact details of Ombudsman: 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>  |   |
| 12 | Things You need to know      | <p><b>Grace Period:</b> 30 (Thirty) days from the due date for yearly, half-yearly and quarterly frequencies and 15 (Fifteen) days for monthly frequency.</p> <p><b>Free look Provision:</b> You may cancel this Rider Policy if You do not want it, within 30(Thirty) days from the beginning from the date of receipt of the Rider Policy Document.</p> <p><b>Lapse:</b> If Instalment Rider Premiums are not paid within Grace Period then the Rider Policy will lapse. The Rider Policy will acquire Unexpired Risk Premium Value only in case of Single Premium policies. No Rider Benefit shall be payable under Lapse status.</p> <p><b>Procedure for Revival of the Rider:</b> Lapsed Policy may be revived within a period of 3 (Three) years from the date of the first unpaid Rider Premium or prior to end of the Rider Policy Term, whichever is earlier, by paying all outstanding Rider Premiums along with interest, if any.</p> <p><b>Termination of the Rider:</b> The Rider shall be terminated on the occurrence of events as mentioned in this Rider Policy Document.</p> | <p>Part C 3.8</p> <p>Part D 4.1</p> <p>Part D 4.4</p> <p>Part D 4.5</p> <p>Part D 4.7</p> |
| 13 | Your / Insured's Obligations | <ul style="list-style-type: none"> <li>• Please provide correct information in the Proposal Form and disclose all Pre-Existing Disease/s or condition/s before buying the Rider Policy. Non-disclosure may result in claim not being paid.</li> <li>• All information sought in the Proposal Form is material for issuance of the Rider Policy and settlement of claim.</li> </ul>   | -   |

Declaration by the Policyholder

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

Place:

Date:

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(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 Linked Surgicash Benefit Rider  
Individual, Unit-Linked, Non-Participating, Pure Risk, Health Insurance Rider**

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 deposit 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 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 or error, please return the Rider Policy document to Us in order that We may rectify the mistake/error.**

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

[Signature]

[Name of signing authority]

[Designation of signing authority]

PNB MetLife Linked Surgicash Benefit Rider  
Individual, Unit-Linked, Non-Participating, Pure Risk, Health Insurance Rider

**1.3 Rider Schedule**

|                                  |   |
|----------------------------------|---|
| <b>Name of the Base Policy</b>   | <<>>  |
| <b>Base Policy UIN:</b>          | <<>>  |
| <b>Nature of the Base Policy</b> | <<>>  |
| <b>Name of the Rider Policy</b>  | PNB MetLife Linked Surgicash Benefit Rider                                    |
| <b>Nature of the Rider</b>       | Individual, Unit-Linked, Non-Participating, Pure Risk, Health Insurance Rider |
| <b>Rider UIN:</b>                | 117A026V01  |

|                             |      |                            |      |                      |      |                       |      |
|-----------------------------|------|----------------------------|------|----------------------|------|-----------------------|------|
| <b>Proposal Form number</b> | <<>> | <b>Rider Policy number</b> | <<>> | <b>Date of Issue</b> | <<>> | <b>Issuing office</b> | <<>> |
|-----------------------------|------|----------------------------|------|----------------------|------|-----------------------|------|

**1. Details of the Policyholder and Insured Person**

|                             | <b>Name</b> | <b>Gender</b> | <b>Date of Birth</b> | <b>Age</b> | <b>Age admitted</b> |
|-----------------------------|-------------|---------------|----------------------|------------|---------------------|
| <b>Policy Holder</b>        | <<>>        | <<>>          | <<>>                 | <<>>       | <<Yes/No>>          |
| <b>Insured Person(s)</b>    |             |               |                      |            |                     |
| <b>Primary Life Assured</b> | <<>>        | <<>>          | <<>>                 | <<>>       | <<Yes/No>>          |
| <b>Spouse</b>               | <<>>        | <<>>          | <<>>                 | <<>>       | <<Yes/No>>          |
| <b>Child 1</b>              | <<>>        | <<>>          | <<>>                 | <<>>       | <<Yes/No>>          |
| <b>Child 2</b>              | <<>>        | <<>>          | <<>>                 | <<>>       | <<Yes/No>>          |
| <b>Child 3</b>              | <<>>        | <<>>          | <<>>                 | <<>>       | <<Yes/No>>          |

|   |      |
|---|------|
| <b>Telephone Number of Policyholder</b>             | <<>> |
| <b>Mobile Number of Policyholder</b>                | <<>> |
| <b>Address of Policyholder</b>                      | <<>> |
| <b>Address of Life Assured/Primary Life Assured</b> | <<>> |

**2. Rider Benefits**

|   |                                  |                                    |
|---|----------------------------------|------------------------------------|
| <b>Rider Premium Payment Term (years)</b> | <b>Rider Policy Term (years)</b> | <b>Surgicash Sum Assured (Rs.)</b> |
| <<>>                                      | <<>>                             | <<>>                               |

Benefit offered under PNB MetLife Linked Surgicash Benefit Rider shall be shared among all Insured Person(s) i.e. Primary Life Assured and all Family Member(s) covered under this Rider Policy.

PNB MetLife Linked Surgicash Benefit Rider  
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**3. Rider Details**

|   |                     |
|---|---------------------|
| <b>Date of Commencement of Rider Risk</b>   | <<>>                |
| <b>Date of Commencement of Rider Policy</b> | <<>>                |
| <b>Date of Expiry of Rider Policy Term</b>  | <<>>                |
| <b>Rider Currency</b>                       | INR (Indian Rupees) |
| <b>Goods &amp; Service Tax</b>              | <<X%>>              |

\*Goods & Service tax at prevailing rates. 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.

**4. Rider Premium Details**

|  |          |
|--|----------|
| <b>Annualized Rider Premium</b>        | Rs. <<>> |
| <b>Instalment Rider Premium</b>        | Rs. <<>> |
| <b>Goods &amp; Services Tax</b>        | Rs. <<>> |
| <b>Total Instalment Rider Premium*</b> | Rs. <<>> |
| <b>Rider Premium Frequency</b>         | <<>>     |
| <b>Rider Premium due date</b>          | <<>>     |
| <b>Last due date of Rider Premium</b>  | <<>>     |

\* Includes Goods & Services Tax at prevailing rates. Rider Premium rates are subject to change in case of any variance in the present rates or in the event of any new or additional tax/levy being made applicable/ imposed on the Rider Premium(s) by competent authority, the same would be borne by the Policyholder.

**5. Details of Agent/Broker/ Corporate Agent**

|                                    |  |
|------------------------------------|--|
| <b>Name</b>                        |  |
| <b>License/Registration number</b> |  |
| <b>Phone number</b>                |  |
| <b>Address</b>                     |  |
| <b>Email address</b>               |  |

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**6. Nominee details**

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

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

| Appointee name | Relationship with Nominee | Age | Gender |
|----------------|---------------------------|-----|--------|
|                |                           |     |        |

On examination of the Rider Policy, if You notice any mistake, the Rider Policy document must be returned to Us for correction.

**8. E-Policy document**

Your soft copy of the Rider Policy Document is available in the customer portal. You can access through [www.pnbmetlife.com](http://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 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.

|   |  |
|---|--|
| <b>Accident</b>                             | Accident means a sudden, unforeseen and involuntary event caused by external, violent and visible means which occurs after the Date of Commencement of Rider Risk and before termination of the Rider Policy.  |
| <b>Age</b>                                  | Age as on the last birthday in completed years.  |
| <b>Appointee</b>                            | 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.  |
| <b>Base Policy</b>                          | Means the insurance policy to which this Rider Policy is being attached.   |
| <b>Company/Us/We/Our</b>                    | PNB MetLife India Insurance Company Limited.   |
| <b>Date of Commencement of Rider Risk</b>   | The date on which the risk under this Rider Policy comes into effect and is as specified in the Rider Schedule. The commencement of risk cover on the Primary Life Assured shall depend on the Age of Primary Life Assured on commencement of the Rider Policy.  |
| <b>Date of Commencement of Rider Policy</b> | The same as the Date of Commencement of Rider Risk, on which this Rider Policy is issued after We have accepted the risk under the proposal form.  |
| <b>Day Care Centre</b>                      | Means any institution established for day care treatment of Illness and/or Injuries or a medical setup with a Hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified Medical Practitioner and must comply with all minimum criteria as under – <ul style="list-style-type: none"> <li>• has qualified nursing staff under its employment;</li> <li>• has qualified Medical Practitioner/s in charge;</li> <li>• has fully equipped operation theatre of its own where surgical procedures are carried out;</li> <li>• maintains daily records of patients and will make these accessible to Our authorized personnel.</li> </ul> |
| <b>Day Care Treatment</b>                   | Means medical treatment, and/or Surgical Procedure which is: <ul style="list-style-type: none"> <li>• undertaken under general or local anesthesia in a Hospital/Day Care Centre in less than 24 (Twenty-Four) hours because of technological advancement, and</li> <li>• which would have otherwise required Hospitalization of more than 24 (Twenty-Four) hours.</li> </ul> Treatment normally taken on an out-patient basis is not included in the scope of this definition.  |
| <b>Family Coverage</b>                      | An option to add Family Member(s) of Life Assured/Primary Life Assured under this Rider Policy.  |
| <b>Family Member(s)</b>                     | Family Member(s) shall include 1 (One) legal spouse and maximum of 3 (Three) dependent children of Primary Life Assured.   |

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|                        |  |
|------------------------|--|
| <b>Grace Period</b>    | Means the specified period of time, immediately following the Rider Premium due date during which Rider Premium payment can be made to renew or continue this Rider Policy in force without loss of continuity of Rider Benefits pertaining to Waiting Periods and coverage of Pre-existing Diseases. Coverage shall be available during the period for which no Rider Premium is received. The Grace Period for payment of the Rider Premium shall be: 15 (Fifteen) days where Rider Premium payment mode is monthly and 30 (Thirty) days in all other cases.   |
| <b>Hospital</b>        | Means any institution established for in-patient care and Day Care Treatment of Illness/ Injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under Schedule of Section 56(1) of the said Act, OR complies with all minimum criteria as under: <ul style="list-style-type: none"> <li>• has qualified nursing staff under its employment round the clock;</li> <li>• has at least 10 (Ten) inpatient beds, in those towns having a population of less than ten lakhs and 15 (Fifteen) inpatient beds in all other places;</li> <li>• has qualified Medical Practitioner (s) in charge round the clock;</li> <li>• has a fully equipped operation theatre of its own where surgical procedures are carried out</li> <li>• maintains daily records of patients and shall make these accessible to the Company's authorized personnel.</li> </ul>  |
| <b>Hospitalization</b> | Means admission in a Hospital for a minimum period of 24 (Twenty-Four) consecutive 'In-patient care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 (Twenty-Four) consecutive hours.  |
| <b>In-Force Status</b> | A condition during the term of the Rider Policy, wherein the coverage of risk on the life of the Primary Life Assured/Life Assured is subsisting and You have paid all the due Instalment Rider Premiums under the terms and conditions of this Rider Policy.  |
| <b>Injury</b>          | Means accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.   |
| <b>Illness</b>         | Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.<br><br><b>(a) Acute condition</b> - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery.<br><b>(b) Chronic condition</b> - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics: <ul style="list-style-type: none"> <li>• it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests;</li> <li>• it needs ongoing or long-term control or relief of symptoms;</li> <li>• it requires rehabilitation for the patient or for the patient to be specially trained to cope with it;</li> <li>• it continues indefinitely;</li> <li>• it recurs or is likely to recur.</li> </ul> |
| <b>IRDAI</b>           | Means Insurance Regulatory and Development Authority of India  |

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|   |   |
|---|---|
| <b>Instalment Rider Premium/Rider Premium</b> | The amount stipulated in the Rider Schedule and paid either as a single Premium or 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 this Rider Policy Document.   |
| <b>Insured Person(s)</b>                      | Insured Person means name(s) of person covered in this Rider Policy as mentioned in the Rider Schedule. Apart from the Primary Life Assured/Life Assured, 'Insured Person' may include Family Member(s) of Primary Life Assured/Life Assured as mentioned in Rider Schedule.  |
| <b>Intensive Care Unit (ICU)</b>              | Means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.  |
| <b>Medical Practitioner</b>                   | Medical Practitioner means a person who holds a valid registration from the medical council of any state of India or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The Medical Practitioner shall not include: <ul style="list-style-type: none"> <li>• The Policyholder/ Insured Person himself/herself; or</li> <li>• An authorized Insurance Intermediary (or related persons) involved with selling or servicing the insurance contract in question; or</li> <li>• Employed by or under contractual engagement with the Insurance Company; or</li> <li>• Related to the Policyholder/ Insured Person by blood or marriage.</li> </ul> |
| <b>Medically Necessary Treatment</b>          | Means any treatment, tests, medication, or stay in Hospital or part of a stay in hospital which: <ul style="list-style-type: none"> <li>• is required for the medical management of the Illness or Injury suffered by the Insured Person(s); and</li> <li>• must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity; and</li> <li>• must have been prescribed by a Medical Practitioner; and</li> <li>• must conform to the professional standards widely accepted in international medical practice or by the medical community in India.</li> </ul>   |
| <b>Minor</b>                                  | Person below the legal age of majority or adulthood   |
| <b>OPD treatment</b>                          | Means the one in which the Insured Person(s) visits a clinic / Hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured Person(s) is not admitted as a day care or in-patient.   |
| <b>Proposal Form</b>                          | Means a form to be filled in by the prospect in physical or electronic form, for furnishing the information including material information, if any, as required by Us in respect of risk, in order to enable Us to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.   |
| <b>Pre-Existing Diseases</b>                  | Pre-Existing Disease means any condition, ailment, Injury or disease: <ul style="list-style-type: none"> <li>• That is/are diagnosed by a physician not more than 36 (Thirty-Six) months prior to the Date of Commencement of Rider Policy issued by Us or its reinstatement; or</li> <li>• For which medical advice or treatment was recommended by, or received from, a Physician not more than 36 (Thirty-Six) months prior to the Date of Commencement of Rider Policy issued by Us or its reinstatement.</li> </ul>  |

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|   |   |
|---|---|
| <b>Primary Life Assured/Life Assured</b>  | The person, named as such in the Rider Schedule, on whose life, the insurance cover is effected in the terms of this Rider Policy.  |
| <b>Revival</b>                            | Means restoration of the Rider Policy, which was discontinued due to the non-payment of Instalment Rider Premium, with all the Rider Benefits mentioned in the Rider Policy Document, upon the receipt of all the Instalment Rider 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 Primary Life Assured or Policyholder on the basis of the information, documents and reports furnished by the Policyholder, in accordance with the Board approved underwriting Policy. |
| <b>Revival Period</b>                     | Revival Period means the period of 3 (Three) consecutive complete years from the date of first unpaid Rider Premium.  |
| <b>Rider</b>                              | Means this Rider Policy added to Base Policy for additional premium or charge.  |
| <b>Rider Benefits</b>                     | Means the amount of benefit payable on occurrence of a specified event covered under the Rider and is an additional benefit to the benefit under the Base Policy  |
| <b>Rider Policy Document/Rider Policy</b> | Means this document, any endorsements issued by Us, the Rider Schedule, Annexure and the proposal form.   |
| <b>Rider Policy Anniversary</b>           | The start date of every subsequent Rider Policy Year.   |
| <b>Rider Policy Term</b>                  | The entire term of the Rider Policy as specified in the Rider Schedule.   |
| <b>Rider Policy Year</b>                  | A period of 12 (Twelve) consecutive months starting from the Date of Commencement 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.   |
| <b>Rider Premium Payment Term</b>         | 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.  |
| <b>Rider Schedule</b>                     | 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.  |
| <b>Specific Waiting Period</b>            | Means a period up to 36 (Thirty-Six) months from the Date of Commencement of Rider Policy during which period specified diseases/treatments (except due to an Accident) are not covered. On completion of the period, diseases/treatments shall be covered provided this Rider Policy has been continuously renewed without any break.  |
| <b>Surgery or Surgical Procedure</b>      | 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 from suffering and prolongation of life, performed in a Hospital or Day Care Centre by a Medical Practitioner.  |
| <b>Surgicash Sum Assured</b>              | Means the amount specified in the Rider Schedule.   |
| <b>Surrender</b>                          | Means complete withdrawal/termination of the Rider Policy by You.   |
| <b>Surrender Value</b>                    | 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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|                                       |   |
|---------------------------------------|---|
| <b>Total Rider Premiums Paid</b>      | Means total of all the Rider Premiums paid, excluding any extra Premium and taxes, if collected explicitly.   |
| <b>Waiting Period</b>                 | No Rider Benefit shall be payable during the term of the Rider Policy for the claim which occurs or where the Hospitalisation for the claim has occurred due to sickness within 90 (Ninety) days of Date of Commencement of Rider Policy or Rider Policy Revival date, as applicable. |
| <b>You/Your/Proposer/Policyholder</b> | The Policyholder named in the Rider Schedule of this Rider Policy.  |

Any terms not defined in this Rider Policy, 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

SAMPLE

PNB MetLife Linked Surgicash Benefit Rider  
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### 3. PART C

#### **Rider Features, Rider Benefits & Rider Premium Payment Conditions**

PNB MetLife Linked Surgicash Benefit Rider is an Individual, Unit-Linked, Non-Participating, Pure Risk, Health Insurance Rider. This Rider Policy offers the Rider Benefits as listed below. The Rider Benefits will be payable subject to the terms and conditions of this Rider Policy set out below.

#### **3.1. Rider Benefits**

Subject to this Rider Policy being In-force Status and on completion of Hospitalization for medically necessary surgery in India, We shall pay the below Surgicash Benefit as lumpsum.

Surgicash Benefit shall be defined as a percentage of Surgicash Sum Assured chosen by Policyholder at inception of the Rider Policy.

**The payout for Surgicash Benefit shall be as follows:**

| <b>Surgery</b>                    | <b>Description</b>  | <b>Pay-out (% of Surgicash Sum Assured)</b>  |
|-----------------------------------|---|--|
| <b>Listed Day Care Procedures</b> | 136 Day Care Procedures as per Annexure A – List 1  | Minimum of 10% of Surgicash Sum Assured or Rs. 50,000/- (Rupees Fifty Thousand only), whichever is lower |
| <b>Listed Surgeries</b>           | 132 Listed Surgeries by Organ Type as per Annexure A - List 2   | 25% to 100%  |
| <b>Non-Listed Surgeries</b>       | All non-listed surgeries meeting the Surgery definition and requiring minimum 24 (Twenty-four) hours of Hospitalization | 10%  |

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

You can claim Surgicash Benefit multiple times irrespective of any previous claims (in case of separate Hospitalization period during the Rider Policy Term) while this Rider Policy is In-force Status and subject to following limits:

- Up to 100% of Surgicash Sum Assured shall be payable in any one Policy Year;
- Maximum of 2 (Two) times Surgicash Sum Assured shall be payable over the Rider Policy Term;
- Maximum of 2 (Two) claims shall be payable under Day Care Procedures in one Rider Policy Year;
- Maximum of 10 (Ten) Day Care claims shall be payable over the Rider Policy Term;
- Same Surgery for the same site or organ cannot be covered more than once in the same Rider Policy Year. However, it can be covered in following Rider Policy Years during Rider Policy Term.

**Above Surgicash Benefit shall be payable subject to the following conditions:**

- The Surgery is for Medically Necessary Treatment for an Illness/Accident and is commenced and continued on the written advice of the treating Medical Practitioner.

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- We shall be liable to make any payment under this Rider Policy only after a continuous and completed 24 (Twenty-Four) hours of Hospitalization of the Insured Person for each claim except in case of Day Care Procedures.
- A Waiting Period of 90 (Ninety) days from the Date of Commencement of Rider Policy or Rider Policy Revival date, as applicable, shall apply for Surgicash Benefit claims relating to Illness. Such a Waiting Period is not applicable to claims arising due to Accident provided the Accident occurs after the Date of Commencement of Rider Policy and subject to Rider Policy being in In-Force Status.
- Surgicash Sum Assured once chosen by Policyholder at inception of the Rider Policy, cannot be altered during the Rider Policy Term.
- More than 1 (One) claim can be considered in respect of the Insured Person(s) under this Rider Benefit during the Rider Policy Year, subject to the maximum Surgicash Sum Assured per Rider Policy Year as stated in Rider Schedule. On exhaustion of the maximum Surgicash Sum Assured allowed during the Rider Policy Term, this Rider Policy shall terminate.
- For calculation of the cumulative value of Surgicash Benefit, only the payout to the extent of percentage of the Surgicash Sum Assured shall be considered.
- Any procedure / treatment which leads to Hospitalization of less than 24 (Twenty-Four) hours shall not be covered except for the Day Care Procedures except for the Day Care Procedures.

### 3.2. Maturity Benefit

Maturity Benefit is not applicable for this Rider Policy.

### 3.3. Death Benefit

Death Benefit is not applicable for this Rider Policy.

### 3.4. Optional Benefit – Family Coverage

You shall have an option to add Family Member(s) i.e., maximum of 1 (One) legal Spouse and 3 (Three) dependent children of Primary Life Assured subject to Company's Board approved underwriting policy at inception of the Rider Policy or at Rider Policy Anniversary subject to this Rider Policy being In-force Status.

Under this Rider Benefit, the Surgicash Sum Assured chosen by You at inception of the Rider Policy, shall be shared among all the Insured Person(s) in this Rider Policy.

- In case of claim by any of the Insured Person, We shall be liable to pay the Surgicash Benefit subject to maximum Surgicash Sum Assured applicable per Rider Policy Year and for Rider Policy Term.
- In case of claim of more than 1 (One) Insured Person(s) on a single day, We shall be liable to pay Surgicash Benefit provided the allowable Surgicash Sum Assured in a Rider Policy Year is not exhausted. In case of such exhaustion, no further claim shall be admissible for any of the Insured Person(s) during that Rider Policy Year.
- We shall be liable to 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(s) on account of Hospitalization

### 3.5. Waiting Period

In case of claim for Surgicash Benefit, during the applicable Waiting Period, no Benefit shall be payable.

**For all Insured Person(s) under this Rider Policy:**

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- A Waiting Period of 90 (Ninety) days is applicable from the Date of Commencement of Rider Policy or date of Revival of this Rider 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 the Date of Commencement of Rider Policy or date of Revival of this Rider Policy, as applicable for specific conditions/procedure as mentioned in “Exclusions”

In case of addition of Family Member(s) under Family Coverage Benefit, Waiting Period shall be applicable on the life of each Family Member(s) added to this Rider Policy basis the date on which each Family Member(s) has been added to this Rider Policy.

### 3.6. Rider Premium Mode Loading / Modal Factors

Following factors are applied to yearly Rider Premium when Rider Premiums are paid in other than the yearly mode:

| Mode of Rider Premium | Multiplicative Factor |
|-----------------------|-----------------------|
| Semi-Annual           | 0.5100                |
| Quarterly             | 0.2580                |
| Monthly               | 0.0870                |

### 3.7. Payment of Rider Premium

The Rider Premium payment option chosen by You is set out in the Rider Schedule. The provisions set out herein are applicable only to cases where the Policyholder opts to pay Rider Premium in modes other than in single Premium. If You have chosen other than single premium mode, You must pay the Rider Premium on or before its due date specified in the Rider Schedule. 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.

### 3.8. 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 without any penalty or late fee, during which time the Rider Policy is considered to be In-Force with the risk cover without loss of continuity Rider Benefits pertaining to Waiting Periods and coverage of Pre-Existing Diseases. The Grace Period for payment of the Rider Premium shall be 15 (Fifteen) days where the Policyholder pays the Rider Premium on a monthly basis and 30 (Thirty) days in all other cases.

### 3.9. Rider Premium Discontinuance

For a regular Rider Premium Policy, in case You fail to pay Instalment Rider Premium due under this Rider Policy beyond the Grace Period, then the Rider Policy shall lapse and the cover will cease. If the Rider Policy is not revived within the stipulated Revival Period, then the Rider Policy will be foreclosed with no Rider Benefit payable.

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#### 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 Your 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 Premiums 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.

In case, the Base Policy is cancelled within the Free Look period, the Rider Policy will also be cancelled along with Base policy.

##### **4.2. Alteration of Rider Premium frequency**

Rider Premiums can be paid through Single Pay, Yearly, Half-Yearly, Quarterly or Monthly as opted for the Base Policy. You may change the frequency of Rider Premium payments provided that You give Us a written request and that Rider Premium frequency shall always be same as the Base Policy Premium frequency. The change in frequency will be applied only from the Rider Policy Anniversary following the date of Your request in accordance with the Terms and Conditions applicable to the Rider Policy.

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

Subject to this Rider Policy being In-force Status, You shall have an option to add Family Member(s) at inception of this Rider Policy or at Policy Anniversary subject to Board Approved Underwriting Policy of the Company. Such addition of Family Member should happen within 30 (Thirty) days from the date of Policy Anniversary. Family Member(s) shall include maximum of 1 (One) legal spouse and up to 3 (Three) dependent children of Primary Life Assured.

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 (Six) 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 (Ninety- One) days from the date of birth as of date of inception of Policy or Policy Anniversary, as applicable

On such event of addition of Family Member(s), the Surgicash Sum Assured chosen by Policyholder at inception of this Rider Policy, shall be shared among the Insured Person(s).

Rider Premium payable shall be revised in case of such addition.

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Deletion of covered Family Member(s) can happen only on occurrence of following events:

- Death of spouse/child,
- Divorce from spouse,
- On attainment of maximum Maturity Age in the Base Policy and/or Rider Policy.

You can request for deletion of covered Family Member(s) anytime during the Rider Policy Term. Rider Premium payable shall be revised from the next Rider Premium due date in case of such deletion.

In case of Addition or Deletion of Family Member(s), highest Age of Insured Person shall be considered for the purposes of Rider Premium and the Rider Premium shall be re-calculated and notified to the Policyholder and all future Rider Premiums will be payable as per such notification from the Company. The current Age of Insured Person being added/deleted shall be compared with the current Age of the existing/remaining Insured Person in this Rider Policy.

#### **4.4. Lapse**

If due Rider Premium is not paid within the Grace Period allowed for the Rider Policy, then the Rider Policy shall lapse. No Rider Benefits will be paid when the Rider Policy is in lapsed status. Also, no Unexpired Risk Premium Value will be payable for regular premium Policy. In case of single premium policy, Lapse status shall not be applicable.

#### **4.5. Procedure for Revival of Rider**

A Rider Policy that has lapsed may be revived during the Revival 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 Rider Policy, provided that:

- All due arrears of Instalment Rider 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 interest at 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.
- The Revival of the Rider Policy will be subject to Company's Board approved underwriting Policy. A Surrendered Rider Policy cannot be revived.
- We may revive the Lapsed Rider Policy by imposing such extra Rider Premium as it deems fit as per the Company's Board approved underwriting Policy.
- The Rider Policy would be reinstated only if Base Policy, at that time, is In- Force Status 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 Rider Benefits specified under this Rider Policy.

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#### 4.6. 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 are calculated as:

$70\% * \text{Total Rider Premium Paid} * [ \text{Outstanding months in the Rider Policy Term} / \text{Total Number of month(s) in the Rider Policy Term} ]$

Where,

“Total Rider Premiums Paid” means total of all the Rider 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 Rider Benefit shall be payable.

#### 4.7. Termination of Rider

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

- (a) On exhaustion of maximum allowable Surgicash Sum Assured during Rider Policy Term; or
- (b) On expiry of the Rider Policy Term; or
- (c) At Maturity Date of the Base Policy; or
- (d) The Life Assured/Primary Life Assured's death; or
- (e) The date on which the Base Policy or Rider Policy or both are terminated or cancelled for any reason or on the date of payment of Unexpired Risk Premium Value; or
- (f) On the date of Surrender of the Rider Policy; or
- (g) At the expiry of the Revival Period, if this Rider Policy has not been revived during the said period.

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SAMPLE

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**5. PART E**

Not Applicable

SAMPLE

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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 Nominee, 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](http://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. 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. 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 not be obliged to make any payment of the Surgicash Benefit unless and until We have received all of the information and documentation We request, including but not limited to:

- Claim form duly completed and signed by the Owner/Proposer including Part B of Form filled by Hospital
- Copy of Owner/Proposer address proof
- Copy of Owner / Proposer photo identity proof
- Copy of Insured Person(s) address proof
- Copy of Insured Person(s) identity proof
- Pan card / Form 60 of the Owner / Proposer
- Copy of cancelled cheque / bank statement / bank passbook of the Owner / Proposer
- Copy of Discharge Summary confirming the surgery undergone.(if any)
- Copy of Indoor case papers duly attested by the Hospital
- Copy of Past Medical Reports duly attested by the Hospital
- Copy of Diagnostic/Investigation reports duly attested by the Hospital
- Copy of Final Bill

You shall submit all the above documents within 90 (Ninety) days of the occurrence of the claim incidence. We shall consider submission of the above documents beyond 90 (Ninety) days from the occurrence of the claim incidence if there are valid reasons for such a delay on Your part.

Subject to You submitting all the documents as mentioned above within 90 (Ninety) days of the occurrence of the claim incidence or within regulatory timelines failing which We shall pay interest on the claim amount to You at the rate of 2% more than the prevailing bank rate for savings accounts prevalent at the beginning of the financial year in which the claim has been reviewed by Us.

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#### 6.4 Taxation

The tax benefits on this 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 Goods & Services 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.

#### 6.7 Exclusions

No Rider 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 (Thirty-six) 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 Rider policy after the expiry of 36 (Thirty-Six) 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 (Thirty-Six) months prior to the Date of Commencement of Rider Policy issued by Us or its reinstatement; or
- For which medical advice or treatment was recommended by, or received from, a Physician not more than 36 (Thirty-Six) months prior to the Date of Commencement of Rider Policy issued Us or its reinstatement.

##### 2. Specified disease/procedure waiting period (Specific Waiting Period) - Code- Excl02

- In case of enhancement of Surgicash Sum Assured the exclusion shall apply afresh to the extent of sum assured increase.
- If any of the specified disease/procedure falls under the Waiting Period specified for Pre-Existing Diseases, then the longer of the 2 (Two) Specific Waiting Periods shall apply.
- The Waiting Period for listed conditions shall apply even if contracted after the Rider Policy or declared and accepted without a specific exclusion.

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24 (Twenty- Four) Months Specific 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 (Thirty-Six) Months Specific 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.

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**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 (Eighteen) years of age or older and
- Body Mass Index (BMI):
  - greater than or equal to 40 (Forty); or
  - greater than or equal to 35 (Thirty-Five) 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 or 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.

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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 **Code - Excl16**
16. **Sterility and Infertility Code - Excl17**

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 Code - Excl18**
  - 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 Rider Policy Term.
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.

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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.

#### **6.8 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](http://www.pnbmetlife.com), Email: [indiaservice@pnbmetlife.co.in](mailto:indiaservice@pnbmetlife.co.in)

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## 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](mailto:indiaservice@pnbmetlife.co.in)
- Write to  
**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**
- Online through Our website [www.pnbmetlife.com](http://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,

- 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, 3<sup>rd</sup> Floor, Tower 3, Worldmark, Maidawas Sector – 65,  
District Gurugram, Haryana – 122018**

##### Level 3:

If still not satisfied with the response or do not receive a response from Us

- Register Your complaint online at <https://bimabharosa.irdai.gov.in> or refer [IRDAI website for more details.](#)

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 Policy;
- Delay in settlement of claim;
- Dispute with regard to premium; or
- Misrepresentation of terms and conditions of the Policy;
- Policy servicing related grievances against Us or Our agent/intermediary;
- Issuance of Policy in non-conformity with the proposal form;
- Non-issuance of insurance policy after receipt of premium or
- Any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from

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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 policy contract, 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, A complaint to the Insurance Ombudsman can be made if the complainant makes a written representation to Us/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;
  - after the order of the Insurer rejecting the representation is received; or
  - after receipt of decision of the Insurer which is not to the satisfaction of the complainant;
  - 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.

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**OMBUDSMEN DETAILS:**

Please refer the details mentioned in the Base Policy.

SAMPLE

**Annexure A - List of Day Care Procedures and Surgeries**

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**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  |
|  | 22      | Incision of tear glands   |
| <b>Operations on the eyes</b>                            | 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   |
| <b>Operations on the skin &amp; subcutaneous tissues</b> | 39      | Incision of a pilonidal sinus   |
|  | 40      | Other incisions of the skin and subcutaneous tissues                                      |

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|   |    |   |
|---|----|---|
|   | 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  |
| <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  |

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|   |     |  |
|---|-----|--|
| <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.   |
| <b>Operations on the female sexual organs</b>                           | 87  | Laparoscopic cholecystectomy   |
|   | 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                        |
| <b>Operations on the testes</b>   | 114 | Other operations on the scrotum and tunica vaginalis testis                              |
|   | 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                            |
| <b>Operations on the spermatic cord, epididymis und ductus deferens</b> | 119 | Other operations on the penis  |
|   | 120 | Surgical treatment of a varicocele and a hydrocele of the spermatic cord                 |
|   | 121 | Excision in the area of the epididymis   |

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|   |     |  |
|---|-----|--|
|   | 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 | Cystoscopical 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.

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**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       |
|  | 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  |          |

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|  |                   |  |     |
|--|-------------------|--|-----|
|  | 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 organs</b> | 53                | Excision of esophagus and stomach  | 100 |
|  | 54                | Abdominal-Perineal Pull Through Resection of rectum with Colo-Anal Anastomosis                     | 100 |
|  | 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  |

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|  |   |   |     |
|--|---|---|-----|
|  | 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  |
|  | 103   | Oral Leukoplakia- Wide excision   | 25  |
| 104  | Operations on maxillary antrum using sublabial approach | 25  |     |
| <b>Operations on the skull, brain and meninges</b>                       | 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  |
| <b>Operations on the spine and nerves</b>                                | 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  |
| <b>Operations on the Thoracic cavity</b>                                 | 119   | Diaphragmatic/Hiatus Hernia Repair  | 25  |
|  | 120   | Thoracoplasty   | 50  |
|  | 121   | Open excision of benign mediastinal lesions   | 50  |
|  | 122   | Excision of Diaphragmatic tumors  | 75  |
| <b>Operations on the Thyroid, Parathyroid and other endocrine glands</b> | 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  |

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|                         |     |   |    |
|-------------------------|-----|---|----|
|                         | 128 | Partial excision of adrenal glands        | 25 |
|                         | 129 | Subtotal/Partial Thyroidectomy            | 25 |
|                         | 130 | Partial excision of Parathyroid gland     | 25 |
| <b>Other operations</b> | 131 | Major Excision and grafting of Lymphedema | 50 |
|                         | 132 | Splenectomy                               | 50 |

SAMPLE