

HDFC Group Term Life (UIN: 101N169V03) – 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)	Certificate of Insurance Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Product Name- << HDFC Life Group Term Life >> UIN - << 101N169V03 >>	Title Page
2.	Policy Number	<< >>	Title Page
3.	Type of Insurance Policy	A Non-Linked Non-Participating Life Group Pure Risk Product	Page 1
4.	Basic Policy Details	<ul style="list-style-type: none"> <li>• Instalment Premium - &lt;&lt; &gt;&gt;</li> <li>• Mode of premium payment - &lt;&lt;Single, Monthly, Quarterly, Half Yearly or Yearly&gt;&gt;</li> <li>• Sum Assured on Death – &lt;&lt; &gt;&gt;, at inception</li> <li>• Premium Payment Term – One Year Renewable</li> <li>• Policy Term - One year renewable term</li> </ul>	Appendix A: Schedule of Benefits
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> <li>• Benefits payable on death – Death Benefit is payable on death of the Insured 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.</li> <li>• Other benefits/options payable, specific to the policy, if any.</li> </ul>	Benefit on Death of the Borrower/ Insured Member
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"> <li>• Rider Name – &lt;&lt;&gt;&gt;</li> <li>• Rider UIN – &lt;&lt;&gt;&gt;</li> <li>• Rider Sum Assured – &lt;&lt;&gt;&gt;</li> </ul>	Optional Benefit
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide Exclusion</p> <p><b>Employer-Employee Group - Cover as provided by the Employer:</b></p> <p>The suicide clause will not be applicable to 'Employer-Employee' group. Thus in case of death due to suicide within one year from the Risk Commencement Date or the annual renewal date as the case may be, full death benefit would be payable.</p>	Terms and Conditions- Clause 5 and 9

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		<p><b>Non-Employer – Employee Groups:</b></p> <p>In the event of death of the Insured Member, during the first year of membership due to suicide, the benefit amount under the Policy is limited to 80% of the Premium paid with respect to that member excluding service tax. No benefits shall be paid and the premium paid for such Insured Member shall be forfeited to the Company.</p> <p>For exclusions related to optional benefits, if any, please refer Certificate of Insurance.</p>	
10.	Waiting /lien Period, if any	Not Applicable	Not Applicable
11.	Grace period	<p>A Grace Period of fifteen (15) days (for Monthly mode) and thirty (30) days (for Quarterly and Half-Yearly modes) of Premium payment, from the Premium payment due date will be allowed for payments of each Premium. There is no grace period in respect of Annual mode.</p> <p>If death of an Insured Member occurs during the Grace Period, the death claim shall become payable subject to the receipt of the due and unpaid Premium or renewal Premium for the entire group from the Policyholder.</p> <p>If the Premium is not paid within the Grace Period, the Policy shall lapse and have no further benefits.</p>	Terms and Conditions- Clause 3
12.	Free Look Period	<p>The Insured Member shall have a period of 30 days (from the date of receipt of the Certificate of Insurance) whether received electronically or otherwise. If the Insured Member is not satisfied with any of the terms and conditions, the Insured Member has the option to cancel the policy. Irrespective of the reasons mentioned, the Insured Member shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the insurer on medical examination of the proposer and stamp duty charges.</p>	Terms and Conditions- Clause 4
13.	Lapse, paid-up and revival of the Policy	<p><b>Lapse</b> – If a due premium is unpaid upon the expiry of the Grace Period, the Policy shall lapse if the policyholder has not paid paid premiums</p> <p>Paid- up: Not Applicable Revival: Not Applicable</p>	Terms and Conditions- Clause 8
14.	Policy Loan, if applicable	Not Applicable	Terms and Conditions- Clause 7
15.	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>Turn Around Time (TAT) for claims settlement and brief procedure: <a href="https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf">https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf</a></li> <li>Helpline/Call Centre number:022-68446530 (Call</li> </ul>	Terms and Conditions- Clause 12

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		<p>Charges apply)</p> <ul style="list-style-type: none"> <li>Link for downloading claim form and list of documents required including bank account details: <a href="https://www.hdfclife.com/customer-service/claims">https://www.hdfclife.com/customer-service/claims</a></li> </ul>	
16.	Policy Servicing	<ul style="list-style-type: none"> <li>Turn Around Time (TAT): <a href="https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf">https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf</a></li> <li>Helpline/Call Centre number:022-68446530 (Call Charges apply)  Link for downloading applicable forms and list of documents required including bank account details: <a href="https://www.hdfclife.com/customer-service/forms-and-download">https://www.hdfclife.com/customer-service/forms-and-download</a></li> </ul>	Terms and Conditions- Clause 13
17.	Grievances /Complaints	<ul style="list-style-type: none"> <li>Contact details of Grievance Redressal Officer of the insurer: Tel: 022-67516666, Helpline number: 022-68446530 (Call charges apply) E-mail: <a href="mailto:service@hdfclife.com">service@hdfclife.com</a>   Link for registering the grievance with the insurer's portal: <a href="https://www.hdfclife.com/customer-service/grievance-redressal">https://www.hdfclife.com/customer-service/grievance-redressal</a></li> <li>Contact details of Ombudsman: <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li> </ul>	Terms and Conditions- Clause 13

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.