

Enhance your Life Insurance Cover and Be Double Sure



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PNB MetLife Serious Illness Rider

Health Insurance Rider

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 investing in PNB MetLife Serious Illness Rider.

WHAT DOES PNB METLIFE SERIOUS ILLNESS RIDER OFFER?

The Rider provides 100% of the Rider Sum Assured on survival of 30 days following the confirmed diagnosis of the Person Insured suffering from one of the Insured Critical Illness Conditions as described below while the rider coverage is in effect and provided the Company receives satisfactory evidence. The Critical Illness conditions are;

1. Myocardial Infarction (First Heart Attack – Of Specified Severity)
2. Stroke Resulting in Permanent Symptoms
3. Cancer of Specified Severity
4. Open Chest CABG
5. Kidney Failure Requiring Regular Dialysis
6. Major Organ / Bone Marrow Transplant
7. Aorta Surgery
8. Total Blindness
9. Open Heart Replacement or Repair of Heart Valves
10. Permanent Paralysis of Limbs.

The Policyholder can opt for this Rider either at inception of the Base Policy or at any Policy Anniversary under a Base Policy during its tenure.

There is a 'Waiting Period' of 90 days from the Date of Commencement of the Rider Policy before any claim can be made.

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.

Following a Critical Illness claim, the Base Policy Benefit is unaffected and the Base policy continues.

RIDER AT A GLANCE

Boundary Conditions	Eligibility Criteria						
Age at Entry(1)	18 years - 65 years						
Cover Ceasing Age	70 years						
Policy Term(2)	5 years - 40 years						
Premium Payment Modes	Single, Yearly, Half-yearly, Quarterly, Monthly* & Payroll savings program.						
Premium Payment Options	Single	5 Pay	7 Pay	10 Pay	12 Pay	15 Pay	Regular Pay
Minimum Rider Sum Assured(3)	₹50,000 (500,000 for On Line)						
Maximum Rider Sum Assured(3)	₹50,00,000						
Min. Annualized Rider Premium(4)	₹263	₹70	₹62	₹62	₹62	₹62	₹62
Max. Annualized Rider Premium(4)	₹865,300	₹1,94,450	₹1,45,800	₹1,17,400	₹1,05,450	₹90,200	₹1,38,400

*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 Assure is less than the Base Policy Sum Assured.
4. At any point during the Policy Term, the rider premium cannot exceed 30% of the base premium. Premium shown above is exclusive of Taxes. Premium rates are reviewable after 5 years of the rider policy inception.

PREMIUM PAYMENT OPTIONS

Premiums can be paid through Single Pay, Yearly, Half-yearly, Quarterly or Monthly as opted for the base policy.

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

Mode of Premium	Multiplicative Factor
Semi-Annual	0.5131
Quarterly	0.2605
Monthly	0.0886
Payroll Savings Program	0.0886

LARGE SUM ASSURED DISCOUNT

Large Sum Assured Discount (per Rs 1,000 Sum Assured) is applicable as below, in respect of Sum assured greater than Rs 25,00,000

Regular Premium	Rs 0.5 per 1000 Sum Assured
15 Year Limited Premium	Rs 0.5 per 1000 Sum Assured
12 Year Limited Premium	Rs 0.5 per 1000 Sum Assured
10 Year Limited Premium	Rs.0.75 per 1000 Sum Assured
7 Year Limited Premium	Rs.0.75 per 1000 Sum Assured
5Year Limited Premium	Rs.1.00 per 1000Sum Assured
Single Premium	Rs.1.5 per 1000Sum Assured

INCLUSIONS AND EXCLUSIONS OF YOUR RIDER

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

The following are excluded;

- Other acute Coronary Syndromes
- Any type of angina pectoris
- A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

2. Stroke Resulting In Permanent Symptoms

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for atleast 3 months has to be produced.

The following are excluded;

- Transient ischemic attacks (TIA)
- Traumatic injury of the brain
- Vascular disease affecting only the eye or optic nerve or vestibular functions

3. Cancer Of Specified Severity

A malignant tumour characterized 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 leukemia, lymphoma and sarcoma.

The following are excluded;

- All tumours which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behaviour, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 & CIN-3.
- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond
- Malignant melanoma that has not caused invasion beyond the epidermis;
- 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
- All Thyroid cancers histologically classified as T1N0M0 (TNM classification) or below
- Chronic lymphocyticleukaemia less than Rai stage 3
- Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification
- All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs

4. Open Chest CABG

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

The Exclusions are;

- Angioplasty and/or any other intra-arterial procedures

5. Kidney Failure Requiring Regular Dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

6. Major Organ / Bone Marrow Transplant

The actual undergoing of a transplant of:

- One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- Human bone marrow using haematopoietic stem cells The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded;

- Other stem-cell transplants
- Where only islets of langerhans are transplanted

7. Aorta Surgery

The undergoing of surgery to correct any narrowing, dissection, obstruction or aneurysm of the thoracic or abdominal aorta, but not its branches. The surgery must be considered medically necessary by a recognized consultant cardiologist and must be the most appropriate treatment. All minimally invasive procedures such as keyhole, catheter, laser, angioplasty or other intra-arterial techniques are excluded.

Exclusions

Congenital narrowing of the aorta and traumatic injury of the aorta are specifically excluded.

8. Blindness

Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.

The blindness is evidenced by:

- Corrected visual acuity being 3/60 or less in both the eyes or;
- The field of vision being less than 10 degrees in both eyes

The diagnosis must be clinically confirmed and must not be correctable by aids or surgical procedures.

9. Open Heart Replacement or Repair of Heart Valves

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

10. Permanent Paralysis of Limbs.

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

OTHER PROVISIONS

Suicide Exclusion

In the event the Person Insured commits suicide, within twelve months from the Date of commencement of Risk or from the Date of Revival of the Policy as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to 80% of total premium(s) paid till the date of death or Surrender Value available as on the date of death, whichever is higher, provided the Policy is in Inforce status. We shall not be liable to pay any interest on this amount.

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

Please go through the terms and conditions of your Policy very carefully. If you have any objections to the terms and conditions of your Policy, you may cancel the Policy by giving a signed written notice to us within 15 days (30 days in case the Policy is sold to You through Our Website) from the date of receiving your Policy, stating the reasons for your objection and you will be entitled to a refund of the premium paid, subject to a deduction of proportionate risk premium for the period of cover and/or the expenses incurred on medical examination (if any).

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 Quarterly / Half yearly / Yearly frequencies and 15 days from the due date for Monthly / Payroll Savings Plan 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 revival period of 5 years.

Lapse

If the due premiums are not paid within the grace period allowed for the rider policy, then the Rider policy shall lapse. The Rider will acquire Surrender Value as stated below. The lapsed Policy can be reinstated within five years from the due date of first unpaid premium. No rider policy benefits will be payable if the rider policy is not reinstated by paying all due premium together with interest and revival fee as defined below. Also, no surrender value will be payable if the rider policy does not qualify for surrender benefit.

Surrender Value and Paid-up Value

Surrender Value on this Rider will be payable for policies other than Regular Pay i.e. for Single Premium and Limited Paying Policies. For limited Premium Paying Policies, Surrender value will be payable provided all due instalment premiums for two full policy years have been paid, from the date of commencement of the Policy. The Surrender Value will be higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV). Please refer the Policy Document for the applicable Surrender Value factors.

Nomination

Nomination shall be allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

EXCLUSIONS UNDER THIS RIDER

Apart from the exclusions specified in each of the diseases above, there are other exclusions for PNB MetLife Serious Illness Rider where the Insured will not be entitled to any benefits if a Covered Critical Illness results either directly or indirectly from any one of the following causes:

- Existence of any sexually Transmitted Disease (STD) and its related complication.
- Any condition that is pre-existing at the time of inception of the rider policy
Pre-existing Disease means any condition, ailment, injury or disease:
 - a) That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
 - b) For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement
- Any disease occurring within 90 days of the start of coverage (i.e. during the waiting period).
- Any congenital condition.

- Intentional self-inflicted injury, attempted suicide.
- 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.
- 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.
- Taking part in any naval, military or air force operation during peace time.
- 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.
- Participation by the insured person in a criminal or unlawful act with criminal intent.
- 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.
- 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

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.

For more information, visit www.pnbmetlife.com

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

- (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.

- Please read this Sales brochure carefully before concluding any sale.
- This product brochure is only indicative of terms, conditions, warranties and exceptions contained in the insurance policy. The detailed Terms and Conditions are contained in the Policy Document.