

PNB MetLife Grand Assured Income Plan (UIN: 117N134V08)
An Individual, Non-Linked, Non-Participating, Deferred Annuity Plan

Part A

1.1.Forwarding Letter

[Name of the policyholder]

Date: dd-mm-yyyy

[Father/Husband name]

[Address]

<Policy No> <Sourcing Branch>

Dear Mr. <Valued Customer>, (Client ID: <XXXXXXX>)

Welcome to the PNB MetLife family! Thank you for choosing a PNB MetLife product and showing your confidence in us. At PNB MetLife, we value your patronage and are committed to offering you the best service always.

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 nationalized 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.

This booklet contains your Policy Document along with other related information, including a copy of your Proposal Form and Customer Information Sheet. Please preserve this document as it would be required if the need arises.

Free look Provision: Please go through the terms and conditions of your Policy carefully. If you have any objections to the terms and conditions of your Policy, you may cancel the Policy by giving a written notice to us within 30 days beginning from the date of receipt of Policy Document, whether received electronically or otherwise, 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 expenses if any, incurred on medical examination and stamp duty charges.

Channel			
Name	<<Valued Advisor>>	Code	<<XXXXXXX>>
E-Mail ID	<< valuedadvisor@pnbmetlife.co.in >>	Mobile/Landline No.	<<XXXXXXXXXX>>

For any queries or concerns you can contact us via the touch points given above, we are always there to help you. For easy reference details of Agent/Broker/Corporate Agent for your Policy is mentioned below.

We look forward to being your partner in this wondrous journey of life.

Yours Sincerely,
PNB MetLife India Insurance Co. Ltd.

[Signature]

[Name of signing authority]

[Designation of signing authority]

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In case of any queries / concerns, you can reach us at:			
Call us at 1800-425-6969 (Toll Free)	Email us at indiaservice@pnbmetlife.co.in	Visit www.pnbmetlife.com to manage your Policy online. Register online using your Customer ID & Policy No.	Visit your nearest PNB MetLife Office. our address details are available on www.pnbmetlife.com

Stamp Duty of Rs. XXX (Amount in words) paid to Maharashtra Government through consolidated Stamp Duty via
Challan No. XXXXXXXX dated XX/XX/XXXX

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CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. no.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	PNB MetLife Grand Assured Income Plan (UIN 117N134V08)	-
2	Policy Number	<<PolicyNumberfromLA>>	-
3.	Type of Insurance Policy	Individual, Non-Linked, Non-Participating, Deferred Annuity Plan Guaranteed fixed benefits	-
4.	Basic Policy details	Annuity Option-<<From LA>> Installment Premium (including GST) of Rs. <<>> Premium Payment Mode - <<>> Premium Payment Term in years - <<>> Annuity of Rs. <<>> payable as per terms and conditions stated.	Policy Schedule
5.	Policy Coverage/Benefits Payable	Your chosen Annuity option is displayed above and mentioned in the Policy Schedule.	
		Annuity and Survival Benefit	3.1
		Death Benefit	3.1
		Surrender payable will be higher of Guaranteed Surrender Value and Special Surrender Value	4.2
6	Options available (in case of Linked Insurance Products) - Not applicable		
7.	Option available (in case of Annuity product)	<ul style="list-style-type: none"> • Life Annuity • Life Annuity with Return of Purchase Price • Life Annuity with Return of Purchase Price on Death or Survival • Joint Life Annuity with Return of Purchase Price • Joint Life Annuity with Return of Purchase Price and 50% Annuity to surviving annuitant 	3.1
8.	Riders opted, if any – Not applicable		
9.	Exclusions (events where insurance coverage is not payable), if any	Exclusions applicable to Death Benefit: Death caused due to Suicide within first 12 months	6.7
10.	Waiting/lien Period, if any - Not applicable		
11.	Grace Period	15 days for Monthly Premium Payment Mode and 30 Days for other frequency	3.4.2
12.	Free Look Period	30 days	4.1
13	Lapse, Paid-Up and Revival of the Policy	4.3 Lapse: If the first full Policy year's premium is not paid, the policy shall lapse at the end of the Grace Period and no benefits shall be payable.	4.3
		4.4 Paid-up: Policy will become paid up on payment of one full year premium payment and no further payments.	4.4

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		4.5 Revival: Lapsed or paid-up policy can 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.	4.5
14.	Policy Loan, if applicable	Up to 80% of the surrender value as per terms & conditions.	4.6
15.	Claims / Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure – <ul style="list-style-type: none"> a) For cases not warranting investigation – 15 days from date of intimation of claim b) For cases warranting investigation – 45 days from date of intimation of claim • Helpline/Call Centre number - 1800 425 6969 (Toll-free) • Email - claimshelpdesk@pnbmetlife.com • Contact details of the Insurer - 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062. <p>Link for downloading claim form and list of documents required including bank account details. - You can download the claim form from the following link https://www.pnbmetlife.com/downloads/claims-forms/english.html</p>	6.3
16.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT) <ul style="list-style-type: none"> o 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. • Link for downloading applicable forms and list of documents required including bank account details - https://www.pnbmetlife.com/downloads/serviceform/english.html 	6.13
17.	Grievances /Complaints	<p>Contact details of Grievance Redressal Officer of the Insurer:</p> <ul style="list-style-type: none"> • Call 1800-425-6969 (Toll free) • Email at Indiaservice@pnbmetlife.co.in • Write to Our Grievance Redressal Department <p style="text-align: center;">PNB MetLife India Insurance Co. Ltd, Unit no. 302, 3rd floor, Tower-3, Worldmark, Village Maidawas, Sector 65, District Gurugram, Haryana – 122018</p> <p>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</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 • Contact details of Ombudsman: Please refer to https://www.ciains.co.in/Ombudsman for a list of updated Insurance Ombudsman 	7.1

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Declaration by the Policyholder

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

Place:

(Signature of the Policyholder)

Date:

Note:

In case of any conflict, the terms and conditions mentioned in the Policy Document shall prevail.

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1.2. Policy Preamble

PNB MetLife Grand Assured Income Plan
An Individual, Non-Linked, Non-Participating, Deferred Annuity Plan

This is a contract of insurance between you and PNB MetLife India Insurance Company Limited. This contract of insurance has been enacted on receipt of the premium deposit and is based on the details in the Proposal Form received together with the other information, documentation and declarations received from you for effecting an annuity contract on the life of the person named in the Policy Schedule below.

We agree to pay the benefits as described in Part C of this Policy, subject to the terms and conditions of the Policy.

On examination of the Policy, if you notice any mistake(s) or error(s), please return the Policy document to us in order that we may rectify the same.

Signed by and on behalf of PNB MetLife India Insurance Company Limited

[Signature]

[Name of signing authority]

[Designation of signing authority]

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1.3. Policy Schedule

Name of the Plan	PNB MetLife Grand Assured Income Plan
Nature of the Plan	An Individual, Non-Linked, Non-Participating, Deferred Annuity Plan
UIN	117N134V08

Proposal number		Policy number		Date of issue		Issuing office	
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1. Details of the Annuitant(s)

Name of the Annuitant		Gender		DOB		Proof of ID	
Whether Age admitted	<Yes/No>						
Applicable only if Joint Life is selected,							
Name of Joint Annuitant		Gender		DOB		Proof of ID	
Whether Age admitted	<Yes/No>						
Address of Annuitant							
Telephone Number							
Mobile number							
Email address							

2. Contract Details

Date of Commencement of the Policy	
Due date of Existence Certificate	
Policy Anniversary Date	

3. Policy Details

Premium Payment Term	Premium Payment Frequency	Due Date for Premium Payment	Last Date of Premium Payment
Installment Premium	GST* (Rs.)	Installment Premium with GST* (Rs)	

* Goods & Service tax at prevailing rates. You will be responsible to pay any new or additional tax/levy, or any changed amount of tax/cess being made applicable/ imposed on the premium(s) by any competent authority.

Annuity Option	Deferment Period (Years)	Annuity Frequency	Earliest Possible Annuity Payout Start Date	Preferred Annuity Payout Date	Annuity Amount (Rs.)
<<>>					

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4. Details of Agent/Intermediary

Name	
License/Registration number	
Phone number	
Address	
Email address	

Special provisions/options (If any)	
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5. Nominee details

Name(s) of the Nominee	Gender	Age	Relationship	Share(s) %
1)				
2)				
3)				
4)				

6. Appointee details (Only in case Nominee is less than 18 years of Age)

Appointee name	Gender	Age	Relationship With Nominee

7. E-Policy document

Your soft copy of policy document is available in the customer portal which You can access through www.pnbmetlife.com <Customer login > Provide user ID and password (for existing customer), else click New User (for new customer)

Part B

2.1. Definitions applicable to Your Policy

The words or terms below will have the specific meaning given to them in this section. These defined words or terms will, where appropriate to the context, be read so that the singular includes the plural, and the masculine includes the feminine.

1. **“Age”** means age as on last birthday; i.e. the age of the Annuitant(s) in completed years as on the Date of Commencement of Policy.
2. **“Annuitant”** means the person or person named in the Policy Schedule on whose life/lives the annuity benefits are payable under the Policy.
3. **“Annuity”** means the fixed amount payable under the Policy after completion of the Deferment Period at specified regular intervals as per the Annuity Option chosen by You and as specified to be in force in the Policy Schedule. Annuity option once chosen cannot be altered.
4. **“Annuity Frequency”** means the frequency at which the Annuity becomes payable under this Policy and is as specified in the Policy Schedule.
5. **“Annuity Payout Start Date”** means the date from which the Annuity is payable under the Policy as specified in the Policy Schedule. The Annuity Payout Start Date shall commence after completion of the Deferment Period.
6. **“Appointee”** means the person named in the Policy Schedule who will receive the payment under this Policy, in case the Nominee is a minor at the time payment becomes due under the Policy.
7. **“Benefit Illustration”** means an Annexure along with the Policy Schedule that illustrates the premiums, guarantees, returns, benefits and values of the proposed policy.
8. **“Benefits”** means the Annuity Benefit, Death Benefit, Survival Benefit, as detailed in the terms and conditions of this Policy.
9. **“Company/Us/We/Our”** means PNB MetLife India Insurance Co. Ltd (PNB MetLife).
10. **“Date of Commencement of the Policy”** means the date on which the Policy comes into effect, as specified in the Policy Schedule.
11. **“Death benefit”** means the benefit which is payable on death of life assured, as stated in the policy document.
12. **“Deferment Period”** is the fixed timeframe measured in completed years that commences from the Date of Commencement of the Policy and during which no Annuity payments are made to the Annuitant(s). The Deferment Period applicable to You is specified in the Policy Schedule. Once opted, the Deferment Period cannot be altered.
13. **“Existence Certificate”** means a declaration by the Annuitant(s) in a format specified by Us, which is duly signed by a gazetted officer and/or a registered medical practitioner, declaring that the Annuitant is alive on the date of the declaration and accompanied with a self-attested identification proof of the Annuitant duly verified by the gazetted officer and/or the registered medical practitioner or any other person as notified by Us or any other method approved by Us from time to time.
14. **“Financial Year”** means the twelve-month period between April and March of each calendar year.
15. **“Fund House”** means the pension fund administrator who had transferred the accumulated pension corpus of the Policyholder to PNB MetLife pension schemes/QROPS.

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16. **“Grace Period for other than single premium policies”** means the time granted by Us from the due date for the payment of installment Premium/Purchase Price, without any penalty or late fee, during which time the Policy is considered to be in In-force Status without any interruption, as per the terms and conditions of the Policy. The Grace Period for payment of the installment Premium/Purchase Price for all types of life insurance policies shall be 15 days, where the Policyholder pays the premium on a monthly basis and 30 days in all other modes.
17. **“Guaranteed Additions”** accrue to this Policy and are payable in accordance with Part C.
18. **“In-force Status”** means a condition during the term of the Policy, where the Policy is in force and We have received all the due premiums under the Policy.
19. **“IRDAI” or “Authority”** means the Insurance Regulatory and Development Authority of India established under the provisions of section 3 of the Insurance Regulatory and Development Authority Act, 1999 (41 of 1999).
20. **“Lapse/Lapsed Status”** means a condition wherein the Policy has not acquired Surrender Value, and the due Premiums have not been paid for the first full Policy Year at the end of the applicable Grace Period, as required under the Policy, thereby rendering this Policy unenforceable. No benefits will be paid when the Policy is in Lapse status.
21. **“Nominee”** means the person(s) nominated, under, under Section 39 of the Insurance Act, 1938, as amended from time to time, by the Policyholder to receive the Death Benefit payable under this Policy.
22. **“Non-Participating”** means the Policy is not entitled to share in surplus (profits) during the term of the policy.
23. **“Paid-up/Paid-up status”** means a condition during the term of the Policy, wherein the Premiums have been paid for the first full Policy year, and the remaining due Premiums have not been paid, rendering the Policy to continue at a reduced level of benefits, as specified under the Policy.
24. **“Policy”** means this PNB MetLife Grand Assured Income Policy, along with the Policy Schedule, Terms and Conditions, and Annexures, which is the evidence of the contract between Us and You.
25. **“Policy Anniversary”** The start date of every subsequent Policy Year.
26. **“Policy Document”** means this document, any endorsements issued by us, the Policy Schedule, Terms and Conditions, the Annexures and the Proposal Form.
27. **“Policy Schedule”** means the attached Policy Schedule set out above that We have issued, along with any annexures, tables or endorsements attached to it which are issued by Us from time to time. The Policy Schedule also includes any amendments to the attached Policy Schedule which may be issued from time to time by Us.
28. **“Policy Term”** means the period specified in the Policy Schedule which commences on Date of Commencement of the Policy and concludes on the death of the Annuitant(s).
29. **“Policy Year”** means a period of 12 consecutive months starting from the Date of Commencement of the Policy and each subsequent period of 12 consecutive months thereafter.
30. **“Premium Payment Term”** means the period during which the Annuitant is required to pay the installment Premiums to Us.
31. **“Proposal Form”** means proposal submitted by you on the basis of which We have issued this Policy. A copy of the Proposal Form is annexed with this Policy Document. Proposal Form is a form to be filled in by the prospect in physical or electronic form, for furnishing the information, including material information, if any, as required by Us

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in respect of a risk, in order to enable Us to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted

32. **“Purchase Price” or “Installment Premium”** means the amount specified in the Policy Schedule and paid at regular intervals (annual/half yearly/ or monthly mode, as applicable) by You for the chosen Premium Payment Term as consideration for acceptance of risk and Benefits specified as such in the Policy Document.
33. **“Regulation”** means the laws and regulations as in effect from time to time and applicable to this Policy, including without limitation, the regulations and directions issued by the IRDAI from time to time.
34. **“Revival ”** means restoration of the Policy, which was discontinued due to the non-payment of Installment Premium, with all the benefits mentioned in the Policy Document, with or without Rider benefits if any, upon the receipt of all the Installment Premiums due and other charges/late fee if any, during the Revival Period, upon being satisfied as to the continued insurability of the Life Assured/Policyholder on the basis of the information, documents and reports furnished by the Policyholder, in accordance with the Board approved underwriting Policy.
35. **“Revival Period”** means a period of five consecutive complete years from the date of first unpaid installment Premium.
36. **“Single Premium”** means the amount paid by You at inception under the Policy as Purchase Price.
37. **“Surrender”** means complete withdrawal or termination of the entire Policy contract.
38. **“Surrender Value”** means an amount, if any, that becomes payable on Surrender of a Policy during its term in accordance with the terms and conditions of the Policy.
39. **“Total Premiums Paid”** means the total of all the Premiums received under the base product, excluding any extra premium and taxes, if collected explicitly.
40. **“UIN”** means the Unique Identification Number as prescribed by the IRDAI.
41. **“You/Your/Annuitant/Policyholder”** means the Policyholder named in the Policy Schedule.

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Part C

3.1. Benefits

The Policy shall pay an Annuity from the Annuity Payout Start Date specified in the Policy Schedule, during lifetime of the Annuitant and the joint Annuitant (for Policy issued with joint life Annuity Plan Option). The Annuity Benefit, Death Benefit and Survival Benefit shall depend upon the Annuity Plan Option chosen at inception of the Policy as specified as in force for You in the Policy Schedule, subject to the terms and conditions of this Policy.

Annuity Option	Benefits	Description
a. Option 1 - Life Annuity	Annuity Benefit	Annuity shall be paid throughout the life of the Annuitant from the Annuity Payout Start Date and shall automatically cease upon the death of the Annuitant.
	Survival Benefit	Not applicable.
	Death Benefit	<p>a. Upon death of the Annuitant before completion of the Deferment Period, higher of the following amounts shall be payable:</p> <ul style="list-style-type: none"> ▪ Total Premiums Paid till the date of death plus accrued Guaranteed Additions (if any) till the date of death. ▪ 105% of Total Premiums Paid till the date of death. <p>b. Upon death of the Annuitant after completion of the Deferment Period, no amounts shall be payable under the Policy.</p> <p>On payment of Death Benefit, the Policy shall immediately and automatically terminate.</p>
b. Option 2 - Life Annuity with Return of Purchase Price	Annuity Benefit	Annuity shall be paid throughout the life of the Annuitant from the Annuity Payout Start Date and shall automatically cease upon the death of the Annuitant.
	Survival Benefit	Not applicable.
	Death Benefit	<p>a. Upon death of the Annuitant before completion of the Deferment Period, higher of the following amounts shall be payable:</p> <ul style="list-style-type: none"> ▪ Total Premiums Paid till the date of death plus Accrued Guaranteed Additions (if any) till the date of death. ▪ 105% of Total Premiums Paid till the date of death. <p>b. Upon death of the Annuitant after completion of the Deferment Period, higher of the following amounts shall be payable</p> <ul style="list-style-type: none"> ▪ Total Premiums Paid till the date of death plus Accrued Guaranteed Additions (if any) less Annuity payouts already paid till the date of death. ▪ Total Premiums Paid till the date of death. <p>On payment of Death Benefit, the Policy shall immediately and automatically terminate.</p>
c. Option 3: - Life Annuity with Return of Purchase Price	Annuity Benefit	Annuity shall be paid throughout the life of the Annuitant from the Annuity Payout Start Date and shall automatically cease upon the death of the Annuitant.
	Survival Benefit	Upon the Annuitant attaining Age 80 years or on completion of 25 Policy Years, whichever is later, 50% of Total Premiums Paid shall be returned

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<p>on Death or Survival</p>		<p>to the Annuitant. The Survival Benefit shall be in addition to the Annuity payable and shall not reduce the Annuity amount payable under the Policy.</p>
	<p>Death Benefit</p>	<p>a. Upon death of the Annuitant before completion of the Deferment Period, higher of the following amounts shall be payable:</p> <ul style="list-style-type: none"> ▪ Total Premiums Paid till the date of death plus Accrued Guaranteed Additions (if any) till the date of death. ▪ 105% of Total Premiums Paid till the date of death. <p>b. Upon death of the Annuitant after completion of the Deferment Period and post receiving the Survival Benefit, higher of the following amounts shall be payable:</p> <ul style="list-style-type: none"> ▪ 50% of the Total Premiums Paid till the date of death plus Accrued Guaranteed Additions (if any) less Annuity payouts already paid till the date of death. ▪ 50% of Total Premiums Paid till the date of death. <p>c. Upon death of the Annuitant after completion of the Deferment Period and before receiving the Survival Benefit, higher of the following amounts shall be payable:</p> <ul style="list-style-type: none"> ▪ Total Premiums Paid till the date of death plus accrued Guaranteed Additions (if any) less Annuity payouts already paid till the date of death. ▪ Total Premiums Paid till the date of death. <p>On payment of Death Benefit, the Policy shall immediately and automatically terminate.</p>
<p>d. Option 4 - Joint Life Annuity with Return of Purchase Price</p>	<p>Annuity Benefit</p>	<p>Annuity shall be paid throughout the life of both Annuitants and shall automatically cease upon death of both Annuitants.</p>
	<p>Survival Benefit</p>	<p>Not applicable.</p>
	<p>Death Benefit</p>	<p>a. Upon death of any one of the Annuitant (during the policy term), no amounts shall be payable under the Policy. The risk cover shall continue on the life of the surviving Annuitant.</p> <p>b. Upon death of both Annuitants before completion of the Deferment Period, higher of the following amounts shall be payable:</p> <ul style="list-style-type: none"> ▪ Total Premiums Paid till the date of death plus accrued Guaranteed Additions (if any) till the date of death. ▪ 105% of Total Premiums Paid till the date of death. <p>c. Upon death of both Annuitants after completion of the Deferment Period, higher of the following amounts shall be payable:</p> <ul style="list-style-type: none"> ▪ Total Premiums Paid till the date of death plus accrued Guaranteed Additions (if any) less Annuity payouts already paid till the date of death. ▪ Total Premiums Paid till the date of death. <p>On payment of Death Benefit, the Policy shall immediately and automatically terminate.</p>

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e. Option 5 - Joint Life Annuity with Return of Purchase Price and 50% Annuity to Surviving Annuitant	Annuity Benefit	100% Annuity shall be paid throughout the life of both Annuitants. Upon death of one of the Annuitant, the Annuity payout shall be reduced to 50% of the original Annuity amount. Annuity payments shall automatically cease upon death of both Annuitants.
	Survival Benefit	Not applicable.
	Death Benefit	<p>a. Upon death of any one of the Annuitants (during the policy term), no amounts shall be payable under the Policy. The risk cover shall continue on the life of the surviving Annuitant.</p> <p>b. Upon death of both Annuitants before completion of the Deferment Period, higher of the following amounts shall be payable:</p> <ul style="list-style-type: none"> ▪ Total Premiums Paid till the date of death plus accrued Guaranteed Additions (if any) till the date of death. ▪ 105% of Total Premiums Paid till the date of death. <p>c. Upon death of both Annuitants after completion of the Deferment Period, higher of the following amounts shall be payable:</p> <ul style="list-style-type: none"> ▪ Total Premiums Paid till the date of death plus accrued Guaranteed Additions (if any) less Annuity payouts already paid till the date of death. ▪ Total Premiums Paid till the date of death. <p>On payment of Death Benefit, the Policy shall immediately and automatically terminate.</p>

3.2. Guaranteed Additions

Guaranteed Additions will accrue every Policy Month within the **Deferment Period** at the rate of 0.5% of the Total Premiums Paid, provided the Policy is in In-force Status and all due Premiums have been received by Us. Guaranteed Additions shall not accrue to Lapsed Policies or in Paid-up Policies.

3.3. Flexibilities under Your Policy

3.3.1. Premium Payments *(Not Applicable for Single Premium Policies)*

Premium(s) are payable in advance and You may pay premiums in Annual, Half Yearly, Quarterly or Monthly mode. In case you choose to pay premiums in any other mode apart from Annual mode, the following modal factors shall apply to determine the premium payable

Premium Paying Mode	Modal Factor
Half Yearly	0.5131
Quarterly	0.2605
Monthly*	0.0886

*Monthly mode is available only if the mode of payment is standing instructions/ direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH)).

3.3.2. Annuity Payouts

You may receive annuity payouts in Annual, Half Yearly, Quarterly or Monthly instalments per the Annuity Payout Frequency chosen by You at inception and as specified in the Policy Schedule.

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In case you choose to receive the payout in other than Annual mode, the annuity amount shall be adjusted as follows –

Annuity Mode	Amount of Annuity Installment
Half Yearly	97.5% of Yearly Annuity * $\frac{1}{2}$
Quarterly	97% of Yearly Annuity * $\frac{1}{4}$
Monthly	96.2% of Yearly Annuity * $\frac{1}{12}$

You have the flexibility to alter the annuity payout frequency by giving us a written request 30 days in advance before the next policy anniversary. Where we have accepted Your request, your annuity installment amount shall get altered by the applicable modal factors from the upcoming policy anniversary as depicted in the table above.

3.3.3. Chosen Annuity Payout Date

At inception of the policy, you have a choice of selecting a preferred date of receiving annuity payouts. This date cannot be altered subsequently.

The earliest possible annuity payout start date is depicted in the table below –

Annuity Frequency	Earliest Possible Annuity Payout Start Date
Annually	One year from the end of deferral period
Half Yearly	Six months from the end of deferral period
Quarterly	Three months from the end of deferral period
Monthly	One month from the end of deferral period

If your Preferred Annuity Payout Date (as chosen by you) falls after the Earliest Possible Annuity Payout Date as explained in the table above, the applicable annuity rate will be calculated by interpolation of the annuity rates of the integer deferral periods, immediately preceding and succeeding the chosen payout date.

3.3.4. Accrual of Annuity Benefit

At any point during the Policy Term, You have the option to defer the Survival Benefit payout(s) and accrue them instead by giving Us a written request.

Where we have accepted Your request, the accrued annuity payouts shall be accumulated monthly at Reverse Repo Rate published by RBI on its website. This rate will be reviewed at the beginning of every month and will be aligned with the latest Reverse-Repo Rate published on RBI's website.

You can withdraw the accumulated accrued survival benefit partly / fully at any point during the policy term. Any unpaid accumulated survival benefit shall be paid at the time of termination of policy due to death of the Annuitant(s) or surrender of the policy

You can choose to opt in or opt out of this feature at any point during the policy term.

3.4. Premium Payment Conditions

3.4.1. Payment of Premium

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- a. The available Premium Paying Frequency under the Policy are single, annually, quarterly, half-yearly, and monthly.
- b. You must pay the installment Premiums on or before the due date specified in the Policy Schedule.
- c. All taxes, cesses, surcharge and other levies, whether existing now or introduced in the future, will be levied, as and when applicable, on the instalment Premiums to be paid by You.
- d. Collection of advance installment Premium shall be allowed under this Policy provided due installment Premiums are collected in the same financial year. However, where the installment Premium due in one financial year is being collected in advance in earlier financial year, We will accept the same for a maximum period of 3 months in advance of the due date of that instalment Premium. The Premium so collected in advance shall only be adjusted on the due date of the Premium.

3.4.2. Grace Period for other than Single Premium policies

Installment Premium that is not received in full by Us by its due date may be paid in full without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the policy. The grace period for payment of the premium for all types of life insurance policies shall be fifteen days, where the policyholder pays the premium on a monthly basis and 30 days in all other cases. In case of death of Annuitant(s) during the Grace Period, Death Benefit after deduction of due instalment Premium shall be paid.

Part D

4.1. Freelook Period

Please go through the terms and conditions of your Policy carefully. If you have any objections to the terms and conditions of your Policy, you may cancel the Policy by giving a written notice to us within 30 days beginning from the date of receipt of Policy Document whether received electronically or otherwise, 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 the expenses if any incurred on medical examination and stamp duty charges.

QROPS (Qualifying Recognized Overseas Pension Scheme) – Transfer of UK tax relieved assets:

You have the option to return the policy stating the reasons for your objection. The proceeds from cancellation in free look period shall only be transferred back to the Fund House from where the money was received.

Note: The freelook refund proceeds will be governed by the provisions stated in your original pension policy or regulations as applicable for your original pension scheme. We will refund the monies directly to the scheme/ plan chosen by you or insurer or entity, provided that the scheme/ plan is authorized to receive such amounts and is approved under the prevalent regulations.

4.2. Surrender Benefit

You may Surrender the Policy at any time during the Policy Term provided the policy has acquired a surrender value

Single Pay: The policy shall acquire a surrender value immediately on date of commencement of risk.

Limited Premium Payment Term: If all due premiums have been paid for first full policy year, the policy shall acquire Special Surrender Value after completion of first policy year.

If all due premiums have been paid for atleast two full policy years, the policy shall acquire Guaranteed Surrender Value.

For policies surrendered during deferment period: The surrender value payable shall be higher of GSV and SSV as defined below.

For policies surrendered after completion of the deferment period:

- GSV will not be payable.
- SSV will be payable only for policies with Return of Purchase Price as the annuity option

Guaranteed Surrender Value (GSV):

$GSV = GSV \text{ Factor} \times \text{Total premiums paid}$

Where,

- GSV Factors are provided in *Annexure – X*
- Total premiums paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.

Special Surrender Value (SSV):

$SSV = \text{Present Value of expected future benefits payable in the policy, calculated as follows –}$

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For 'Life Annuity', 'Life Annuity with Return of Purchase Price', 'Joint Life Annuity with Return of Purchase Price' and 'Joint Life Annuity with Return of Purchase Price and 50% Annuity to Surviving Annuitant'

*[S1 * {(S2 * Annuity Amount) + (S3 * Total Premium Paid)} + S4 * Max of {(Total Premiums Paid + Accrued Guaranteed Additions), 105% of Total Premiums Paid}] less annuity benefits paid out during the policy year of surrender.*

For 'Life Annuity with Return of Purchase Price on death or survival'

Before receiving the survival benefit:

*[S1 * {(S2 * Annuity Amount) + (S3 * Total Premiums paid)} + S4 * Max of {(Total Premiums Paid + Accrued Guaranteed Additions), 105% of Total Premiums Paid}] less annuity benefits paid out during the policy year of surrender.*

After receiving the survival benefit:

*[S1 * {(S2 * Annuity Amount) + (S3 * 50% of the Total Premiums paid)}] less annuity benefits paid out during the policy year of surrender.*

SSV shall not exceed the amount of Death Benefit payable under the chosen option.

Where:

- S1 is the expected present value factor for the time period between date of surrender and end of deferment period and equals to 1 after the deferment period.
- S2 is the factor derived to compute the expected present value of the future annuities payable calculated at the end of deferment period or the end of the policy month of surrender, whichever is later.
- Annuity Amount is the annualized annuity amount of the next annuity payable in the policy adjusted for the ratio of the number of premiums paid till date of surrender to the total number of premiums payable during the premium payment term. The Annuity amount will be 100% of the next annuity payable adjusted for the ratio of the number of premiums paid till date of surrender to the total number of premiums payable during the premium payment term for 'Joint Life Annuity with Return of Purchase Price and 50% Annuity to Surviving Annuitant' option.
- S3 is the factor derived to compute the expected present value of Return of Purchase Price payable upon death of annuitant(s) after the Deferment Period at the end of deferment period or the end of the policy month of surrender, whichever is later.
- S4 is the factor derived to compute the expected present value of paid-up death benefit payable during the Deferment Period, calculated at the end of the policy month of surrender

SSV is not guaranteed and the Company can change these SSV factors at any time during the term of the policy in accordance with the applicable regulations issued by IRDAI from time to time.

4.3. Policy Lapsation (For Limited Pay only)

If the due installment Premium is not paid within the Grace Period and if the first full Policy Years' Premiums is not paid (except in case of single pay polices), the Policy will immediately lapse and no benefits shall be payable. A Lapsed Policy may be revived as per Section 4.5.

4.4. Reduced Paid up (For Limited Pay only)

If the due Premiums have been paid for the first full Policy Year and the subsequent Premium(s) remain unpaid, the Policy will be automatically converted into a Paid-up Policy. The Policy shall remain as Paid-Up unless revived within the **Revival Period** as per provisions of policy Revival mentioned in Section 4.5 of this Policy Document.

The contractual Benefits on Paid up Policies shall be modified and be payable from the following benefits (1) combination of more than one benefit or (2) one of the following benefits subject to rest of the terms and conditions specified in Part C:

- Reduced Paid-up Annuity Benefit - Original Annuity Amount Multiplied by (T Divided by N). Where "T" refers the Number of installment Premiums received, and "N" refers the Number of installment Premiums payable
- Survival Benefit – In accordance with Part C.
- Death Benefit – In accordance with Part C.

4.5. Revival

A Policy that has Lapsed or that has been converted to a Paid-up Policy may be revived during the Revival Period by giving Us written notice to revive the Policy, provided that:

- i. All due arrears of instalment Premiums along with interest at the prevailing rate of interest, if any, are received by Us in full.
- ii. We may change this revival interest rate from time to time. Currently, We charge interest at 7.50% p.a compounded annually.
- iii. The rate of interest is calculated as the 10 Year G-Sec rate as on 1st of April plus 50 basis points, rounded up to the nearest 50 basis points. We will review the rate on an annual basis in April based on the prevailing 10 Year G-Sec rate. However, under special circumstances where the prevailing 10 Year G-Sec rate is changing in excess of 200 basis points from the G-Sec rate used for calculating the current interest rate, We shall review the interest rate based on the prevailing 10 Year G-Sec rate.
- iv. The Revival of the Policy will be subject to Board approved underwriting policy. A surrendered Policy cannot be revived.
- v. We may revive the Lapsed Policy by imposing such extra premium as it deems fit as per the Board approved underwriting policy.

On revival, the Annuity Benefit, Survival Benefit and Death Benefit, as applicable, under the Policy which prevailed before the date of latest lapse/paid-up will be reinstated.

The Guaranteed Additions which had not accrued on account of the Policy being in Lapsed Status or Paid-up Status will accrue on the date of revival.

4.6. Policy Loan

i. Eligibility for policy loan

After a Surrender Value has been acquired under the Policy and if the Policy is in In-force Status, then before completion of the **Deferment Period**, We may permit You to take a loan under the Policy provided that:

- (a) The proposed loan amount does not exceed 80% of the Surrender Value at the end of the Policy Year (in which loan is requested) less any unpaid Installment Premiums for that Policy Year, any outstanding loans previously granted on this Policy and loan interest (if any) accrued to the end of that Policy Year;
- (b) The Policy is assigned to Us to the extent of the outstanding loan amount. It is understood and agreed that, subject to the provisions of Section 38 and 39 of the Insurance Act 1938, as amended from time to time, this assignment will automatically cancel all nominations and other assignments in force at the time, to the extent of the outstanding loan and interest.

ii. Applicable rate of interest

- a) The rate of interest to be charged for new loans shall be 10 Year G-Sec Rate as on 1st of April plus 250 basis points rounded up to the nearest 50 basis points. If the G-Sec Rates have not been declared on 1st April, the G-Sec rate declared on the first date of the financial year shall be reckoned.
- b) However, at any point in time, if the prevailing 10 Year G-Sec rate changes in excess of 200 basis points from the rate prevailing as on 1st Apr of that year; the company may review the rate of interest based on the prevailing 10 Year G-Sec rate.
- c) As on 1st Apr 2025, the Company charges 9.50% compounded annually on outstanding loan amounts and interest accrued thereon.
- d) The Company may review the formula for determining aforementioned loan rate of interest and reserves the right to change it.
- e) The applicable rate will apply to new loans including any incremental loan on policies which already have existing loan from previous years.
- f) Once a loan is granted at a given rate, such interest rate will remain fixed until the respective loan amount and interest thereof is received by Us.

iii. Repayment of loan

- (a) You shall re-pay the loan in the manner and in the amounts specified by Us at the time of disbursement of the loan.
- (b) Interest on the loan shall become due at the end of each Policy Year. If the interest amount is not received in full by the Company within 30 days of it becoming due, the interest amount will be added to the loan principal amount.
- (c) The revised loan principal (including the unpaid interest) will bear interest at the same rate as the original loan amount.
- (d) The loan availed along with all due interest should be repaid before the end of the Deferment Period. In case the loan with all due interest is not paid by the end of the Deferment Period, the excess of the Surrender Value over

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the loan including interest due and accrued will be paid to the Annuitants and this Policy shall immediately and automatically be terminated.

- (e) If the Annuitant dies before all outstanding loan amounts have been received by the Company, then the amount equal to the outstanding loan amount plus the interest due thereon shall be deducted from the Death Benefit payable under the Policy.
- (f) If the outstanding loan amounts have not been received by the Company before the date of Surrender, an amount equal to the outstanding loan amount plus the interest due thereon shall be deducted from the surrender benefit payable under the Policy.
- (g) If the outstanding loan amounts have not been received by the Company before Annuity benefit or Survival benefit or income benefit or cash bonus payout becomes due, such amount shall first be utilized towards repayment of outstanding loan and interest thereon.

iv. Additional loans

- a) You may take additional loan under the Policy provided that the proposed loan amount and the existing loan principal cumulatively do not exceed 80% of the Surrender Value at the end of the current Policy Year less any unpaid Premiums for that Policy Year and loan interest (if any) accrued to the end of that Policy Year.
- b) Rate of interest for such additional loan shall be the loan rate prevailing for the year and may be different from the interest rate for any previously granted loans.

4.7 Foreclosure

- (a) Any in-force and fully paid-up policy will not be foreclosed on the ground of outstanding policy loan amount including interest exceeds the surrender value.
- (b) For other than in-force and fully paid-up, wherein the loan outstanding (including interest thereon) exceeds the prevailing Surrender Value, the Company shall send a notice to Policyholder to repay the outstanding loan amount along with the interest. If the Policyholder does not repay the loan or fails to respond to the notice within 90 days of the date of issuance of such notice, the Policy shall be foreclosed, and the Policyholder will be paid the Surrender Value less loan outstanding including interest.

Part E

Not Applicable

SAMPLE

Part F

General Terms & Conditions

The following general terms and conditions are applicable to Your Policy. If You wish to change the nomination or assign the Policy or update Your/Nominee's address or other contact details in Our records, You should do so only through the forms prescribed by Us for these purposes. These forms are available at Our offices or may be obtained from Your financial advisor or can be downloaded from Our website www.pnbmetlife.com.

6.1. Nomination:

Nomination should be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 39 is enclosed as Annexure A to this Policy for Your reference. Nomination of this Policy is not applicable if the Policy has been executed under Section 6 of the Married Women's Property Act 1874.

6.2. Assignment:

Assignment should be in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 38 is enclosed as Annexure A to this Policy for Your reference. Assignment of this Policy is not applicable if the Policy has been executed under Section 6 of the Married Women's Property Act 1874.

6.3. Claims Procedure

To make a claim for the Death Benefits under this Policy, it is mandatory that the Claimant furnishes Us with all of the information and documentation We request the following set of documents:

1. Duly filled and signed Claim form
2. Copy of valid death certificate issued by local authority
3. Claimant's Current address proof & Photo identity proof
4. PAN Card/ Form 60 of the Nominee
5. Cancelled cheque / Copy of bank passbook
6. **Doctor's Certificate prescribed in PNB MetLife Format (From the family physician or treating doctor)

Additional documents* required basis cause of death for faster processing of your Claim

If the death is due to accident, suicide, and murder then below additional documents required:

- Copy of the First Information Report (FIR), Panchnama and Postmortem Report (PMR), Viscera report if applicable
- Copy of the Final Police Investigation report (FPIR)/ Charge sheet if applicable
- Obituary/Newspaper cutting

If the death at home & hospital, then below additional documents required:

- Complete Medical records for any treatment taken in past or at the time of death
 - Indoor Case papers
 - Death summary

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- Discharge summary
- Medical cause of death certificate
- **Employer Certificate - Only if Life assured was a salaried individual (prescribed in PNB MetLife Format)

***PNB MetLife reserves the right to call for any additional documents /evidence apart from the given list, if required**

**To download the forms, please visit our website www.pnbmetlife.com

In case you need any assistance, please call us on our toll-free number 18004256969 or email on claimshelpdesk@pnbmetlife.com. Our customer service executives would be happy to help and assist you.

6.4. Annuity Payment Payout Procedure

We will start paying the Annuity amount from the First Annuity Payout Date and at the chosen Annuity Frequency specified in the Policy Schedule.

We will not be obliged to make any payment of the Annuity under the Policy unless and until We have received the Existence Certificate before the applicable Annuity Payout Due Date. The Existence Certificate would be required to be submitted to Us on an annual basis or as specified in the Policy Schedule. Such existence certificate should be submitted at least 10 days prior to the due date.

6.5. Termination of the Policy

The Policy will be terminated on occurrence of any one of the following events

- a. On the date of receipt of Freelook cancellation request.
- b. On the date of payment of Surrender Value.
- c. On the expiry of the Revival Period, if the Policy has not been revived and provided the said Policy has not been converted into a Paid-Up Policy in accordance with Part D.
- d. On the loan remaining unpaid at the end of Deferment Period.
- e. On the loan outstanding including due interest exceeding 90% of the Surrender Value and settlement of excess amount, if any.
- f. On occurrence of the following events depending on the Annuity Option chosen:

No.	Annuity Option	Policy Termination
1	<ul style="list-style-type: none">▪ Life Annuity▪ Life Annuity with return of Purchase Price,▪ Life Annuity with Return of Purchase Price on Death or Survival	On death of Annuitant
2	<ul style="list-style-type: none">▪ Joint Life Annuity with Return of Purchase Price▪ Joint Life Annuity with Return of Purchase Price and 50% Annuity to Surviving Annuitant	On death of both Annuitant(s)

6.6. Taxation

The benefits payable under the Policy shall be governed in accordance with the prevailing provisions of Income Tax Act, 1961. In respect of any payment made or to be made under or in relation to this Policy, We will deduct or charge or recover taxes including service tax and other levies as applicable at such rates as notified by the government or such other body authorized by the government from time to time. Tax laws are subject to change.

6.7. Suicide Exclusion

For Single Annuitant under the Policy:

If the Annuitant's death is due to suicide within twelve months from the Date of Commencement of the Policy or from the Date of Revival of the Policy as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to receive at least 80% of the Total Premium Paid and received by Us till the date of death of the Annuitant or Surrender Value available as on the date of death of the Annuitant, whichever is higher, provided the Policy is in In force Status. We shall not be liable to pay any interest on this amount.

For Joint Life Policies:

If any one of both Annuitant's death is due to suicide within twelve months from the Date of Commencement of the Policy or from the Date of Revival of the Policy as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to receive at least 80% of the Total Premium Paid and received by Us till the date of death or Surrender Value available as on the date of death, whichever is higher, provided the Policy is in In force Status. We shall not be liable to pay any interest on this amount.

6.8. Fraud and Misstatement

Fraud and Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 45 is enclosed in Annexure A for Your reference.

6.9. Loss of the Policy Document

If the original Policy Document is lost or destroyed, a duplicate policy document shall be issued upon receipt of a written request from You subject to submission of affidavit-cum-indemnity in the format prescribed by Us on stamp paper of requisite value of Rs. 200. Please note that laws related to stamp duty are subject to amendments made thereto from time to time. Upon, the issue of a duplicate Policy, the original Policy Document will cease to have any legal force or effect. You agree that You shall indemnify and hold Us free and harmless from and against any claims or demands that may arise under or in relation to the original Policy document.

6.10. Policyholders' Rights

To exercise Your rights or options under this Policy, You should follow the procedures stated in this Policy. If You want to change Your Nominee, change an address or exercise any other option under the Policy, You shall do so only using the forms prescribed for each purpose which are available with Your financial advisor or from Our local office or can be downloaded from Our website www.pnbmetlife.com. If You change Your address, or if the address of the Nominee changes, You must notify Us immediately. Failure in timely notification of change of address could result in a delay in processing of benefits payable under the Policy.

6.11. Travel, Residence & Occupation

This Policy does not impose any restrictions as to travel and residence. This Policy does not impose any restrictions as to occupation.

6.12. Governing Law & Jurisdiction

The terms and conditions of the Policy shall be governed by and be interpreted in accordance with Indian law and all disputes and differences arising under or in relation to the Policy shall be subject to the sole and exclusive jurisdiction of the courts situated in India.

6.13. Our Address for Communications

All notices and communications in respect of this Policy shall be addressed to us at the following address:

**PNB MetLife India Insurance Co. Ltd.,
Office: Techniplex Complex-1
Unit No. 101, 1st Floor,
Veer Savarkar Flyover, Off S V Road,
Goregaon (west), Mumbai-400062, Maharashtra
Call us Toll-free at 1800-425-6969,
Visit our Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in**

6.14. Overseas Transfer Changes Under QROPS

In the event of applicable tax charge arising as a result of an overseas transfer (Her Majesty Revenue & Customs (HMRC) - policy paper – The overseas transfer charge – guidance, published 8th March 2017) for which the Scheme Manager i.e. PNB MetLife India Insurance Company Limited may become liable, we shall deduct an amount only to the extent of the applicable tax charge from the policy value and remit the same to HMRC.

Part G

7.1 Grievance Redressal Mechanism

In case You have any query or complaint or grievance, You may approach Our office at the following address:

Level 1

For any complaint/grievance, approach any of Our following touch points:

- Call 1800-425-69-69 (Toll free)
- Email at indiaservice@pnbmetlife.co.in
- Write to
**Customer Service Department,
1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover,
Goregaon (West), Mumbai – 400062.**
- Online through Our website www.pnbmetlife.com
- Our nearest PNB MetLife branch across the country

Level 2:

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 or
- Send a letter to –

**PNB MetLife India Insurance Co. Ltd,
Unit No.302, 3rd floor, Tower No 3, Worldmark,
Village Maidawas, Sector 65, Gurugram, Haryana – 122018**

Please address Your queries or complaints to our customer services department, and Your grievances to our grievance redressal officer on the address referred above, who are authorized to review Your queries or complaints or grievances and address the same. Please note that only an officer duly authorized by Us has the authority to resolve Your queries or complaints or grievances. We shall in no way be responsible, or liable, or bound by, any replies or communications or undertakings, given by or received from, any financial advisor or any employee who was involved in selling You this Policy.

Level 3:

If You are not satisfied with the response or do not receive a response from Us within fifteen (15) days, You may approach the Bima Bharosa Shikayat Nivaran Kendra on the following contact details:

- Online: You can register Your complaint online at <https://bimabharosa.irdai.gov.in> or refer to IRDAI website for more details.
- By Post: You can write or fax Your complaints to

**General Manager, Policyholder Protection and Grievance Redressal Department- Grievance Redressal Cell,
Insurance Regulatory and Development Authority of India
Sy No. 115/1, Financial District,
Nanakramguda, Gachibowli, Hyderabad – 500032, Telangana**

- By E-mail: E-mail ID: complaints@irdai.gov.in
- By Phone: 1800 4254 732

In case You are not satisfied with the decision/resolution, You may approach the Insurance Ombudsman at the address in the list of Ombudsman below, if Your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy;
- Delay in settlement of claim;
- any partial or total repudiation of claims by Us;
- Dispute with regard to premium; or
- Misrepresentation of terms and conditions of the Policy;
- Policy servicing related grievances against Us or Our agent/intermediary;
- Issuance of Policy in non-conformity with the proposal form;
- Non-issuance of the Policy after receipt of premium; or
- Any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the Regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the Policy, in so far as they relate to issues mentioned above.

- 1) The complaint should be made in writing duly signed by You, Nominee, Assignee or by Your legal heirs with full name, address and contact information of the complainant, the details of our branch or office against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman. Per Rule 14(3) of the Insurance Ombudsman Rules, 2017 (Rules), a complaint to the Insurance Ombudsman can be made if the complainant makes a written representation to the Insurer and either the Insurer rejected the complaint or the complainant did not receive any reply within one month after the Insurer received the complaint, or the complainant is not satisfied with the reply given to him by the Insurer. Further, such a complaint to the Insurance Ombudsman can be made and filed, within one year
 - after the order of the Insurer rejecting the representation is received; or
 - after receipt of decision of the Insurer which is not to the satisfaction of the complainant;
 - after expiry of a period of one month from the date of sending the written representation to the Insurer if the Insurer fails to furnish reply to the complainant.
- 2) The Insurance Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the Insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these Rules.
- 3) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

7.2 List of Insurance Ombudsman

The List of Insurance Ombudsman is attached herewith –

[Note: A list of Insurance Ombudsman is set out below. Please refer to <https://www.cioins.co.in/Ombudsman> for a list of updated Insurance Ombudsman.]

Insurance Ombudsman	Address	Territorial Jurisdiction	Contact details
Ahmedabad	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001.	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	Tel.: 079 - 25501201/02 Email: bimalokpal.ahmedabad@cioins.co.in
Bengaluru	Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078.	Karnataka.	Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in
Bhopal (MP)	1 st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011.	Madhya Pradesh, Chhattisgarh.	Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: bimalokpal.bhopal@cioins.co.in
Bhubaneswar, Odisha	62, Forest Park, Bhubaneswar – 751 009.	Odisha.	Tel.: 0674 - 2596461 / 2596455/2596429/2596003 Email: bimalokpal.bhubaneswar@cioins.co.in
Chandigarh	Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017.	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	Tel.: 0172-2706468 Email: bimalokpal.chandigarh@cioins.co.in
Chennai	Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).	Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in
Delhi	2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.	Tel.: 011-46013992/ 23213504/ 23232481 Email: bimalokpal.delhi@cioins.co.in
Guwahati	Jeevan Nivesh, 5th Floor,	Assam, Meghalaya, Manipur, Mizoram,	Tel.: 0361 - 2632204 / 2602205 / 2631307

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	Near Pan Bazar , S.S. Road, Guwahati – 781001(ASSAM)	Arunachal Pradesh, Nagaland and Tripura.	Email: bimalokpal.guwahati@cioins.co.in
Hyderabad	6-2-46, 1st floor, "Moin Court", Lane Opp.Hyundai Showroom , A.C.Guards, Lakdi-Ka-Pool, Hyderabad - 500 004	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.	Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: bimalokpal.hyderabad@cioins.co.in
Jaipur	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Rajasthan.	Tel.: 0141- 2740363 Email: bimalokpal.jaipur@cioins.co.in
Kochi (Kerala)	10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground M.G.Road, Kochi - 682 011.	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.	Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in
Kolkata	Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072.	West Bengal, Sikkim, Andaman & Nicobar Islands.	Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in
Lucknow	6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot,Allahabad, Mirzapur,Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur,Jalaun, Kanpur,Lucknow, Unnao, Sitapur, Lakhimpur,Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur,Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in
Mumbai	3rd Floor, Jeevan Seva Annexe, S. V. Road,	List of wards under Mumbai	Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in

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	Santacruz (W), Mumbai - 400 054.	Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.	
Noida	Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301.	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in
Patna	2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.	Bihar, Jharkhand.	Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in
Pune	Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030.	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region	Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in
Thane	2nd Floor, Jeevan Chintamani Building, Vasantnao Naik Mahamarg, Thane (West) Thane - 400604	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."	Email: bimalokpal.thane@cioins.co.in

Annexure A

Assignment as per Section 38 of Insurance Act 1938 as amended from time to time

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. This policy may be transferred/assigned, wholly or in part, with or without consideration.
02. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
03. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
04. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
05. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
06. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
07. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
08. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
09. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is a. not bonafide or b. not in the interest of the policyholder or c. not in public interest or d. is for the purpose of trading of the insurance policy.
10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.
11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.
12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.

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13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR b. where the transfer or assignment is made upon condition that i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR ii. the insured surviving the term of the policy Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.

14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and b. may institute any proceedings in relation to the policy c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings

15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Ordinance, 2014 shall not be affected by this section.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to the Insurance Laws (Amendment) Act 2015 notified in the Official Gazette on 23rd March 2015 for complete and accurate details.]

Nomination as per Section 39 of Insurance Act 1938 as amended from time to time

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
02. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
03. Nomination can be made at any time before the maturity of the policy.
04. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
05. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
06. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
07. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
08. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.
09. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.
11. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.
12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).

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13. Where the policyholder whose life is insured nominates his a. parents or b. spouse or c. children or d. spouse and children e. or any of them the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.

14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).

15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Ordinance, 2014 (i.e 26.12.2014).

16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.

17. The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Ordinance) 2014, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

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Section 45 of Insurance Act 1938 as amended from time to time

Policy shall not be called in question on ground of misstatement after three years.

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015 are as follows:

01. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from a. the date of issuance of policy or b. the date of commencement of risk or c. the date of revival of policy or d. the date of rider to the policy whichever is later.
02. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from a. the date of issuance of policy or b. the date of commencement of risk or c. the date of revival of policy or d. the date of rider to the policy whichever is later. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.
03. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy: a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true; b. The active concealment of a fact by the insured having knowledge or belief of the fact; c. Any other act fitted to deceive; and d. Any such act or omission as the law specifically declares to be fraudulent.
04. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
05. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
06. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
07. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
08. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
09. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section

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will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

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SAMPLE

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Annexure X – GSV Factors

GSV Factors as a % of Total Premiums Paid for Limited Pay/Regular Pay						
Deferment Period→	5	6	7	8	9	10
Policy Year of Surrender↓						
1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
2	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
3	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
4	90.0%	50.0%	50.0%	50.0%	50.0%	50.0%
5	90.0%	90.0%	50.0%	50.0%	50.0%	50.0%
6	0.0%	90.0%	90.0%	50.0%	50.0%	50.0%
7	0.0%	0.0%	90.0%	90.0%	50.0%	50.0%
8	0.0%	0.0%	0.0%	90.0%	90.0%	70.0%
9	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%
10	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%

GSV Factors as a % of Single Premium										
Deferment Period→	1	2	3	4	5	6	7	8	9	10
Policy Year of Surrender↓										
1	90.0%	90.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%
2	0.0%	90.0%	90.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%
3	0.0%	0.0%	90.0%	90.0%	75.0%	75.0%	75.0%	75.0%	75.0%	75.0%
4	0.0%	0.0%	0.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
5	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
6	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	90.0%	90.0%	90.0%
7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	90.0%	90.0%
8	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%	90.0%
9	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%	90.0%
10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	90.0%