

Reduce your Financial Stress with an Additional Cover



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Enhance your Life Insurance Plan with an Additional Critical Illness Cover

METLIFE CRITICAL ILLNESS RIDER AT A GLANCE

Boundary Conditions	Eligibility Criteria
Age at Entry(1)	18 years - 65 years
Cover Ceasing Age	75 years
Policy Term(2)	10 years - 40 years
Premium Payment Modes	Yearly, Half-Yearly, Quarterly, Monthly(*) (only on ECS) & Payroll Saving Plan (PSP)
Premium Payment Term	Regular premium over the Policy Term
Min/Max Rider Sum Assured ⁽³⁾	Minimum: ₹500,000/Maximum: ₹50 Lakhs
Min. Annualized Rider Premium ⁽⁴⁾	₹75
Max. Annualized Rider Premium ⁽⁴⁾	₹80,450

*ECS Mandatory

1. Age Last Birthday
2. The Rider Policy Term can be equal to or Less than the Base Policy Term
3. Subject to the condition that the Rider Sum Assured is less than the Base Policy Sum Assured.
4. Exclusive of Goods & Services Tax.
5. The premiums are reviewable after five years from the inception of the Rider Policy and every five years thereafter.

PREMIUM MULTIPLICATIVE FACTORS (For other than Yearly premium):

Following factors are applied to yearly premium when paying premiums other than the yearly mode:

Mode of Premium	Multiplicative Factor
Half Yearly	0.5131
Quarterly	0.2605
Monthly / Payroll Savings Program	0.0886

A WORD ABOUT TAXES

Tax benefits under this plan are available as per the provisions and conditions of the Income Tax Act and are subject to any changes made in the tax laws in future. Please consult your tax advisor for advice on the availability of tax benefits for the premiums paid and proceeds received under the policy.

SUICIDE EXCLUSION

In the event the Person Insured commits suicide, whether sane or insane at that time, within one year from the Date of Inception of the Policy, the insurance cover shall be void. The Company will not be liable to pay any of the benefits available under the product including but not limited to the Sum Assured except refunding 80% of premium(s) received without interest.

In the event the Person Insured commits suicide, whether sane or insane at that time, within one year from the date of the last reinstatement, the insurance cover shall be void. The Company will not be liable to pay any of the benefits available under the product except the higher of the Surrender Value or 80% of the premiums paid till the date of death, provided the policy is in force.

In these days of increasing stress, good health is a major concern for all of us. With the fast-paced life, the chance of anyone contracting a serious illness like heart attack or cancer has increased. Thankfully with medical advancement the chances of surviving from it are also high but so are the costs of such treatments. These major illnesses affect the family emotionally as well as financially. While we may not be able to predict or prevent these diseases from occurring but we can certainly protect against it by taking **MetLife Critical Illness Rider**.

The chosen Critical Illness (CI) Sum Assured shall be payable upon the first diagnosis of one of the covered Critical Illnesses (listed below), provided the following:

- The Person Insured survives for at least 30 days from the date of first diagnosis.
- the critical illness is diagnosed after the completion of the Waiting Period of 90 days from date of commencement or reinstatement, as applicable.

Following a Critical Illness claim, the base policy will continue with Base Sum Assured for the rest of the Policy Term.

The following Critical Illnesses are covered under this Rider:

1. First heart attack – of specified severity

The first occurrence of myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

- a) a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- b) new characteristic electrocardiogram changes
- c) elevation of infarction specific enzymes, Troponins or other specific biochemical markers

2. Cancer of specified severity

A malignant tumour characterised by the uncontrolled growth & spread of malignant cells with invasion & destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy & confirmed by a pathologist. The term cancer includes leukaemia, lymphoma and sarcoma.

EXCLUSIONS OF YOUR RIDER

Apart from the disease specific exclusions given along with definitions of diseases below, no benefit will be payable if the critical illness is caused or aggravated directly or indirectly by any of the following:

1. Existence of any sexually Transmitted Disease (STD) and its related complications or Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immunodeficiency Virus (HIV).
2. Pre-existing diseases or health conditions at proposal stage: The benefits would be available after 48 months from continuous coverage; where continuous coverage is defined as the undisrupted and unbroken period of cover provided by the existing insurer or the prior life insurer covering all diseases as under the existing health policy.
3. Any disease which first manifests itself within 90 days of the risk commencement date or reinstatement date whichever is later.
4. Any congenital condition.
5. Intentional self-inflicted injury, attempted suicide, while sane or insane.
6. Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
7. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes.
8. Taking part in any naval, military or air force operation during peace time.
9. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger or pilot and cabin crew of a recognized airline on regular routes and on a scheduled timetable.
10. Participation by the insured person in a criminal or unlawful act with criminal intent.
11. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping.
12. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

Exclusions for First heart attack – of specified severity:

- Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
- Other acute Coronary Syndromes
- Any type of angina pectoris

Exclusions Cancer of specified severity:

- Tumours showing the malignant changes of carcinoma in situ & tumours which are histologically described as premalignant or non - invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3

- Any skin cancer other than invasive malignant melanoma
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- Papillary micro - carcinoma of the thyroid less than 1 cm in diameter
- Chronic lymphocytic leukaemia less than RAI stage 3

OTHER PROVISIONS

Tax Benefits

Tax benefits under this plan are available as per the provisions and conditions of the Income Tax Act and are subject to any changes made in the tax laws in future. Please consult your tax advisor for advice on the availability of tax benefits for the premiums paid and proceeds received under the policy

Free look period

You have a period of 30 days from the date of receipt of the Policy document to review the terms and conditions of this Policy. If you have any objections to any of the terms and conditions, you have the option to return the Rider stating the reasons for the objections and you shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate premium for the time on risk that we have borne and stamp duty charges.

Grace Period

The due Premiums are payable on the due date for payment and in any case not later than the grace period of 30 days from the due date for Yearly, Half-Yearly and Quarterly frequency and 15 days from the due date for Monthly frequency respectively. During the grace period, the rider cover shall continue to be in force for the insured event. If the due Premium is not paid within the grace period, the rider cover shall lapse. The lapsed rider along with the policy can be revived within the reinstatement period of 2 years.

Lapse and Reinstatement

Policy can be reinstated during the Policy Term but within a period of two years from the date of first unpaid premium by submitting the proof of continued insurability to the satisfaction of the Company as per the Board approved underwriting policy and making the payment of all due premiums together with interest payment at the rate that may be prevailing at the time of payment depending on the Government Bond Yield. At present, we charge an interest rate of 9% p.a. upon such policy revivals. The Company reserves the right to change this interest rate, subject to approval from Insurance Regulatory and Development Authority of India.

For reinstatements, the proof of continued insurability, as required by the Company, is to be provided by the Policyholder / Person Insured at his/ her own cost.

The Company reserves the right to reinstate the lapsed policy by imposing such extra premium as it deems fit as per the Board approved underwriting policy.

Surrender Value

There is no surrender value under this rider.

About PNB MetLife

PNB MetLife India Insurance Company Limited (PNB MetLife) is one of the leading life insurance companies in India. PNB MetLife has as its shareholders MetLife International Holdings LLC (MIHL), Punjab National Bank Limited (PNB), Jammu & Kashmir Bank Limited (JKB), M. Pallonji and Company Private Limited and other private investors, MIHL and PNB being the majority shareholders. PNB MetLife has been present in India since 2001.

PNB MetLife brings together the financial strength of a leading global life insurance provider, MetLife, Inc., and the credibility and reliability of PNB, one of India's oldest and leading nationalised banks. The vast distribution reach of PNB together with the global insurance expertise and product range of MetLife makes PNB MetLife a strong and trusted insurance provider.

PNB MetLife is present in over 111 locations across the country and serves over 100 million customers in more than 8,700 locations through its strong bank partnerships with PNB, JKB and KBL.

PNB MetLife provides a wide range of protection and retirement products through its Agency sales of over 6,000 financial advisors and multiple bank partners, and provides access to Employee Benefit plans for over 800+ corporate clients in India. The company continues to be consistently profitable and has declared profits for last five Financial Years.

For more information, visit www.pnbmetlife.com

DISCLAIMER

Extract of Section 41 of the Insurance Act, 1938, as amended from time to time states

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer
- (2) Any Person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.

Fraud and misrepresentation

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