

HDFC Life Group Health Shield 101N116V06 - 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 Health Shield UIN - <<101N116V06>>	Page 1
2.	Policy Number	<<>>	Page 1
3.	Type of Insurance Policy	Non Linked Non Participating Pure Risk Group Life Insurance Product	Page 1
4.	Basic Policy Details	• Installment Premium - <<>> • Frequency of Premium Payment - <<Annual / Half Yearly/ Quarterly/ Monthly>> • Sum Assured – <<>>, at inception • Premium Payment Term - <<>> • Policy Term - <<>> • Next Renewal date - <<DD/MM/YYYY>> • Premium due date - <<DD/MM/YYYY>>	Page 1
5.	Policy Coverage/benefits payable	• Benefits payable on maturity – No Benefit shall be payable on maturity. • Benefits payable – The Sum Insured (except Accidental Death Benefit under Personal Accidental Cover (PAC) Option) as mentioned in Appendix A – Schedule of Benefits will be payable to you, provided the conditions specified in Appendix B are not attracted (in case the Scheme Member is a minor, the said Benefits shall be payable to the Legal Guardian of the minor as specified above). Where multiple Benefit options are chosen, the Benefits payable under each Benefit option shall be independent of Benefits payable under other Benefit options. • 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. • Options to the member for availing benefits, if any, covered under the policy • Other benefits/options payable, specific to the policy, if any.	Terms & Conditions – Page 2 & 3
6.	Option available(in case of Annuity product)	Not Applicable	Not Applicable
7.	Riders opted, if any	Not Applicable	Not Applicable

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8.	Exclusions (What the policy does not cover)	(1) Suicide Exclusion: In case of death due to suicide, within 12 months from the date of commencement of risk 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. (2) For exclusions related to optional benefits, if any, please refer Certificate of Insurance.	Appendix C: General Permanent Exclusions
9.	Waiting /lien Period, if any	60 Days Waiting Period for Hospital Cash & Surgical Benefit - Daily Hospital Cash Benefit and / or Surgical Benefit shall not be payable for any treatment of illness/ailment/disease diagnosed or hospitalization taking place within 60 days from date of commencement or revival of cover, whichever occurs later. This waiting period shall not apply for covered surgical procedures for injury due to Accident or hospitalisation arising out of Accident. 90 Days Waiting Period for Critical Illness - No benefit shall be paid in case the Life Assured is diagnosed with any of the applicable listed Critical Illnesses within 90 days from the date of commencement or revival of cover, whichever occurs later except in cases where the Critical Illness occurs as a result of an accident (such as Major Head Trauma). 180 Days Waiting Period for Cancer Cover and Cardiac Cover - No benefit for Cancer Cover and / or Cardiac Cover shall be paid in case the Life Assured is diagnosed with any of the condition covered under Cancer Cover and Cardiac Cover during waiting period. Waiting period for this purpose shall be 180 day from the date of commencement or revival of coverage, whichever occurs later. 1 or 2 Years Waiting Period for Daily Hospital Cash Benefit & Surgical Benefit - In case of hospitalization or treatment of any of the following injury, sickness, diseases or surgical procedure and any complications arising out of them during a period of 1 or 2 years from the date of commencement of cover or revival of coverage, whichever occurs later, the Daily Hospital Cash Benefit or Surgical Benefit will not be payable. - Pre-Existing Disease for Daily Hospital Cash Benefit & Surgical Benefit: Benefits under Daily Hospital Cash Benefit & Surgical Benefit will not be available for any Pre-Existing Disease as defined above, until the Life Assured has been continuously insured for a period of 36 months prior to the date of commencement or date of revival of the policy issued by the insurer, whichever occurs later	
10.	Grace period	NA	-
11.	Free Look Period	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.	Terms & Conditions - Page 2
12.	Lapse, paid-up and	Lapse is the status of the Policy when due premium is not paid	Terms &

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	revival of the Policy	within the grace period. Revival means restoration of the Policy by the Company, which was discontinued due to the non-payment of Premium, by the insurer with all the benefits mentioned in the Policy document, with or without rider benefits if any, upon the receipt of all the Premiums due and other charges/ late fee, if any, during the revival period, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the Scheme Member on the basis of the information, documents and reports furnished by the Master Policyholder in accordance with Board approved underwriting policy.	Conditions - Page 3
13.	Policy Loan, if applicable	Not Applicable	Not Applicable
14.	Claims/Claims Procedure	- 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	Terms & Conditions - Page 3
15.	Policy Servicing	- 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	Appendix D – Grievance Redressal Mechanism
16.	Grievances /Complaints	- 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	Appendix D – Grievance Redressal Mechanism

Declaration by the Policyholder

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

Place:

(Signature of the Policyholder)

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.