

# Secure your family against uncertainties, with a plan that adjusts to your needs.

Introducing

## HDFC Life Click2Protect Life

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan



Life cover of **₹1 Crore @ ₹25/day\***



Enhance your protection  
with WoP CI and ADB  
options<sup>^</sup>



Get back all premiums  
paid on survival till  
maturity with ROP option<sup>#</sup>



Option to reduce Premium  
Payment Term from  
Regular Pay to Limited Pay

**HDFC**  
**Life**

*Sar utha ke jiyo!*

1. The settlement of Claim would be subject to declaration of all pre-existing medical conditions at the time of policy purchase and in accordance to applicable terms and conditions of policy contract

\* Premium for Life Protect Option, Male Life Assured, Non-Smoker, 25 years of age, Policy term of 30 years, Regular pay, Annual frequency, exclusive of taxes and levies as applicable. (Annualized Premium of Rs. 9214/365 ≈ 25)

<sup>^</sup> WoP on diagnosis of CI is available on payment of extra premium under Fixed Term variant only. ADB option is available on payment of extra premium.

<sup>#</sup> Available on payment of extra premium under Fixed Term variant.

## HDFC Life Click 2 Protect Life (Life Protect option)

**Life Protect** option is a simple plan option which provides you with life cover for the coverage term chosen, thereby securing the future of your loved ones.

The benefits of Life Protect option are explained below. For details on other plan options, please refer to respective leaflets and sales brochure.

### Key Features



Provides comprehensive financial protection to your family



Option to avail **cover for Whole of Life**



Get back all premiums paid on survival till maturity with **Return of Premium option\*\***



Waiver of Premium on diagnosis of Critical Illness (through **WOP CI** option)<sup>#</sup>



Additional Sum Assured on Accidental Death (through **ADB** option)<sup>#</sup>



Special premium rates for female lives and non-tobacco users



Tax Benefits as per prevailing tax laws<sup>‡</sup>

\*\*Available on payment of extra premium under Fixed Term variant.

<sup>#</sup> WoP on diagnosis of CI is available on payment of extra premium under Fixed Term variant only. ADB option is available on payment of extra premium.

<sup>‡</sup> As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws

### Eligibility

| Plan Option            | Life Protect  |                             |
|------------------------|---|-----------------------------|
|                        | Fixed Term  | Whole Life                  |
| Min. Age at Entry      | 18 years  | 45 years                    |
| Max. Age at Entry      | 65 years  | 65 years                    |
| Min. Age at Maturity   | 18 years  | Whole of Life               |
| Max. Age at Maturity   | 85 years  | Whole of Life               |
| Min. Policy Term       | Single Pay: 1 month<br>Regular Pay: 5 years<br>Limited Pay: 6 years | Whole of Life               |
| Max. Policy Term       | 85 years - Age at Entry   | Whole of Life               |
| Premium Payment Term   | Single Pay, Regular Pay, Limited Pay (5 to any PPT less than PT)    | Limited Pay (5, 10, 15 pay) |
| Min. Basic Sum Assured | ₹50,000   |                             |
| Max. Basic Sum Assured | No limit, subject to Board Approved Underwriting Policy (BAUP)      |                             |

All ages are expressed as on last birthday. For all ages, risk commences from the date of inception of the contract.

### Benefits:

Under this plan option, you are covered for death during the policy term. In case of your unfortunate demise during the policy term, your nominee gets a lump sum benefit.

**Example:** Mr. Bansal, a 40 years old gentleman, buys the Life Protect Option of HDFC Life Click 2 Protect Life for cover till age 85 years, regular pay, and avails a level cover of ₹1,00,00,000.

Mr. Bansal passes away in the 10th policy year. His nominee will receive a lump sum benefit of ₹1,00,00,000.

**Total SA: ₹1 Cr | Policy term: Till age 85 years**

**Death during 10<sup>th</sup> year:  
Death Sum Assured is paid out ₹1 Cr**



### Death Benefit:

“Death Benefit” is payable as a lump sum to your Nominee if you die during the policy term. It is the higher of:

- A. Sum Assured on Death
- B. 105% of Total Premiums Paid

Sum Assured on Death for Single Pay (SP) is the highest of:

- A. 125% of Single Premium
- B. Sum Assured on Maturity
- C. Basic Sum Assured

Sum Assured on Death for other than Single Pay (Limited Pay and Regular Pay) is the highest of:

- A. 10 times of the Annualized Premium
- B. Sum Assured on Maturity
- C. Basic Sum Assured

**Annualized Premium** is the premium amount payable in a year chosen by the policyholder, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

**Total Premiums Paid** are the total of all the premiums received, excluding any extra premium, any rider premium and taxes. In case ROP option has been selected, Total Premiums Paid includes premium paid for base plan option and the additional premium paid for ROP option.

**Sum Assured on Death** is the absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy or an absolute amount of benefit which is available to meet the health cover.

**Basic Sum Assured** is the amount of sum assured chosen by the policyholder.

**Sum Assured on Maturity** is the amount which is guaranteed to become payable on maturity of the policy, in accordance with the terms and conditions of the policy.

### Maturity Benefit:

On survival until Maturity, Sum Assured on Maturity will be payable.

Sum Assured on Maturity will be equal to the Total Premiums Paid if ROP benefit is selected, Nil otherwise.

Upon the payment of death or maturity benefit as above, the policy terminates and no further benefits are payable.

### Add-on benefits available

#### 1. Return of Premium (ROP) option<sup>1</sup>

If you choose this, you will receive a return of 100% of the Total Premiums Paid as a lump sum, upon survival until maturity.

**This add-on option will be available for:**

- All policy terms between 10 and 40 years for Single, Regular and 5 Pay.
- All policy terms between 15 and 40 years for 8, 10 and 12 Pay.

## 2. Waiver of Premium on CI (WOP CI) Option<sup>4</sup>

If you choose this add-on option, all future premiums payable under the plan will be waived, if you are diagnosed with any of the covered critical illnesses<sup>2</sup>.

This option will be available only where PPT is at least 5 years and Fixed Term variant is selected.

## 3. Accidental Death Benefit<sup>3</sup> (ADB) Option<sup>4</sup>

If you choose this add-on option, an additional amount equal to 100% of Basic Sum Assured will be payable to the Nominee on your (Life Assured's) death due to accident during the policy term.

## 4. Option to reduce Premium Payment Term from Regular Pay to Limited Pay

You also have an option to convert the outstanding regular premiums into any limited premium period available under the plan options without any charge/ fee.

## 5. Alteration of premium payment frequency

You have an option to alter the premium payment frequency during the premium payment term without any charge/ fee.

<sup>1</sup>Available on payment of extra premium under Fixed Term Variant.

<sup>2</sup>for covered critical illness under this plan please refer to the product brochure.

<sup>3</sup>for details of accidental death benefit please refer to the product brochure.

<sup>4</sup>Available on payment of extra premium.

## Riders

You can enhance your protection by availing any of the following Riders:

**HDFC Life Income Benefit on Accidental Disability Rider (UIN: 101B013V03)**

**HDFC Life Critical Illness Plus Rider (UIN: 101B014V02)**


**HDFC Life protect Plus Rider (UIN: 101B016V01)**

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(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 liable for a penalty which may extend to ten lakh rupees.

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HDFC Life Click 2 Protect Life (UIN: 101N139V04) is a non linked, non participating, individual, pure risk premium/savings life insurance plan. Life Insurance Coverage is available in this product. HDFC Life Income Benefit on Accidental Disability Rider (UIN: 101B013V03), HDFC Life Critical Illness Plus Rider (UIN: 101B014V02), HDFC Life Protect Plus Rider (UIN: 101B016V01) are the names of the riders. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: PP/02/22/27771.

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