

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

S. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product / Policy	PNB MetLife Serious Illness Rider (UIN: 117B021V04)	
2	Policy Number	<<PolicyNumberfromLA>>	
3	Type of Insurance Product / Policy	Individual, Non-Linked, Non-Participating, Pure Risk, Health Insurance Rider	
4	Sum Insured	Individual Sum Assured of Rs.<<Rider SA>>	1.3.2
5	Policy Coverage	<p>Serious Illness Benefit</p> <p>The policy pays Sum Assured upon diagnosis of any of the following Critical Illnesses:</p> <ol style="list-style-type: none"> 1. Myocardial Infarction (First Heart Attack – Of Specified Severity) 2. Stroke Resulting in Permanent Symptoms 3. Cancer Of Specified Severity 4. Open Chest - Coronary Artery Bypass Graft (CABG) 5. Kidney Failure Requiring Regular Dialysis 6. Major Organ / Bone Marrow Transplant 7. Aorta Surgery 8. Blindness 9. Open Heart Replacement or Repair of Heart Valves 10. Permanent Paralysis of Limbs. <p>The benefits under the rider shall be paid even if diagnosis of critical illness has happened during the policy term and the survival period of 30 days crosses the policy term.</p> <p>Please refer policy document for detailed description of definitions and scope of cover.</p> <p>Maturity Benefit – Not Applicable</p>	3.2
6	Exclusions	<ul style="list-style-type: none"> • Exclusions for Myocardial Infarction (First Heart Attack – Of Specified Severity) • Exclusions for Stroke Resulting in Permanent Symptoms • Exclusions for Cancer Of Specified Severity • Exclusions for Open Chest - Coronary Artery Bypass Graft (CABG) • Exclusions for Kidney Failure Requiring Regular Dialysis • Exclusions for Major Organ / Bone Marrow Transplant • Exclusions for Aorta Surgery • Exclusions for Blindness 	3.3

		<ul style="list-style-type: none"> Exclusions for Open Heart Replacement or Repair of Heart Valves Exclusions for Permanent Paralysis of Limbs. Exclusions 	7
7	Waiting period	90 days from the Date of Commencement of the Rider Policy	3.2
8	Survival Period	30 days following the confirmed diagnosis of a condition and the date of eligibility for a benefit payment.	3.2
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	<p>i. Turn Around Time (TAT) for claims settlement and brief procedure</p> <p>a) 15 days from the date of intimation of claim, for cases not warranting investigation.</p> <p>b) 45 days from the date of intimation of claim for the cases warranting investigation.</p> <p>ii. Helpline/Call Centre number - 1800 425 6969 (Toll-free)</p> <p>iii. Contact details of the insurer - 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.</p> <p>iv. Link for downloading claim form and list of documents required including bank account details.</p> <p>https://www.pnbmetlife.com/downloads/claims-forms/english.html</p>	5.3
11	Policy Servicing	<p>Turn Around Time (TAT)</p> <ul style="list-style-type: none"> Financial and Non-Financial – 7 calendar days Helpline/Call Centre number - 1800 425 6969 (Toll-free) Contact details of the insurer - 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. <p>Link for downloading applicable forms and list of documents required including bank account details –</p> <p>https://www.pnbmetlife.com/downloads/serviceform/english.html</p>	4
12	Grievances/Complaints	<ul style="list-style-type: none"> Contact details of Grievance Redressal Officer of the Insurer: · Call 1800-425-6969 (Toll free) · Email at indiaservice@pnbmetlife.co.in · Write to our 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 	6

		<ul style="list-style-type: none"> For any escalation with the resolution provided by any of the above touch points, you may, write to our Grievance Redressal Officer at gro@pnbmetlife.co.in . 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 the list of Insurance Ombudsman</p>	
13	Things you need to know	<p>Free look Provision: 30 days</p> <p>Grace Period: 15 days for Monthly and 30 Days for other frequency</p> <p>Lapse: If due premium is not paid within the grace period allowed for the Rider Policy, then the Rider Policy shall lapse. No benefits will be paid when the policy is in lapsed status.</p> <p>Procedure for Revival of the Rider: Lapsed policy may be revived within a period of 5 years in accordance with the terms of the base Policy.</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>4.1</p> <p>4.4.6</p> <p>4.2</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.</p> <p>Non-disclosure may result in claim not being paid.</p>	

Declaration by the Policy Holder

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.