

Annexure - A

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

S.No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	HDFC Life Health Plus Rider – Linked UIN: 101A034V02	NA
2	Policy number/Application number	<<Policy Number/Application Number>> <i>(please refer to your policy document for your policy number)</i>	Policy Number – Part A – Welcome Letter & Policy Schedule
3	Type of Insurance Product/ Policy	Benefit (Where an Insurance Policy pays a fixed amount under the policy on the occurrence of a covered event)	NA
4	Sum Insured (Basis) (Along with amount)	➤ Option A: Comprehensive CI Cover – Rs. <<Sum Assured>> ➤ Option B: Cancer Cover – Rs. <<Sum Assured>>	Part C
5	Policy Coverage (What the policy covers) (Policy Clause Number/s)	1. There are two options available under this Rider Option A - Comprehensive CI Cover Option B - Cancer Cover Option A: Comprehensive CI Cover On the Life Assured being diagnosed with any of the covered Critical Illnesses, the Rider Sum Assured shall be paid as lump sum to the Policyholder and the Rider coverage will terminate. Option B: Cancer Cover i) <u>Benefit on diagnosis of Cancer</u>	Part C

This benefit is payable on diagnosis of any of the covered illness conditions listed below:		
Sr. No.	Name of Cancer Condition	Type of Cancer Condition
1	Cancer of Specified Severity	Major
2	Carcinoma-in-situ (CIS)	Minor
3	Early-Stage Cancer	Minor
The benefit pay-out will be as per below table -		
<u>Diagnosis of</u>	<u>Benefit Amount as a % of Applicable Rider Sum Assured</u>	
Minor Type of Cancer Condition	25% of Rider Sum Assured (Increased Rider Sum Assured in case of Elite cover option) or INR 12,50,000/-, whichever is lower	
Major Type of Cancer Condition	100% of Rider Sum Assured less Early Stage Cancer or CIS claims, if any	
A maximum of two claims are payable under the minor type of cancer conditions. However, only one claim will be paid for the same minor type of cancer condition. Once claims are made for 100% of Rider Sum Assured, the Rider Coverage will terminate.		
ii) <u>Waiver of Premium Benefit:</u> On a valid claim of minor type of cancer condition, premiums payable under this Rider will be waived for a period of three years. In case the outstanding Rider Term is less than three years then premiums for the outstanding Rider Term would be waived. In case the outstanding Rider Term is more than three years then the premiums will be waived only for a period of three years. The Policyholder will need to resume payment of premiums thereafter.		
2. Cover Options - Classic or Elite Under both options, the Policyholder may choose either Classic or Elite cover option. 1) Classic Cover Option – The Rider Sum Assured remains same during the Rider		

		Term. 2) Elite Cover Option - The Rider Sum Assured will increase by 5% every year, subject to a maximum increase of 40% over the Rider Term. The increased Rider Sum Assured shall not exceed the Base Policy Sum Assured at any point of time. The increase will stop once any claim has been made. The annual increment in the Rider Sum Assured will be 5% of Rider Sum Assured opted at the time on inception. Not applicable for minor lives. 3. Benefit Payout Options - In lieu of lump sum benefit, the Policyholder may opt to receive benefit as: - Regular monthly income payable for 10 years, or - Part of benefit amount as lump sum payable immediately and the balance benefit amount as regular monthly income for 10 years. The choice of benefit pay-out as (a) or (b) mentioned above can be exercised on or before the claim is made. The interest rate used to compute the installment amount shall be equal to the annualized yield on 10 year G-Sec (over last 6 months & rounded down to nearest 25bps) less 100 basis points. 4. Return of Premium – Since you have chosen this option, as the Policyholder, you will have to pay an additional Premium over and above the Premium amount payable for the Rider. You will receive a return of 100% of the Total Rider Premiums Paid as lump sum, upon your survival till maturity of your Rider. Any benefit(s) already paid out, shall be deducted from the benefit payable at maturity. Once chosen, the Policyholder cannot opt out of this option. This option is available only where: - Rider Term is between 10 and 30 years for Premium Paying Term - Single, Regular and	
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		5,6,7,8,9,10,11 & 12 years;	
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6	Exclusions (What the policy does not cover)	Option A: Comprehensive CI Cover i. Permanent Exclusions 1) Any Illness, sickness or disease other than those specified as Critical Illnesses under this Rider. 2) Any Pre-existing Disease or any complication arising there from. Pre-existing Disease (PED) means any condition, ailment, injury or disease: a) that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer or its reinstatement, or; b) for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy, or its reinstatement. Coverage under the Rider after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us. 3) Any Critical Illness caused due to treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. 4) Narcotics used by the Life Assured unless taken as prescribed by a registered Medical Practitioner, 5) Any Critical Illness caused due to intentional self-injury, suicide or attempted suicide 6) Any Critical Illness caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil war, public defense, rebellion, revolution, insurrection, military or usurped power; 7) Any Critical Illness caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste	Part F

		from the combustion of nuclear fuel, nuclear, chemical or biological attack. 8) Congenital External Anomalies, inherited disorders or any complications or conditions arising there from including any developmental conditions of the Insured; 9) Any Critical Illness caused by any treatment necessitated due to participation as a professional in hazardous or adventure sport, including but not limited to, para jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep sea diving 10) Participation by the Life Assured in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. 11) Any Critical Illness caused by Medical treatment traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy. Any Critical Illness caused due to miscarriages (unless due to an accident) and lawful medical termination of pregnancy during the policy period. 12) Any Critical Illness caused by any unproven/ experimental treatment, service and supplies for or in connection with any treatment. Unproven/ experimental treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. 13) Any Critical Illness based on certification/diagnosis/treatment from persons not registered as Medical Practitioners or from a Medical Practitioner who is practicing outside the discipline that he/ she is licensed for. 14) Any Critical Illness caused due to any treatment, including surgical management, to change characteristics of the body to those of opposite sex. 15) Any Critical Illness caused due to cosmetic or plastic surgery or any treatment to change the appearance unless for reconstruction following an Accident, Burn(s), or Cancer or	
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		as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner. 16) Any Critical Illness caused due to surgical treatment of obesity that does not fulfil all the below conditions: - Surgery to be conducted is upon the advice of the Medical Practitioner - The Surgery / Procedure conducted should be supported by clinical protocols - The member has to be 18 years of age or older and - Body Mass Index (BMI): - greater than or equal to 40 or - greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss: - Obesity related cardiomyopathy - Coronary heart disease - Severe Sleep Apnea - Uncontrolled Type 2 Diabetes 17) Any Critical Illness caused due to treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reason. 18) Any Critical Illness caused by treatment directly arising from or consequent upon any Life Assured committing or attempting to commit a breach of law with criminal intent. 19) In the event of the death of the Life Assured within the stipulated survival period as set out above. 20) Any Critical Illness caused by sterility and infertility. This includes: - Any type of contraception, sterilization - Assisted Reproductive services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI	
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		c. Gestational Surrogacy d. Reversal of sterilization Option B - Cancer Cover i. Permanent Exclusions We shall not be liable to make any payment under this Rider for Cancer caused by, based on, arising out of or howsoever attributable to any of the following: 1) Any Illness, sickness or disease other than those specified as covered conditions under this Rider. 2) Pre-existing Disease (PED) means any condition, ailment, injury or disease: a) that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer or its reinstatement, or; b) for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy, or its reinstatement. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase. Coverage under the Rider after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us. 3) Any Illness caused due to treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. 4) Narcotics used by the Life Assured unless taken as prescribed by a registered Medical Practitioner. 5) Any Illness caused due to intentional self-injury, suicide or attempted suicide, whether the person is medically sane or insane. 6) Any Illness, caused by or arising from or attributable to a foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), civil	
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		war, public defense, rebellion, revolution, insurrection, military or usurped power. 7) Any Illness caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack. 8) Working in underground mines, tunneling or involving electrical installations with high tension supply, or as race jockeys or circus personnel. 9) Congenital External Anomalies, inherited disorders or any complications or conditions arising therefrom including any developmental conditions of the Insured. 10) Any Illness directly or indirectly caused by any treatment necessitated due to participation as a professional in hazardous or adventure sport, including but not limited to, para jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep sea diving and selfie accident. 11) Participation by the Life Assured in any flying activity, except as a bona fide, fare paying passenger of a recognized airline on regular routes and on a scheduled timetable. 12) Any Illness, caused by Medical treatment traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy. Any Illness directly or indirectly due to miscarriages (unless due to an accident) and lawful medical termination of pregnancy during the policy period. 13) Any Illness, caused by any unproven/ experimental treatment, service and supplies for or in connection with any treatment. Unproven/ experimental treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. 14) Any Illness based on certification/diagnosis/treatment from persons not registered as Medical Practitioners, or	
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		Assured committing or attempting to commit a breach of law with criminal intent. 20) In the event of the death of the Life Assured within the stipulated survival period as set out above. 21) Any Illness, caused by sterility and infertility. This includes: a. Any type of contraception, sterilization b. Assisted Reproductive services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI c. Gestational Surrogacy d. Reversal of sterilization									
7	Waiting Period >Time period during which specified diseases/treatments are not covered. >It is counted from the beginning of the policy coverage.	Option A: Comprehensive CI Cover An initial waiting period of 90 days applies from the Date of Risk Commencement or Rider revival date, as the case may be. In case the insured event happens during this period, no benefit shall be payable. However, 100% of the premium will be refunded and the Rider will terminate. No waiting period applies for Critical Illness claims arising solely due to an Accident. Option B: Cancer Cover An initial waiting period of 180 days applies from the Risk Commencement Date or Rider revival date, as the case may be. In case the insured event happens during this period, no benefit shall be payable. However, 100% of the premium will be refunded and the Rider will terminate.	Part F Clause 1								
8	Financial limits of coverage i. Sub-limit (It is a pre- defined limit and the insurance company will not pay any amount in excess of this limit) ii. Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured)	<table><tr><td colspan="2">The benefit pay-out will be as per below table -</td></tr><tr><td><u>Diagnosis of</u></td><td><u>Benefit Amount as a % of Applicable Rider Sum Assured</u></td></tr><tr><td>Minor Type of Cancer Condition</td><td>25% of Rider Sum Assured (Increased Rider Sum Assured in case of Elite cover option) or INR 12,50,000/-, whichever is lower</td></tr><tr><td>Major Type of Cancer Condition</td><td>100% of Rider Sum Assured less Early Stage Cancer or CIS claims, if any</td></tr></table> A maximum of two claims are payable under the minor type of cancer conditions. However, only one claim will be paid for the same minor type of cancer	The benefit pay-out will be as per below table -		<u>Diagnosis of</u>	<u>Benefit Amount as a % of Applicable Rider Sum Assured</u>	Minor Type of Cancer Condition	25% of Rider Sum Assured (Increased Rider Sum Assured in case of Elite cover option) or INR 12,50,000/-, whichever is lower	Major Type of Cancer Condition	100% of Rider Sum Assured less Early Stage Cancer or CIS claims, if any	Part C
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	). iii. Deductible (It is a specified amount up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than the specified amount) iv. Any other limit (as applicable)	condition. Once claims are made for 100% of Rider Sum Assured, the Rider Coverage will terminate. <u>Waiver of Premium Benefit:</u> On a valid claim of minor type of cancer condition, premiums payable under this Rider will be waived for a period of three years. In case the outstanding Rider Term is less than three years then premiums for the outstanding Rider Term would be waived. In case the outstanding Rider Term is more than three years then the premiums will be waived only for a period of three years. The Policyholder will need to resume payment of premiums thereafter	
9	Claims/Claims Procedure	• 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 Clause 2
10	Policy Servicing	• 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	Part G

11	Grievances/Complaints	- 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
12	Things to remember	Grace Period: Grace Period of 30 days, where the mode of payment of Premium is annual, half-yearly, quarterly and 15 days in case of monthly mode, is allowed for the payment of each renewal Premium after the first Premium. We will not accept part payment of the Premium. A Rider is considered to be in-force with risk cover without any interruption during the Grace Period. Should a valid claim arise under the Rider during the grace period, but before the payment of due premium, the claim shall be honoured as per the terms of the Rider post deduction of the due and unpaid premium for the policy year from any benefit payable.	Part C Clause 2
		Surrender Value: Surrender value shall be payable subject to following conditions: <i>If you have opted for Return of Premium Option:</i> Surrender Value will be the higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV), less any benefits already paid out, payable subject to the conditions below: Where, $GSV = GSV \text{ Factor}\% \times \text{Total Premiums Paid}$ The policy shall acquire a GSV immediately on the payment of Single Premium and upon the payment of at least two years premium in case of a Limited/Regular premium policy.	Part D Clause 1

	SSV shall be calculated as the expected present value of: 1. Paid-up guaranteed future benefits on critical illness/cancer and maturity and 2. accrued / vested benefits, duly allowing for survival benefits already paid, if any The discount rate used to calculate the expected present value shall be equal to the yield on 10 Year G-Sec plus 50 basis points. Currently, the interest rate used for calculating the expected present value is 7.75% p.a. The applicable SSV shall be reviewed annually based on the prevailing yield on 10 Year G Sec and the underlying experience. <i>If you have not opted for Return of Premium Option</i> The amount payable will be calculated as given below, subject to Surrender Value being acquired: $SV \text{ Factor}\% \times \text{Total Rider Premiums Paid}^1 \times \frac{\text{Unexpired Rider Term}}{\text{Original Rider Term}}$ Where, acquisition of Surrender Value and SV Factors shall be as given in table below: <table><tr><th>Premium Payment Term</th><th>Surrender Value Acquired</th><th>SV Factor%</th></tr><tr><td>Single Pay</td><td>Immediately upon payment of Premium</td><td>50%</td></tr></table>	Premium Payment Term	Surrender Value Acquired	SV Factor%	Single Pay	Immediately upon payment of Premium	50%	
Premium Payment Term	Surrender Value Acquired	SV Factor%						
Single Pay	Immediately upon payment of Premium	50%						

		Limited Pay	After the end of first policy year, provided at least one full year premium is paid	30%, if less than two annual premium are paid 50%, if at least two annual premium are paid	
		Regular Pay	No surrender value is payable	Not Applicable	
		¹ Total Rider Premiums Paid means total of all the rider premiums received, excluding any extra premium and taxes.			
		Revival of the rider: Revival period shall be as per the Base Policy. The revival shall be subject to the Board Approved Underwriting Policy of the Company (“BAUP”) and payment of unpaid premiums with interest and a revival fee of Rs 250. In case the rider is not revived within the revival period as mentioned under the Base Policy, the rider shall terminate and surrender value, if any, shall be paid to the Policyholder.			Part D Clause 3
		Policy renewal: As this is a rider benefit, as long as the premium due is paid along with the base premium, the rider benefit is renewed.			Part D Clause 4
		Rider Addition/Removal The following Addition/Removal options are available to the Policyholder(s) subject to Board Approved Underwriting Policy (BAUP): a) If not opted at inception of the Base Policy, the Policyholder(s) may opt for the rider during the premium paying term of Base Policy. b). The rider can be cancelled at any time during its policy term.			Part D Clause 5
		Alterations: No alterations are permissible under the Rider except change in Frequency of Premium Payment if			Part D Clause 6

		the Frequency of Premium Payment under the Main Policy is being changed. The Frequency of Premium Payment of the Rider cannot be changed independently from the Main Policy.	
		Loans : No loans are permissible under this Rider	Part D Clause 7
		Free Look cancellation: a) Cancellation in the free look period 1) The Policyholder shall have the option of cancelling the rider, stating the reasons thereof, by returning the Rider Document to company, within 30 days from the date of receipt of the rider in case policyholder is not agreeable to any rider terms and conditions. 2) The rider can be cancelled in the free-look period even if the Base Policy to which it is attached is continued. 3) The rider shall be automatically cancelled if the Base Policy to which it is attached is cancelled. 4) The rider shall be cancelled, on receipt of letter along with original policy documents., Pursuant to which the company shall arrange to refund the rider premiums paid by policyholder, subject to deduction of the proportionate risk premium for the period on cover and the expenses incurred for medical examination (if any) and stamp duty, (if any). 5) The terms and conditions mentioned above are only for the Rider. For terms and conditions related to refund under the Base Policy please refer to your Base Policy. 6) A rider once cancelled shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new rider. b) Cancellation after the free look period • The rider shall be automatically cancelled if the base policy to which it is attached is cancelled. • . The rider can be cancelled at any time during its policy term. Upon such a cancellation, the rider will lapse and no benefits will be payable.	Part D Clause 8

13	Your Obligations	Before buying this policy, please disclose all material information such as any Pre-existing Disease, smoking habits, adverse family history, any past or present hospitalization /surgery/treatment taken/medical investigations done, current health status as it has a direct bearing on the risk being undertaken in this policy. Please note that non-disclosure of above may affect the claim settlement.	NA
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Declaration by the Policy Holder

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

Place:

Date:

(Signature of the Policyholder)

(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.