

## KEY FEATURES DOCUMENT

The information mentioned below is illustrative and not exhaustive. This Information must be read in conjunction with the product brochures and policy document. In case of any conflict between this Key Features Document (KFD) and the policy document, the terms and conditions mentioned in the policy document shall prevail.

S. No.	Title	Description	Reference to relevant Policy Clause						
1.	Product Name	<b>HDFC Life Cancer Care – UIN:</b>							
2.	Plan Description	HDFC Life Cancer Care is a non linked non participating fixed benefit plan that offers lump sum payout on diagnosis of early or major stage Cancer.	Part C - Clause 1						
3.	Plan Option	The plan options available under this product are :- <ul style="list-style-type: none"> <li>▪ Silver Option – Base Benefit</li> <li>▪ Gold Option – Base plus Increased Benefit</li> <li>▪ Platinum Option – Base plus Increased Benefit plus Income Benefit</li> </ul> The plan option chosen by you is mentioned in the Policy Schedule. Kindly refer the below section for more details on Plan Options	Part C - Clause 1						
4.	Benefits Offered	<p><b>1. Silver Option:</b> Under this option the following benefits are payable:</p> <p>a) Cancer Diagnosis Benefit: A lump sum benefit, as per the table below, will be paid on diagnosis of:</p> <ul style="list-style-type: none"> <li>▪ Carcinoma-in-situ or Malignant cancer</li> <li>▪ Early Stage cancers,</li> <li>▪ Major Cancer</li> </ul> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="background-color: #0056b3; color: white;">Diagnosis of</th> <th style="background-color: #0056b3; color: white;">% of Applicable Sum Insured</th> </tr> </thead> <tbody> <tr> <td>Early Stage cancer or Carcinoma-in-situ (CIS)</td> <td style="text-align: center;">25</td> </tr> <tr> <td>Major Cancer</td> <td style="text-align: center;">100 less Early Stage Cancer or CIS claims, if any</td> </tr> </tbody> </table> <p>b) Waiver on Premium Benefit: On a valid claim of Early Stage Cancer or Carcinoma-in-situ (CIS) diagnosis, premiums will be waived for a period of 3 policy years. In case the outstanding term is less than 3 years then premiums for the outstanding term would be waived.</p> <p><b>2. Gold Option:</b> Under this option you will receive the benefits described under the Silver option plus an Increased benefit. Under Increased benefit, the Sum Insured increases by 10% of initial Sum Insured each year starting from the first policy anniversary at a simple interest rate. This will continue till the earlier of:</p> <ul style="list-style-type: none"> <li>• Increased Sum Insured becoming 200% of the Initial Sum Insured or</li> <li>• Any claim event</li> </ul> <p>Once the claim is made, all future claims shall be based on the Increased Sum Insured at the time of first claim and further increases to the Increased Sum Insured shall not be applicable</p> <p><b>3. Platinum Option:</b> Under this option you will receive the benefits described under the Gold option benefit plus regular Income Benefit. Under Income benefit option a monthly income equivalent to 1% of applicable Sum Insured would be paid out to you on diagnosis of the listed major cancers for a fixed period of next 5 policy years. The benefits for Early Stage Cancer or Carcinoma-in-situ (CIS) shall be payable only once during the policy term and for its first occurrence only under all the options.</p> <p><u>The plan option chosen by you is mentioned in the Policy Schedule and the benefit payable will depend on the option chosen</u></p>	Diagnosis of	% of Applicable Sum Insured	Early Stage cancer or Carcinoma-in-situ (CIS)	25	Major Cancer	100 less Early Stage Cancer or CIS claims, if any	Part C - Clause 1
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Early Stage cancer or Carcinoma-in-situ (CIS)	25								
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5.	Death Benefit	This plan aims to aid the expenses to survive through the dreaded disease like Cancer. And hence it has benefits linked to diagnosis of disease and no death benefit is payable.	Part C – Clause 1						
6.	Maturity Benefit	There is no maturity benefit available under this plan	Part C – Clause 1						
7.	Surrender Benefit	There is no surrender benefit available under this plan	Part F – Clause 1						
8.	Waiting Period	<ul style="list-style-type: none"> <li>▪ A 180 day waiting period is applicable from the date of commencement or the date of reinstatement of cover.</li> <li>▪ The waiting period of 180 days will not reapply - <ul style="list-style-type: none"> <li>• Provided a continuous waiting period of 180 days has been served under the plan, and</li> <li>• If the policy is revived within 60 days of lapse</li> </ul> </li> <li>▪ For all other cases, the waiting period will begin afresh.</li> </ul>	Part F – Clause 1						
9.	Survival Period	7 day survival period between the date of diagnosis of a condition and the date of eligibility for a benefit payment would be applicable.	Part F – Clause 1						
10.	Exclusions	No benefit shall be payable under the policy in respect of any Major Cancer, Carcinoma-in-situ or Early Stage Cancer resulting directly or indirectly from or caused or contributed by (in whole or in part) : <ul style="list-style-type: none"> <li>▪ Sexually Transmitted Diseases AIDS or HIV.</li> <li>▪ Any congenital conditions</li> <li>▪ Any pre-existing condition</li> <li>▪ Intoxication by alcohol or narcotics or voluntarily taking or using any drug, medication or sedative unless it is an "over the counter" drug, medication or sedative taken according to package directions;</li> <li>▪ Nuclear, biological or chemical contamination (NBC),</li> <li>▪ The policy shall terminate and no benefit shall be payable under the policy if the <ul style="list-style-type: none"> <li>➢ diagnosis or</li> <li>➢ signs or symptoms (related to the diagnosed cancer)</li> </ul> first occurred during the waiting period.</li> </ul>	Part F – Clause 4						
11.	Lapsation	If the premiums are not paid before the expiry of the grace period the policy will lapse and the cover will cease and no benefits will be payable in case of lapsed policies.	Part D – Clause 1						
12.	Reinstatement	The company may agree to reinstate a policy as per the board approved underwriting policy and this will be subject to such terms and conditions as the company may specify from time to time. <ul style="list-style-type: none"> <li>▪ A lapsed policy can be revived within a period of 2 years from first unpaid premium subject to all the outstanding premiums being paid along with interest and satisfactory evidence of good health being provided. Interest rate will be as</li> </ul>	Part D – Clause 2						

		<p>prevailing from time to time.</p> <ul style="list-style-type: none"> <li>▪ Reinstatement request will attract the following: <ul style="list-style-type: none"> <li>▪ The waiting period of 180 days will not reapply - <ul style="list-style-type: none"> <li>• Provided a continuous waiting period of 180 days has been served under the plan, and</li> <li>• If the policy is revived within 60 days of lapse</li> </ul> </li> </ul> </li> <li>▪ For all other cases, the waiting period will begin afresh.</li> </ul>	
13.	Premium Guarantee	<ul style="list-style-type: none"> <li>▪ The premiums will be guaranteed for a period of three years from the date of issue. Upon the completion of three policy years, the premiums may be revised subject to IRDAI's approval. Any revision in the tabular premium rates shall be notified to you at least three months prior to the date of such revision.</li> <li>▪ Premium rates, if and when revised, shall be guaranteed to the policyholder for a subsequent block of three years.</li> </ul>	Part C- Clause 3
14.	Free-Look Period	<ul style="list-style-type: none"> <li>▪ 15 days from the date of receipt of the original policy document.</li> <li>▪ 30 days from the date of receipt of the original policy document for policies purchased through distance marketing (as defined by IRDA).</li> </ul>	Part D – Clause 6

For any queries or clarification, please feel free to contact us at any of the following touch points:

- Call **1860-267-9999** (local charges apply). DO NOT prefix any country code like '+91' or '00'. Available Mon-Sat from 10 am to 7 pm.
- Email [service@hdfclife.com](mailto:service@hdfclife.com) | [NRIservice@hdfclife.com](mailto:NRIservice@hdfclife.com) (For NRI customers only)
- Visit [www.hdfclife.com](http://www.hdfclife.com)

We request that you also read your Policy Document. It will familiarize you with the benefits, other charges and significant details of the product.