



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. IRDA of India Registration number 117.

CI No. U66010KA2001PLC028883, call us Toll-free at 1-800-425-6969,

Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in

Or write to us at 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West),
Mumbai – 400062. Phone: +91-22-41790000, Fax: +91-22-41790203

New Business Process

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Heading	Process Steps
Application process	You can apply for online products of PNB MetLife India Insurance Co. Ltd. on PNB MetLife Website. You can generate a 'premium' quote i.e. the applicable premium, by filling in basic details.
	Using the Quote number, you will be provided with a link on email to continue the online application filling from where you had left earlier.
	An instant SMS will be triggered on the mobile number provided by you during quote generation. The SMS will contain username and Password to continue your online application.
	You need to fill following information to proceed with the application: a. Personal Information such as Name, Date of Birth, contact no., address etc. b. Life Style and Health Information c. E-Insurance account details (if any)
	Once all information (including the questions for life style, critical info & medical questions) wherever applicable have been duly entered, you will receive a revised quote. The revised quote might be the same as the initial quote or may vary depending on the disclosures done by you.
	At this stage you can accept and proceed for online payment section or quit due to non-acceptance of the revised quote offered to you.
	If you accept the revised quote, application number will be generated and you will be re-directed to the RBI approved online payment aggregator page for making online premium payment.
	Once the payment is successfully completed, you will be directed to PNB MetLife page which will provide the complete list of medical & other documentary requirements to be fulfilled if any.
	You can browse and upload scanned documents as required and confirms the date, time & location for medicals to be done (if any).
	All medical except TMT (Tread Mill Test) can be done at home (depending on availability of diagnostic center. You will receive confirmation on same in accordance through phone call/SMS/E-mail from Third Party Administrator (TPA). TAT for sending E-mail/SMS for confirmed appointments by TPA is T+2 where T is the date of online application submission by you.
Your visit to Diagnostic center (DC) would be mandatory if there is a requirement for TMT. TPA shall separately coordinate with you for all DC visit requirements pertaining to TMT. If you have not selected medical appointment date then system will by default select date of T+3 and TPA will call you accordingly. Medical reports shall be directly sent from TPA to us.	

Heading	Process Steps
Document Upload	Document requirements from you (Latest Photo / ID proof / Age proof / Residential address proof / Income proof / Medical reports (in case of medical disclosure)) shall be made available on the screen.
	The screen shall have a section for you to browse & upload scanned documents.
	You will also have the option to send the scanned documents (KYC/AML etc.) to mailing ID (online@pnbmetlife.co.in) mentioning the application number on the subject line. The dedicated help desk support team will upload the documents in the system in order to initiate further processing.
	Documents may be classified as KYC, AML or pending requirement as raised by the Underwriter.

Heading	Process Steps
Discrepancy/Requirement Management	We will assign your case to a relationship manager (RM), who will assist you in completing the on-boarding process
	In case of any additional document requirement, counter offer etc., phone call / email will be sent to you with the requirement details.
	You may share the documents with our email ID - online@pnbmetlife.co.in

Heading	Process Steps
Policy Dispatch	Policy will be issued post underwriting and premium money realization. Policy document will be dispatched in T+5 days. T being the issued date
	You will receive SMS & email about your policy issuance and copy of e-PD will be sent on your registered email id on the same day on issuance

Heading	Process Steps
Decline / Postpone / Not taken up	In case policy is not issued due to any reason, you will get the letter with reason to decline/postpone the case.
	Amount will be refunded back to the card/Account from where premium was paid by you

Heading	Process Steps
Refund of Excess Premium	Wherever excess premium is paid, refund of the same shall be processed within 15 days of underwriting decision. Amount will be refunded in the card/bank account from where premium was paid by you.

Heading	Process Steps
Free-look Cancellation	You will have 30 days Free-look cancellation period which will commence from receipt of the policy document.
	You can send an email to online@pnbmetlife.co.in or indiaservice@pnbmetlife.co.in from your registered email ID with reasons for cancellation along with e-Policy Document.
	In case you are visiting PMLI branch for FLC, you have to provide ID proof and Policy Document / electronic copy of Policy Document

Heading	Process Steps	Description
Customer Servicing	For pre – issuance changes/queries – please write to online@pnbmetlife.co.in	<p>Q) How can I change my Date of Birth (DOB)?</p> <p>A) You can write email to online@pnbmetlife.co.in or to indiaservice@pnbmetlife.co.in for DOB change/correction request through registered email id only. Email should include acceptable proofs (as mentioned below) for DOB change. TAT: T+10 Days, T being the date of receiving request.</p> <ul style="list-style-type: none"> • Municipal Birth Certificate • School/ College Certificate • Passport • Employer Certificate for Government Staff / PSU Staff / Staff of Reputed Private Organizations • Employee ID card containing DOB issued by Government, PSU for their employee • Domicile Certificate • Driving License (Learning and Expired DL's are not accepted) • ID cards issued by Defense Forces for Service and Ex Service Men • Baptism and Marriage Certificates issued by Church

- PAN Card
- Railway and PSU Salary Slip (which contain DOB)
- Aadhar card with DOB mentioned
- Voter ID Card
- Ration Card
- Birth Certificate issued by Gram Panchayat
- Tehsildar Certificate
- Insurance policy copy with Private Insurance Companies
- Previous Insurance Policy of PNB MetLife (if previously accepted with NSAP)
- Affidavit of Age Declaration (Notarized)
- Aadhar Card with Year of Birth
- Any ID card issued by Government Authorities for identification and benefits

Q) How can I correct my Name?

A) You can write email to online@pnbmetlife.co.in or to indiaservice@pnbmetlife.co.in for name correction request through registered email id only. Email should include scanned copy of customer signed letter along with an acceptable ID proof, as per latest AML list, with the new name required to be changed. For Minor changes due to data entry error (No customer letter is required). TAT: T+1 Days, T being the date of receiving request.

Q) How can I do mode change / Beneficiary Change / Increase Decrease of sum assured?

A) You can write email to online@pnbmetlife.co.in or to indiaservice@pnbmetlife.co.in through registered email id only. For Increase in Sum assured, the differential premium has to be paid by the you.

TAT: T+1 Days, T being the date of receiving request. For Increase / Decrease of sum assured TAT is T+10 Days, T being the date of receiving request.

Q) How can I change my contact number?

A) You can login to Policy Information Portal (PIP), select appropriate category of service request (Contact Number Change), provide required details and submit the request on PIP. TAT: T+1 Days, T being the date of receiving request.

Q) How can I change my address?

A) You can login to Policy Information Portal (PIP), select appropriate category of service request (Address Change), provide required details, attach all supporting documents (AML acceptable address proofs) as per latest AML list, as proof against the address change request and submit the request on PIP. TAT: T+1 Days, T being the date of receiving request.