

## 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)	Product Name - << HDFC Life Click 2 Protect Super >>, UIN - <<101N145V07>>	Part A – Welcome Letter
2.	Policy Number/Application Number	<<>> (please refer your policy document for your policy number)	Part A – Welcome Letter and Policy Schedule
3.	Type of Insurance Policy	<<Non-Linked other than pure risk and pension>> <<Pure Risk>>	Part A
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;Monthly, Quarterly, Half Yearly or Yearly&gt;&gt;</li> <li>• Sum Assured on Death – &lt;&lt;&gt;&gt;, at inception</li> <li>• Policy Term &amp; Premium Payment Term - &lt;&lt;&gt;&gt; and &lt;&lt;&gt;&gt;</li> </ul>	Part A – Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> <li>• Benefits payable on maturity – Maturity benefit is payable on survival of the Life Assured till the Maturity Date, provided all due Premiums have been paid under the policy.</li> <li>• Benefits payable on death – Death Benefit is payable on death of the Life Assured before the Maturity Date, provided all due Premiums have been paid under the policy.</li> <li>• 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.</li> <li>• Options to policyholders for availing benefits, if any, covered under the policy</li> <li>• Other benefits/options payable, specific to the policy, if any.</li> </ul>	Part C
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>	Part A – Policy Schedule – Rider Policy Details

9.	Exclusions (events where insurance coverage is not payable), if any.	<ul style="list-style-type: none"> <li>• Suicide - In case of death due to suicide within 12 months from the Risk Commencement Date 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.</li> <li>• For exclusions related to optional benefits, if any, please refer to policy document</li> </ul>	Part F – Clause 1
10.	Waiting /lien Period, if any	<ul style="list-style-type: none"> <li>• <b>For Waiver of Premium on Disability</b> There is a waiting period of 90 days from the Policy Risk Commencement Date or revival of cover. In case the insured event happens during this period, no benefit shall be payable. Waiting period is not applicable for claims occurring solely due to an Accident. However, the permanency of the disability needs to be established for the claim to be payable due to Disability caused due to Accident.</li> <li>• <b>For Waiver of Premium on Critical Illness</b> <u>Waiting Period:</u> An initial waiting period of 90 days applies from the Policy risk commencement date, or Policy revival date, as the case may be. No waiting period applies for Critical Illness claims arising solely due to an Accident. <u>Survival Period:</u> A 15-day survival period is applicable. This refers to the period from the diagnosis and fulfillment of the defined conditions covered which the Life Assured must survive for the benefit to be paid. Claim payment will only be made if confirmatory diagnosis of the conditions covered is received by the Company while the insured is alive (i.e., a claim would not be admitted if the diagnosis is made post-mortem).</li> </ul>	Part F – Clause 1
11.	Grace period	<ul style="list-style-type: none"> <li>• 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 &amp; 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.</li> </ul>	Part A – Policy Schedule & Part C
12.	Free Look Period	<ul style="list-style-type: none"> <li>• 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 &amp; conditions of Your Policy, you have the option to return the original policy document to us for cancellation.</li> </ul>	Part A - Welcome Letter Part D
13.	Lapse, paid-up and revival of the Policy	<ul style="list-style-type: none"> <li>• Your policy will acquire a paid-up value only: <ul style="list-style-type: none"> <li>○ Where Return of Premium is selected with Limited Pay/Regular Pay, and</li> <li>○ When premiums are paid for at least 1 full year and after completion of first policy year</li> </ul> </li> </ul>	Part D

		<ul style="list-style-type: none"> <li>In all other cases, if you discontinue paying premiums, your Policy lapses without any paid-up value.</li> </ul>	
14.	Policy Loan, if applicable	Not Applicable	Not Applicable
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 Charges apply)   NRI Helpline number: +91 89166 94100 (Call charges apply)</li> <li>Contact details of the insurer: You can email us at <a href="mailto:service@hdfclife.com">service@hdfclife.com</a>   <a href="mailto:nriservice@hdfclife.com">nriservice@hdfclife.com</a> (For NRI customers only)</li> <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>	Part F – Clause 2
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)   NRI Helpline number: +91 89166 94100 (Call charges apply)</li> <li>Contact details of the insurer: You can email us at <a href="mailto:service@hdfclife.com">service@hdfclife.com</a>   <a href="mailto:nriservice@hdfclife.com">nriservice@hdfclife.com</a> (For NRI customers only)</li> <li>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>	Part G
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)   NRI Helpline number +91 89166 94100 (Call charges apply) E-mail: <a href="mailto:service@hdfclife.com">service@hdfclife.com</a>   <a href="mailto:nriservice@hdfclife.com">nriservice@hdfclife.com</a> (For NRI customers only)</li> <li>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>	Part G

Declaration by the Policyholder

I have read the above and confirm having noted the details, by way of an OTP consent.

Place:

(Signature of the Policyholder)

Date: