

YOUR POLICY AT A GLANCE

This is a document that will help you to understand your policy and is not the policy document. In case of any discrepancy between this document and your policy document, the policy document will prevail over this document.

Plan Name & UIN	HDFC Home Loan Protection Plan	UIN: 101N013V02
Aim of the plan	This traditional plan aims to reduce the home loan liability of the family in case of death of the life assured.	
Type of the plan	Traditional without profit insurance plan with reducing death benefit (as per the schedule). The plan does not receive any bonuses.	
Policy term	Minimum term of 5 years. Maximum term is 20 years.	
Single Premium	Minimum single premium is Rs. 2,000. The Sum Assured determines the maximum single premium that can be paid.	
Sum Assured	Depends on age, policy term and gender.	
Maturity Benefit	There is no benefit on maturity.	
Death Benefit	Amount payable on death in any policy year is a percentage of the basic Sum Assured, rounded up to the higher Rs.100, as per the schedule. This percentage depends on the original policy term and the duration that the policy has been in force. Please refer to the policy document for details.	
Conditions where the benefits will not be payable	No benefit will be paid if death is due to suicide, is within a year of date of commencement or date of issue of the Policy or if death occurs within 90 days of taking the policy except for accidental death.	
Recipients of benefit	If the policy is assigned, then all benefits will be paid to Assignee. In case policy is not assigned and life assured and policy holder is the same individual, then benefits are paid to the nominee.	
Free Look period	15 days from the date of receipt of the policy document.	
Surrender	There is no benefit on surrender.	
Loans	Not Available	

For any further query or clarification, kindly contact us as below:

- Call us toll free on **1800-209-7777** (Any phone) or **1800-228-228** (BSNL/ MTNL)
- Send us a call back request- SMS **SERVICE** to **5676727**
- Email us at **service@hdfclife.com** or visit our website **www.hdfclife.com**

We request you to also read your policy document. It will familiarize you with the benefits, other charges and significant details of the product.



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