

## HDFC Life launches online Term Insurance Plan - 'HDFC Life Click2Protect'

- A competitive and easy-to-buy policy available in more than 750 cities
  - HDFC Life Click2Protect available on [www.hdfclife.com](http://www.hdfclife.com)

**Mumbai, Jan 3, 2012:** HDFC Life, one of India's leading private life insurance companies, augmented its online channel with the launch of 'HDFC Life Click2Protect' - an Online Term Insurance Plan. The plan is suited for those who seek insurance cover at nominal premiums against their liabilities.

Announcing the launch, **Mr. Sanjay Tripathy, Executive Vice President and Head, Marketing and Direct Channels, HDFC Life** said, "HDFC Life Click2Protect is available in more than 750 cities across the country, the highest reach of an online term insurance plan in the industry. The objective of launching HDFC Life Click2Protect is to cater to the needs of informed customers based not only in metros, but in Tier 2 and 3 cities in the country."

"HDFC Life Click2Protect is a Term Insurance Plan aimed at an informed customer who understands his/her liabilities, the extent of cover needed and is fairly conversant with online purchase practices. Click2Protect offers the convenience of experiencing a simple, fast, convenient, transparent, and cost-effective way of buying a life insurance plan," Mr Tripathy added.

Apart from HDFC Life Click2Protect, HDFC Life also offers other online products such as HDFC SL Young Star Super II and HDFC SL Crest.

### Key Features of the Policy

- **Special rates** for non tobacco user
- **Differential rates** for women
- **30-day** Free Look in Period
- **Entry Age:** 18 years to 55 years
- **Maturity Age:** 28 years to 65 years
- **Minimum Sum Assured:** Rs. 10,00,000
- **Maximum Sum Assured:** Rs. 10,00,00,000
- **Minimum Annual Premium:** Rs. 2,000
- **Policy Terms:** 10/15/20/25/30 years
- **Premium Paying Terms:** Same as policy term
- **Premium Paying Frequencies:** Annual mode only

### Other features of Click2Protect

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<b>HDFC Life Click2Protect Benefits</b>	
Death	On death during the policy term, the sum assured will be paid to the nominee. The policy will terminate.
Maturity	As it's a pure term insurance plan no benefits are paid on maturity or surrender.
Tax Benefit	Section 80C of the Income Tax Act, 1961, subject to the provisions contained therein. Section 10 (10D), the benefits received from the policy are exempt from tax.
Discounts	Healthier individual and non tobacco user can avail cheaper premium rates.

**Indicative premiums for various combinations of age, term and sum assured for a healthy male (non-tobacco user) are given below.**

<b>Entry Age</b>	<b>Sum Assured / Policy Term: 20 Years</b>		
	<b>Rs. 25 Lakhs</b>	<b>Rs. 50 Lakhs</b>	<b>Rs. 100 Lakhs</b>
30	3,350	5,100	9,000
35	4,675	6,400	11,300
40	6,975	9,150	16,200
45	10,750	14,150	25,300
<b>Entry Age</b>	<b>Sum Assured / Policy Term: 25 Years</b>		
	<b>Rs. 25 Lakhs</b>	<b>Rs. 50 Lakhs</b>	<b>Rs. 100 Lakhs</b>
25	2,975	4,700	8,200
30	3,800	5,450	9,700
35	5,400	7,150	12,600
40	8,100	10,450	18,500
<b>Entry Age</b>	<b>Sum Assured/ Policy Term: 30 Years</b>		
	<b>Rs. 25 Lakhs</b>	<b>Rs. 50 Lakhs</b>	<b>Rs. 100 Lakhs</b>
25	3,325	4,900	8,600
30	4,375	6,000	10,600
35	6,250	8,150	14,400

*\*all premiums are exclusive of service tax*



## PRESS RELEASE

**About HDFC Life:** HDFC Life, one of India's leading private life insurance companies, offers a range of individual and group insurance solutions. It is a joint venture between Housing Development Finance Corporation Limited (HDFC), India's leading housing finance institution and Standard Life plc, the leading provider of financial services in the United Kingdom.

HDFC Life's product portfolio comprises solutions, which meet various customer needs such as Protection, Pension, Savings, Investment and Health. Customers have the added advantage of customizing the plans, by adding optional benefits called riders, at a nominal price. The company currently has 28 retail and 9 group products in its portfolio, along with 10 optional riders catering to the savings, investment, protection and retirement needs of customers.

HDFC Life continues to have one of the widest reaches among new insurance companies with about 500 branches servicing customer needs in over 700 cities and towns. The company has a strong presence in its existing markets with a strong base of Financial Consultants. For more information, please visit [www.hdfclife.com](http://www.hdfclife.com).