

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 Pension Guaranteed Plan UIN - <<101N118V12>	Part A – Welcome Letter
2.	Policy Number	<<>>	Part A – Welcome Letter and Policy Schedule
3.	Type of Insurance Policy	Immediate & Deferred Annuity	Part A
4.	Basic Policy Details	<ul style="list-style-type: none"> • Purchase Price/Premium – <<>> • Mode of premium payment – Single • Premium Payment Term – Single Pay • Policy Term – Whole Life 	Part A – Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity – No Maturity Benefit • Benefits payable on death – Death Benefit is payable on death of the Life Assured. • Survival Benefits excluding that payable on maturity – Survival benefit in form of annuity shall be payable to the annuitant till survival. • Surrender Benefits – means the amount, if any, that becomes payable on surrender of a policy during its term, in accordance with the terms and conditions of the policy. • Options to policyholders for availing benefits, if any, covered under the policy – <ol style="list-style-type: none"> 1) Immediate Life Annuity Option 2) Immediate Life Annuity with Return of Purchase Price Option 3) Deferred Life Annuity with Return of Purchase Price Option • Other benefits/options payable, specific to the policy, if any – <ol style="list-style-type: none"> 1. Policy Loan 	Part C Part D
6.	Options available (in case of Linked Insurance Products)	Not Applicable	Not Applicable
7.	Option available (in case of Annuity product)	<ul style="list-style-type: none"> • Annuity Option – <ol style="list-style-type: none"> 1) Immediate Life Annuity Option 	Part C

		2) Immediate Life Annuity with Return of Purchase Price Option 3) Deferred Life Annuity with Return of Purchase Price Option • Deferment Period – 1 to 10 years	
8.	Riders opted, if any	Not Applicable	Not Applicable
9.	Exclusions (events where insurance coverage is not payable), if any.	Not Applicable	Not Applicable
10.	Waiting /lien Period, if any	Not Applicable	Not Applicable
11.	Grace period	Not Applicable	Not Applicable
12.	Free Look Period	In case you are not agreeable to any of the terms and conditions stated in the Policy, you have the option to return the Policy to the Company stating the reasons thereof, within 30 days from the date of receipt of the Policy whether received electronically or otherwise. On receipt of your letter along with the original Policy document (original Policy Document is not required for policies in dematerialized form or where policy is issued only in electronic form), the Company shall arrange to refund the Premium paid by you, subject to deduction of the proportionate risk Premium for the period on cover and the expenses incurred by the Company for medical examination (if any) and stamp duty (if any).	Part A - Welcome Letter Part D
13.	Lapse, paid-up and revival of the Policy	Not Applicable	Not Applicable
14.	Policy Loan, if applicable	Policy loans will be available during the Policy Term subject to such terms and conditions as the Company may specify from time to time.	Part D
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-service/claims 	Part F
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) 	Part F

		<ul style="list-style-type: none"> • 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 	
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 	Part G

Declaration by the Policyholder

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

Place:

(Signature of the Policyholder)

Date: