

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document

Sr. No	Title	Description	Policy Clause Number
1	Name of Insurance Product / Policy	PNB MetLife Accidental Disability Benefit Rider (UIN 117B022V03)	All Pages
2	Policy Number	<<PolicyNumberfromLA>>	-
3	Type of Insurance Product / Policy	Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider	All Pages
4	Sum Insured	Individual Rider Sum Assured of Rs. <<Rider SA>>	1.3.2
5	Policy Coverage	<p>Accidental Disability Benefit – Following impairments (arising within 180 days from the date of accident and independent of all other causes):</p> <ul style="list-style-type: none">• total and irrecoverable loss of sight of both eyes.• amputation or loss of use, of both hands at or above the wrists or• amputation or loss of use, of both feet at or above the ankles or• amputation or loss of use, of one hand at or above the wrist and one foot at or above the ankle. <p>The above disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of independent medical practitioners.</p> <p>The incapacitation should be to such an extent that You are unable to perform three or more Activities of Daily Living as defined in the policy document, either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.</p> <p>Death Benefit – Not Applicable Maturity Benefit – Not Applicable</p>	3.2.1 - -
6	Exclusions	• Exclusions Applicable	6.7.1
7	Waiting period	Disability must arise within 180 days from the date of accident and independent of all other causes. The disability must have lasted, without interruption, for at least 180 consecutive days and must be deemed permanent by a panel of independent medical practitioners.	3.2.1
8	Survival Period	Not Applicable	-
9	Financial limits of Coverage	No sub limits. Sum Assured mentioned above payable on occurrence of event described in “Policy Coverage” section above.	1.3.2
10	Claims / Claims Procedure	<ol style="list-style-type: none">i. Turn Around Time (TAT) for claims settlement and brief procedure –ii. <ol style="list-style-type: none">a) 15 days from the date of intimation of claim, for cases not warranting investigation.b) 45 days from the date of intimation of claim for the cases warranting investigation.iii.iv. Helpline/Call Centre number - 1800 425 6969 (Toll-free)	6.3

		<p>v. Contact details of the insurer - 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.</p> <p>vi. Link for downloading claim form and list of documents required including bank account details. https://www.pnbmetlife.com/downloads/claims-forms/english.html</p>	
11	Policy Servicing	<p>All notices and communications in respect of this Policy shall be addressed to us at the following address:</p> <p>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</p> <p>Customer Service No.- 1800 425 6969 (Toll-free)</p>	6.6.9
12	Grievances/Complaints	<p>For any complaint/grievance, approach any of our following touch points:</p> <ul style="list-style-type: none"> • Call 1800-425-69-69 (Toll free) or 080-26502244 • Email at Indiaservice@pnbmetlife.co.in • Write to: <p style="text-align: center;">Customer Service Department, 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.</p> <p>In case not satisfied with the resolution provided by the above touch points, or have not received any response within 10 days, you may, write to our Grievance Redressal Officer at gro@pnbmetlife.co.in</p> <ul style="list-style-type: none"> • Link for registering the grievance with the insurer’s portal: https://www.pnbmetlife.com/grievance-cell/grievance-redressal.html <p>Ombudsman Details: Please refer to https://www.cioins.co.in/Ombudsman for a list of updated Insurance Ombudsman</p>	7.1
13	Things you need to know	<p>Free look Provision: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p> <p>Lapse: If installment premiums are not paid in full for at least first two consecutive Policy year (For Limited Pay Policies) then the policy will lapse. No benefits payable under this policy.</p> <p>Grace Period: 30 days from the due date for yearly, half-yearly and quarterly frequencies and 15 days for monthly frequency</p> <p>Policy Renewal: Except on grounds of fraud, moral hazard or misstatement or non-cooperation, renewal of your policy shall not be denied, provided the policy is not withdrawn.</p>	<p>4.1</p> <p>4.3</p> <p>3.3.3</p> <p>-</p>

		<p>Procedure for Revival of the Rider: Lapsed policy may be revived within a period of 5 years from the date of first unpaid premium by paying all outstanding premium along with interest if any.</p> <p>Termination of the Rider: The Rider shall be terminated on the occurrence of the events as mentioned in the policy document.</p>	<p>4.2</p> <p>4.4</p>
14	Your / Insured's Obligations	<p>Please provide correct information in the proposal form and disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.</p>	-

Declaration by the Policyholder

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

Place:

Date:

(Signature of the Policyholder)

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.