

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)	Certificate of Insurance Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Product Name- << HDFC Life Group Term Insurance >> UIN - <<101N005V08>>	Title Page
2.	Policy Number	<< >>	Title Page
3.	Type of Insurance Policy	<< A Non-Linked Non Participating Life Group Pure Risk Insurance Product>>	Page 1
4.	Basic Policy Details	<ul style="list-style-type: none"> • Instalment Premium - <<>> • Mode of premium payment - <<Monthly, Quarterly, Half Yearly or Yearly>> • Sum Assured on Death – <<>>, at inception • Premium Payment Term – One Year Renewable • Policy Term - One year renewable term 	Page 1
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on death – Death Benefit is payable on death of the Scheme Member, provided all due premiums have been paid under the policy and the policy is in force. For detailed terms and conditions, please refer the Part C of the Policy Document. • Options to policyholders for availing benefits, if any, covered under the policy • Other benefits/options payable, specific to the policy, if any. 	Appendix A- Schedule of Benefits (Page 2)
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.	Riders opted, if any	<ul style="list-style-type: none"> • Rider Name – << >> • Rider UIN – << >> • Rider Sum Assured – << >> 	Optional Benefits (Page 2)

9.	Exclusions (events where insurance coverage is not payable), if any.	<ul style="list-style-type: none"> • Suicide Exclusion - . For non employer-employee scheme, in case of death due to suicide within 12 months from the date of joining the scheme, the nominee shall be entitled to get at least 80% of the to 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, where total premiums paid refers to total of all the premiums received, excluding any extra premium, any rider premium and taxes. Suicide exclusion shall not be applicable for members who were already insured in the previous year for non-employer-employee group • For exclusions related to optional benefits, if any please refer Certificate of Insurance 	Clause 14 (Page 1)
10.	Waiting /lien Period, if any	Not Applicable	Not Applicable
11.	Grace period	A grace period of 15 days for monthly Premium paying frequency and 30 days for quarterly and half-yearly Premium paying frequencies is allowed for the payment of each renewal Premium after the first Premium. We will not accept part payment of the Premium. The policy is considered to be in-force with the risk cover during the grace period without any interruption. If a Premium is not paid within the grace period then policy will lapse. If death occurs during the grace period, the Death Benefit payable shall be Sum Assured after deduction of the due and unpaid premiums for the policy year.	Clause 17 (Page 1)
12.	Free Look Period	You have a free look period of 30 days from the date of receipt of the Policy, 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 original policy document to us for cancellation.	Clause 18 (Page 1)
13.	Lapse, paid-up and revival of the Policy	Not Applicable	Not Applicable
14.	Policy Loan, if applicable	Not Applicable	Not Applicable
15.	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 nriservice@hdfclife.com (For NRI customers only) • Link for downloading claim form and list of documents required including bank account details: https://www.hdfclife.com/customer- 	Clause 20 (Page 1)

		service/claims	
16.	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 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 	Grievance Redressal Process (Page 11)
17.	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 nriservice@hdfclife.com (For NRI customers only) • 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 	Grievance Redressal Process (Page 11)

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