



		<a href="https://www.pnbmetlife.com/downloads/claims-forms/english.html">https://www.pnbmetlife.com/downloads/claims-forms/english.html</a>	
11	Policy Servicing	<p>Turn Around Time (TAT)</p> <ul style="list-style-type: none"> <li>• Financial and Non-Financial – 7 calendar days</li> <li>• Helpline/Call Centre number - 1800 425 6969 (Toll-free)</li> <li>• Contact details of the insurer - 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.</li> </ul> <p>Link for downloading applicable forms and list of documents required including bank account details – <a href="https://www.pnbmetlife.com/downloads/serviceform/english.html">https://www.pnbmetlife.com/downloads/serviceform/english.html</a></p>	<b>6.8</b>
12	Grievances/Complaints	<p>For any complaint/grievance, approach any of our following touch points:</p> <ol style="list-style-type: none"> <li>1. Call 1800-425-69-69 (Toll free) or 080-26502244</li> <li>2. Email at <a href="mailto:Indiaservice@pnbmetlife.co.in">Indiaservice@pnbmetlife.co.in</a></li> <li>3. Write to <ul style="list-style-type: none"> <li><b>Customer Service Department,</b></li> <li><b>1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.</b></li> </ul> <ul style="list-style-type: none"> <li>▪ Online through Our website <a href="http://www.pnbmetlife.com">www.pnbmetlife.com</a></li> <li>▪ Our nearest PNB MetLife branch across the country</li> </ul> <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 <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><b>Ombudsman Details:</b> 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> </li> </ol>	<b>7.1</b>
13	Things you need to know	<p><b>Free look Provision:</b> You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy.</p>	<b>4.1</b> <b>3.3.3</b>

		<p><b>Grace Period:</b> 30 days from the due date for yearly, half-yearly and quarterly frequencies and 15 days for monthly frequency</p> <p><b>Lapse:</b> 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><b>Policy Renewal:</b> 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><b>Procedure for Revival of the Rider:</b> Lapsed policy may be revived within a period of 5 years in accordance with the terms of the base Policy.</p> <p><b>Termination of the Rider:</b> The Rider shall be terminated on the occurrence of the events as mentioned in the policy document.</p>	<p>4.2</p> <p>4.2</p> <p>6.6</p> <p>4.2</p> <p>4.4</p>
14	Your / Insured's Obligations	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.	4.4

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.