

HDFC Life Group Credit Protect Plus 101N096V06 - Customer Information Sheet
A Non-Participating Non-Linked Life Group Pure Risk Product



CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	HDFC Life Group Credit Protect Plus UIN - <<101N096V06>>	Page 1
2.	Policy Number	<<>>	Page 1
3.	Type of Insurance Policy	Non Linked Non Participating Pure Risk Group Life Insurance Product	Section 1
4.	Basic Policy Details	Installment Premium Plan Options: - Life – Rs. <<xxxx>> <Rider_Name> - Rs. <<xxxx>> Mode of premium payment: <<Monthly/Quarterly/ half yearly/Yearly>> Single Premium payment Term: <<xxx>> Policy Term: <<xxx>>months Sum Insured Plan Options: Life – Rs. <<xxxx>> <Base_SA> <Rider_Name> - <Rider_SA>	Section 1
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity – No benefits are paid on maturity. Benefits payable on death –Death Benefit is payable on death of the Life Assured provided all due Premiums have been paid under the policy. • Surrender Benefits means an amount that becomes payable in case of Surrender of the Policy in accordance with the terms and conditions of the Policy. • Other benefits/options payable, specific to the policy, if any. 	Section 6
6.	Exclusions (What the policy does not cover)	<p><u>Suicide Exclusion:</u> In case of death due to suicide within 12 months from the Risk Commencement Date under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force</p> <p><u>For exclusions related to optional benefits, if any, please refer Certificate of Insurance.</u></p>	Section 6
7.	Waiting Period >Time period during which specified	<p><u>Accelerated Critical Illness Benefit</u></p> <p>Specific Exclusions for this benefit are listed below: We shall not be liable to pay any benefit if the critical illness is caused</p>	Section 6

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	<p>diseases/treatments are not covered. >It is counted from the beginning of the policy coverage.</p>	<p>directly or indirectly by the following:</p> <p><Any sickness related condition manifesting itself within 90 days of the commencement of the policy/ Risk Commencement Date or reinstatement, whichever is later.></p> <p><u>Wellness Benefit</u></p> <p>Doctor Prescribed Diagnostics 90 days Waiting Period.</p> <p>Virtual Consultations (Insta-Consult): 90-day Waiting Period a) Only 1(one) active Doctor consultation is allowed at any given time and the Insured Beneficiary can book/utilize next consultation post completion of ongoing consultation</p>	
8.	Grace period	<ul style="list-style-type: none"> Not applicable 	Not applicable
9.	Free Look Period	<p>You have a free look period of 30 days from the date of receipt of the Certificate of Insurance, to review the terms and conditions of the Policy. In case You disagree with the terms & conditions of Your Policy, you have the option to return the Certificate of Insurance to us for cancellation.</p>	Section 4
10.	Lapse, paid-up and revival of the Policy	Not Applicable	Not applicable
11.	Policy Loan, if applicable	Not Applicable	Not applicable
12.	Claims/Claims Procedure	<ul style="list-style-type: none"> Turn Around Time (TAT) for claims settlement and brief procedure: https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf Helpline/Call Centre number:022-68446530 (Call Charges apply) Link for downloading claim form and list of documents required including bank account details: https://www.hdfclife.com/customer-service/claims 	Section 4
13.	Policy Servicing	<ul style="list-style-type: none"> Turn Around Time (TAT): https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf Helpline/Call Centre number:022-68446530 (Call Charges apply) Link for downloading applicable forms and list of documents required including bank account details: https://www.hdfclife.com/customer-service/forms-and-download 	
14.	Grievances /Complaints	<ul style="list-style-type: none"> Contact details of Grievance Redressal Officer of the insurer: Tel: 022-67516666, Helpline number: 022-68446530 (Call charges apply) E-mail: service@hdfclife.com Link for registering the grievance with the insurer's portal: https://www.hdfclife.com/customer-service/grievance-redressal Contact details of Ombudsman: https://www.cioins.co.in/Ombudsman 	

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Declaration by the Life Assured

I have read the above and confirm having noted the details.

Place:

(Signature of the Life Assured)

Date:

(LEGAL DISCLAIMER) NOTE: The information must be read in conjunction with the product brochure and policy document. In case of any conflict the terms and conditions mentioned in the policy document shall prevail.

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