

Press Release

HDFC Life launches Click2Protect Super that offers Comprehensive Benefits

- *A term plan that offers the freedom of customisation*
- *Pay only for the benefits / plan options that you choose*
- *Enables fulfilment of financial goals and provides financial independence to the family*

Mumbai September 12, 2022: HDFC Life, one of India's leading life insurers has launched a term insurance plan [Click2Protect Super](#), which enables customisation as per your protection needs and you only pay for the benefits / plan options that you have chosen.

Click2Protect Super is a non-linked, non-participating, individual, pure risk premium/ savings life insurance plan that provides you with multiple flexibilities such as changing life cover, extending the policy term, getting coverage for accidental death and terminal illness, etc. thereby giving you a true sense of freedom like never before.

The plan provides comprehensive financial protection to your family. You can choose a cover that fits your needs from three plan options – Life, Life Plus & Life Goal

Let us look at each of these options and the benefits they provide:

Life Option: This provides you with life cover for the coverage term chosen, thereby securing the future of your loved ones. This smart plan option comes with an inbuilt-benefit of terminal illness cover and also allows you to increase the cover amount to ensure financial independence for your family in your absence.

The key benefits of this option include:

- Option to choose increasing Death Benefit up to 200%
- Waiver of Premium on diagnosis of Critical Illness
- Option to choose Additional Cover for Spouse
- Return of Premium option
- Option to get back the base premium paid at time of policy cancellation through Smart Exit Option
- Acceleration of Death benefit on diagnosis of terminal illness till the age of 80 years
- Waiver of Premium on Total and Permanent Disability
- Option to receive Death Benefit in Instalments

Life Plus: Along with life cover, this option enhances your cover against accidental death and terminal illness, thereby providing comprehensive protection for life.

The key benefits of this option include:

- Additional sum assured payable in case of accidental death during policy term
- Waiver of Premium on diagnosis of Critical Illness
- Option to choose Additional Cover for Spouse
- Return of Premium option
- Option to get back base premium paid at time of policy cancellation through Smart Exit Option

- Provides Acceleration of Death benefit on diagnosis of terminal illnesses, till age 80 years
- Waiver of Premium on Total and Permanent Disability (through WOP Disability option)
- Option to receive Death Benefit in Instalments

Life Goal: This option ensures optimum coverage by offering the flexibility to vary your life cover for desired term thereby safeguarding your loved ones from any liabilities and/or expenses

The key benefits of this option include:

- Waiver of Premium on Total and Permanent Disability
- Option to receive Death Benefit in Instalments

Speaking on the product launch, **Srinivasan Parthasarathy – Chief Actuary, HDFC Life** said, "[Term insurance](#) is a must have for every individual. As a leading life insurer, we constantly endeavour to understand the ever-evolving needs of the Indian consumer. We aim to launch innovative products that offer a great amount of flexibility in the form of customisations. Such products are customer centric, designed to meet their specific needs and also ensure that customers only pay for what they have purchased. Click2Protect Super can be customised as per the customer's needs and this reflects in the premium as well. The three plan options of the product offer various benefits. We believe Click 2 Protect Super will be the new age financial safety net for customers who believe in living a life of pride."

About HDFC Life

HDFC Life Insurance Company Limited ('HDFC Life' / 'Company') is a joint venture between HDFC Ltd., India's leading housing finance institution and abrdn (Mauritius Holdings) 2006 Limited, a global investment company.

Established in 2000, HDFC Life is a leading, listed, long-term life insurance solutions provider in India, offering a range of individual and group insurance solutions that meet various customer needs such as Protection, Pension, Savings, Investment, Annuity and Health. As on June 30, 2022, the Company had 39 individual and 13 group products in its portfolio, along with 7 optional rider benefits, catering to a diverse range of customer needs.

HDFC Life continues to benefit from its increased presence across the country having a wide reach with 383 branches and additional distribution touch-points through several new tie-ups and partnerships. The count of our distribution partnerships is over 300, comprising banks, NBFCs, MFIs, SFBs, brokers, new ecosystem partners amongst others. The Company has a strong base of financial consultants.

For more information, please visit our website, www.hdfclife.com. You may also connect with us on Facebook, Twitter, YouTube and LinkedIn.

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