

**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 Sanchay Aajeevan Guaranteed Advantage UIN - <<101N208V01>>	Part A – Welcome Letter and Page 4
2.	Policy Number	<<>>	Part A – Welcome Letter and Policy Schedule
3.	Type of Insurance Policy	Non-Linked Pension	Part A Page 4
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/Yearly/Single&gt;&gt;</li> <li>• Sum Assured on Death – &lt;&lt; &gt;&gt;, at inception</li> <li>• Sum Assured on Vesting - &lt;&lt;&gt;&gt;</li> <li>• Premium Payment Term – &lt;&lt; &gt;&gt;</li> <li>• Policy Term – &lt;&lt; &gt;&gt;</li> </ul>	Part A – Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> <li>• <b>Benefits payable on Vesting:</b> Assured Benefit on Vesting shall be payable at the end of vesting period, as per Annuitization Provisions, provided all due premiums have been paid.</li> <li>• <b>Benefits payable on death</b> – Death Benefit is payable as Lump sum upon death of the life assured(s) during the policy term</li> <li>• <b>Surrender Benefits</b> – 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.</li> <li>• <b>Options to policyholders for availing benefits, if any, covered under the policy, if opted at inception –</b> <u>Plan Options:</u> 1. Future Ready 2. Future Secure  <u>Variants:</u> Variant 1 - Without Guaranteed Annuity Variant 2 - With Guaranteed Annuity</li> </ul>	Part C & Part D

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		<ul style="list-style-type: none"> <li>• <b>Other benefits/options payable, specific to the policy, if any –</b> <ol style="list-style-type: none"> <li>1. Policy Loan</li> <li>2. Partial Withdrawal</li> </ol> </li> </ul>	
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	Not Applicable	Not Applicable
9.	Exclusions (events where insurance coverage is not payable), if any.	<p><b>Suicide</b> – For single life cases, 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. The policy will terminate after payment of the above benefit. There are no exclusions other than the suicide clause stated above.</p> <p>For Joint Life cases, in case of death of either of the lives assured due to suicide within 12 months from the date of commencement of risk or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder/ lives assured shall be entitled to at least 80% of the total premiums paid till the date of death or surrender value available as on the date of death, whichever is higher, provided the policy is in force. The surviving life shall be given an option to continue with the policy on a Single Life basis, with future premium to be paid by the surviving life. The Annualised Premium for the outstanding term shall be revised to that payable by a Single Life of corresponding age.</p>	Part F (General Terms & Conditions) – Clause 2
10.	Waiting /lien Period, if any	Not Applicable	Not Applicable
11.	Grace period	<p>The grace period shall be 30 days for yearly, half-yearly and quarterly modes of premium payment and 15 days for monthly mode of premium payment.</p> <p>During grace period the policy is considered to be in force with the risk cover without any interruption, as per the terms &amp; conditions of the policy.</p>	<p>Part A – Policy Schedule</p> <p>Part B – (Definitions)</p> <p>Part C</p>
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	<p>Part A - Welcome Letter</p> <p>Part B – (Definitions)</p> <p>Part D – Clause 15</p>

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		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).	
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 premiums for one full year.</p> <p><b>Reduced Paid-up</b> – On discontinuance of premiums, the Policy shall become reduced paid-up if the policyholder has paid premiums for one full year.</p> <p><b>Revival</b> - The revival period for regular pay and limited pay contracts is Period of five consecutive complete years from the date of first unpaid premium.</p>	Part B – (Definitions) Part D – Clause 3,4,5
14.	Policy Loan, if applicable	As per the prevailing terms and conditions, policy loans will be available to the policyholder during the policy term .	Part D Clause 8
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 6
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 F – Clause 6

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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
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Declaration by the Policyholder

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

Place:

(Signature of the Policyholder)

Date: