

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 & CI Rebalance cover of ₹1 Crore @ ₹34 /day*



Auto balances
Death and Critical
Illness cover[^]



Covers against
36 Critical
Illnesses



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

HDFC
Life

Sar utha ke jyo!

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 & CI Rebalance option, Age 25 years, Male, Non-smoker, Policy term of 10 years, Regular pay, Annual Frequency, exclusive of taxes and levies as applicable. (Annualized Premium of 12575/365 ≈ 34)

[^] Available under Life & CI Rebalance option. Critical Illness cover increases at each policy anniversary with corresponding reduction in Life Cover.

HDFC Life Click 2 Protect Life (Life & CI Rebalance option)

Life & CI Rebalance option is a smart cover which aims to achieve a balance between Death and Critical Illness benefit as you go along in your life. Critical Illness cover increases at each policy anniversary with corresponding reduction in Life Cover. In addition, all future premiums are waived off on diagnosis of any of the covered Critical Illnesses and the life cover continues.

The benefits of Life & CI Rebalance 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



Auto balances Death and Critical Illness benefits with increasing age



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



Waiver of Premium on diagnosis of Critical Illness



Covers against 36 Critical Illnesses



Special premium rates for female lives and non-tobacco users



Tax Benefits as per prevailing tax laws#

* Available on payment of extra premium under Life & CI Rebalance Option.

As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws

Eligibility

| Plan Option | Life & CI Rebalance |
|------------------------|--|
| Min. Age at Entry | 18 years |
| Max. Age at Entry | 65 years |
| Min. Age at Maturity | 28 years |
| Max. Age at Maturity | 75 years |
| Min. Policy Term | 10 years |
| Max. Policy Term | 30 years |
| Premium Payment Term | Single Pay, Regular Pay, Limited Pay (5 to any PPT less than PT) |
| Min. Basic Sum Assured | ₹20,00,000 |
| 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, Basic Sum Assured chosen by you will be split between Life Cover SA and Critical Illness SA (CI SA).

At the beginning of the cover, Life Cover SA is set at 80% of Basic Sum Assured and CI SA is set at 20% of Basic Sum Assured. For an in-force policy, at every policy anniversary, starting from the first policy anniversary, CI SA will increase every year and Life Cover SA will decrease by the same amount. This amount will be calculated as follows:

30% × Basic Sum Assured ÷ Policy Term

Basic Sum Assured (Life Cover SA + CI SA) will remain the same throughout the policy term.

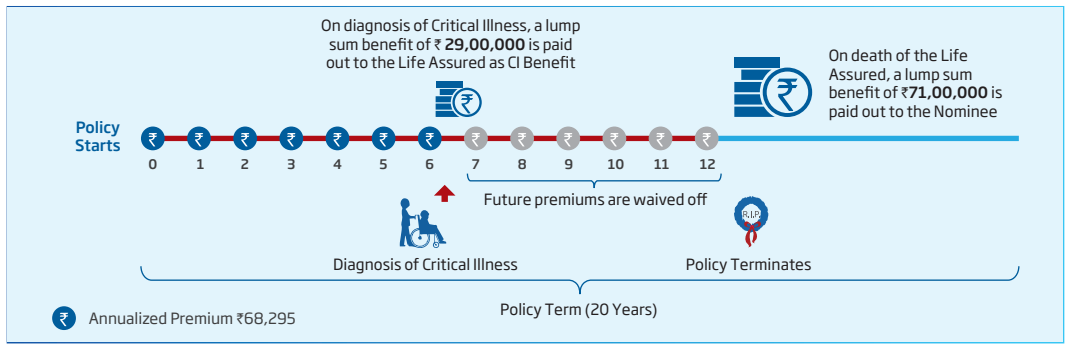
Once a Critical Illness claim is made, the Life Cover SA will be fixed at the then applicable level and the same SA will continue until the end of policy term.

Example: Mr. Xavier, a 45 years old gentleman, buys the Life & CI Rebalance option of HDFC Life Click 2 Protect Life for a policy term of 20 years, regular pay, and avails a basic sum assured of ₹1,00,00,000. He pays a premium of ₹68,295 annually.

He is diagnosed with a Critical Illness in the 7th policy year. His future premiums are waived off and he receives ₹29,00,000 as lump sum Critical Illness benefit. His Life Cover SA is now fixed at ₹71,00,000.

Mr. Xavier passes away in the 13th policy year. His nominee will receive a lump sum death benefit of ₹71,00,000.

Total Premiums Paid: ₹ 4,78,065



Death Benefit:

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

- A. Sum Assured on Death
- B. 105% of Total Premiums Paid
- C. Life Cover SA

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

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

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

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

Where,

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.

Benefit on diagnosis of Critical Illness:

On diagnosis of any of the covered critical illnesses*, the applicable Critical Illness (CI) SA at the time of diagnosis of the disease, will be payable to you.

In addition, all future premiums payable under the plan will be waived off and the life cover continues.

*Please refer the section on “Critical Illnesses covered” for list of Critical Illnesses covered and definitions and exclusions relating to the same in the product brochure.

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

If you choose this plan option, you will have to pay an additional premium over and above the premium payable for the base plan option chosen and 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. 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.

3. Alteration of premium payment frequency

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

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 protect Plus Rider (UIN: 101B016V01)

Prohibition of Rebates: In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time:

(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.

Contact us today



To buy: 1800-266-9777 (Toll free)
(Available all days 9am to 9pm)



Visit us at www.hdfclife.com



Sar utha ke jiyo!

HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.

Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011.

Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com

The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited.

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 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/02/22/27773.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.