

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

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

S. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	COI Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	HDFC Life Group Jeevan Suraksha (Micro Insurance Product) UIN <<101N113V07>>	Page 1
2	Policy number	<<Policy Number>>	Page 1
3	Type of Insurance Product/ Policy	Non Linked Non Participating Pure Risk Group Term Micro Life Insurance Product	Page 1
4	Basic Policy details	Installment Premium- Rs. <<xxxx>> Life- Rs. <<xxxx>> Plan Options- <> <Rider_Name/ Plan Option Name> - Rs. <<xxxx>> <If, Daily Hopi Cash Rider is opted- <Yes/No>> Mode of premium payment- <<Monthly/Quarterly/half yearly/Yearly>> Premium payment Term- <<xxx>>months Policy Term- << Single/Limited: 5 years / Regular : 2-10 years>> Applicable taxes and levies- <<Rs XXX>> Sum Assured- Rs. <<xxxx>> Moratorium Period- <<1-5yrs>> Frequency of Payment- <<Single / Yearly / Half Yearly / Quarterly / Monthly>>	Premium details - Page 1
5	Policy Coverage (What the policy covers)	• Benefits payable on death – In case of death of the Scheme Member (first death in case cover is taken on Joint Life basis) during the Cover Term and all due Premiums having been duly paid on behalf of the Scheme Member, the Sum Assured specified in the Certificate of Insurance issued to the Scheme Member shall be payable to the Nominee of the Scheme Member. • Benefits payable on maturity – No benefits are paid on maturity. • 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 policyholders for availing benefits, if any,	Terms and Conditions – Page 2

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		covered under the policy	
6.	Options available (in case of Linked Insurance Products)	Not Applicable	Not Applicable
7.	Option available (in case of Annuity product)	Not Applicable	Not Applicable
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: Exclusions
9	Waiting /lien Period, if any	Critical Illness- Specific Exclusions for this benefit are listed below- - Any of the listed dread disease conditions where death occurs within 30 days of the diagnosis - Any sickness related condition manifesting itself within 90 days of the commencement of the policy/date of acceptance of risk or reinstatement, whichever is later Wellness Benefit- 30-day Waiting Period from the Risk Commencement Date is applicable.	Not Applicable
10	Grace Period	Grace period for other than single premium policies means the time granted by the insurer from the due date of payment of premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the policy. The grace period for payment of the premium for all types of life insurance policies shall be 15 days, where the policyholder pays the premium on a monthly basis and 30 days in all other cases	Terms and Conditions – Page 3
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	Terms and Conditions

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		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.	– Page 3
12	Lapse, paid-up and revival of the Policy	•Lapse is the status of the Policy when due premium is not paid 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.	Terms and Conditions – Page 3
13	Policy Loan	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) NRI Helpline number: +91 89166 94100 (Call charges apply) • Contact details of the insurer: You can email us at service@hdfclife.com • Link for downloading claim form and list of documents required including bank account details: https://www.hdfclife.com/customer-service/claims	Terms and 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) NRI Helpline number: +91 89166 94100 (Call charges apply) • Contact details of the insurer: You can email us at service@hdfclife.com nriservice@hdfclife.com (For NRI customers only) • Link for downloading applicable forms and list of documents required including bank account details: https://www.hdfclife.com/customer-service/forms-and-download	
16	Grievances /Complaints	• Contact details of Grievance Redressal Officer of the insurer: Tel: 022-67516666, Helpline number: 022-68446530 (Call charges apply) NRI Helpline number +91 89166 94100 (Call charges apply)	

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		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 to be Assured;

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

Place:

Date:

(Signature of the Life to be Assured)

(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.