

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your Certificate of Insurance (COI).

S. No.	Title	Description (Please refer to applicable COI Clause Number in next column)	COI Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	HDFC Life Group Poorna Surkasha UIN <<101N137V03>>	Page 1
2	Policy number	<<Policy Number>>	Page 1
3	Type of Insurance Product/ Policy	Non Linked Non Participating Pure Risk Group Life Insurance Product	Page 1
4	Basic Policy details	Installment Premium: Rs. <<xxxx>> Applicable taxes and levies <<Rs XXX>> Sum Assured: Rs. <<xxxx>> <<Rider Sum Assured>>: Rs. <<xxxx>> Moratorium Period: NA Mode of Payment <<Single/Limited/Regular>> Frequency of Payment << Single/ Annual / Half Yearly/Quarterly/ Monthly >> Premium payment Term: <Single / Limited: years / Regular : xx years> Policy Term: << xxx>> months Next Renewal Date: <DD/MM/YYYY>	Premium details - Page 1
5	Policy Coverage (What the policy covers)	<ul style="list-style-type: none"> •Benefits payable on maturity – No benefits are paid on maturity. •Benefits payable on death – In case of death, the Sum Assured as mentioned in Appendix A – Schedule of Benefits will be payable to the Nominee, provided the conditions specified in Appendix B are not attracted. •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, covered under the policy •Other benefits/options payable, specific to the policy, if any. 	Schedule of Benefits – Page 5
6.	Options available (in case of Linked Insurance Products)	Not Applicable	Not Applicable
7.	Option available	Not Applicable	Not

	(in case of Annuity product)		Applicable
8	Exclusions (What the policy does not cover)	<p>(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.</p> <p>(2) For exclusions related to optional benefits, if any, please refer Certificate of Insurance.</p>	Appendix C: Exclusions – Page 9
9	Waiting /lien Period, if any	Waiting Period for Accelerated Critical Illness Benefit - No benefit shall be paid in case the Scheme Member is diagnosed with any of the applicable listed Critical Illnesses or surgeries within 90 days from the date of commencement of the Coverage term except in cases where the Critical Illness occurs as a result of an Accident (such as Major Head Trauma).	Appendix C Page -9
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 7
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 and Conditions – Page 1
12	Lapse, paid-up and revival of the Policy	<p>• Lapse is the status of the Policy when due premium is not paid within the grace period.</p> <p>• 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.</p>	Terms and Conditions – Page 7
13	Policy Loan	Not Applicable	Not Applicable

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14	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) 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 2
15	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) 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 applicable forms and list of documents required including bank account details: https://www.hdfclife.com/customer-service/forms-and-download 	Appendix D - Page 14
16	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) NRI Helpline number +91 89166 94100 (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 - Page 11

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.