

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 Income Benefit on Accidental Disability Rider- Non-Linked UIN: 101B041V01	NA
2	Policy number/ Application number	<< Policy number/Application Number >> (please refer to your policy document for your policy number)	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)	Rs. << Sum Assured>>	NA
5	Policy Coverage (What the policy covers) (Policy Clause Number/s)	On the Total Permanent Disability of the Life Assured due to an Accident, a regular monthly benefit equal to 1% of Rider Sum Assured, is payable to the Life Assured for a period of 10 years, upon receipt of a valid claim. Subject to other provisions, the Benefit shall be payable if and only if: a) The Rider Policy is in-force. b) The Main Policy to which this Rider Policy is attached is in-force and c) Exclusions as per Clause 1 Part F of the Policy Document are not attracted.	Part C & Part B

		<p>Total Permanent Disability is defined as below:</p> <p><u>Part A: Unable to work:</u> The life assured suffers an injury/accident and;</p> <ul style="list-style-type: none"> a) The injury causes the insured person to be unable to engage in any occupation or employment or business for remuneration or profit for an uninterrupted period of at least six months; and b) The injury means that the insured person is unlikely to ever be able to engage in any occupation or employment or business for remuneration or profit <p><u>Part B: Physical Impairments:</u> The life assured suffers an injury/accident due to which there is total and irrecoverable loss of:</p> <ul style="list-style-type: none"> a) The use of two limbs; or b) The sight of both eyes; or c) The use of one limb and the sight of one eye; or d) Loss by severance of two or more limbs at or above wrists or ankles; or e) The total and irrecoverable loss of sight of one eye and loss by severance of one limb at or above wrist or ankle. <p>The disabilities as stated above in Part (A) and (B) must have lasted, without interruption, for at least 6 consecutive months and must, in the opinion of a medical practitioner (as defined below), be deemed permanent. The benefit will commence upon the completion of this uninterrupted period of 6 months. However, for the disabilities mentioned in (d) and (e) under Part (B), such 6 months period would not be applicable and the benefit will commence immediately.</p>	
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		<p>Once a claim has been accepted and the regular monthly benefit starts, the rider coverage expires.</p> <p>In case the death of the life assured occurs while the benefit payments are outstanding then the nominee will continue to receive the outstanding monthly benefit payments.</p>	
6	<p>Exclusions (What the policy does not cover)</p>	<p>Benefit on Total Permanent Disability /Income Benefit will not be paid out if the disability has occurred directly or indirectly as a result of any of the following:</p> <ul style="list-style-type: none"> ➤ Pre-existing Disease ➤ Taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc) ➤ Self-inflicted injury or attempted suicide-whether sane or insane ➤ Nuclear reaction, radiation or nuclear or chemical contamination ➤ Life Assured flying in any kind of aircraft, other than as a bona fide passenger (whether fare – paying or not) on an aircraft of a licensed airline ➤ Under influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered Medical Practitioner ➤ War, civil commotion, invasion, terrorism , hostilities (whether war be declared or not) ➤ The Life Assured taking part in any strike, industrial dispute , riot etc ➤ i) The Life Assured taking part in any criminal or illegal activity with criminal intent or committing any breach of law. 	Part F
7	<p>Waiting period >Time period during which disease /treatments are not covered</p> <p>It is counted from</p>	NA	NA

	beginning of policy coverage		
8	<p>Financial limits of coverage</p> <p>i. Sub-limit (It is a pre- defined limit and the insurance company will not pay any amount in excess of this limit)</p> <p>ii. Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured).</p> <p>iii. Deductible (It is a specified amount: up to which an per year/both 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)</p> <p>iv. Any other limit (as applicable)</p>	<p>On the Total Permanent Disability of the Life Assured due to an Accident, a regular monthly benefit equal to 1% of Rider Sum Assured, is payable to the Life Assured for a period of 10 years, upon receipt of a valid claim.</p>	Part C
9	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 	Part F

		<p>customers only)</p> <p>Link for downloading claim form and list of documents required including bank account details: https://www.hdfclife.com/customer-service/claims</p>	
10	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) • Contact details of the insurer: You can email us at service@hdfclife.com nriservice@hdfclife.com (For NRI customers only) <p>Link for downloading applicable forms and list of documents required including bank account details: https://www.hdfclife.com/customer-service/forms-and-download</p>	Part G
11	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 <p>Contact details of Ombudsman: https://www.cioins.co.in/Ombudsman</p>	Part G
12	Things to remember	<p>Grace Period:</p> <p>The grace period depends on the premium payment frequency and will be as applicable under the Main Policy to which this Rider is attached. If the Rider Premium due remains unpaid by the end of the</p>	Part C Clause 3

		grace period, the rider benefit will cease. No benefits in respect of this rider will be payable in case of lapsed policies. The Rider Policy is considered to be in-force with the risk cover during the grace period without any interruption.											
		<p>Surrender Value: Surrender Value: No benefit is payable under this Rider Policy on surrender during the Premium Paying Term. Post the Premium Paying Term, the following surrender value will be payable:</p> <p>Surrender Value is acquired as follows:</p> <table><tr><td>Single Pay</td><td>Immediately upon payment of Premium</td></tr><tr><td>Limited Pay</td><td>Upon payment of Premiums for 1year and at the end of 1st policy year</td></tr><tr><td>Regular Pay</td><td>No surrender value is payable</td></tr></table> <p>Surrender Value for Single and Limited Pay =</p> <p>Surrender Value =SV Factorx Total Rider Premiums Paid¹ xUnexpired Rider Term ÷ Original Rider Term</p> <p>Surrender Value (SV) Factors:</p> <table><tr><td>Single Pay</td><td>50%</td></tr><tr><td>Limited Pay</td><td>a)1 full year premium is paid - 30% b)Atleast 2 full year premiums are paid - 50%</td></tr></table>	Single Pay	Immediately upon payment of Premium	Limited Pay	Upon payment of Premiums for 1year and at the end of 1st policy year	Regular Pay	No surrender value is payable	Single Pay	50%	Limited Pay	a)1 full year premium is paid - 30% b)Atleast 2 full year premiums are paid - 50%	
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		<p>¹Total Rider Premiums Paid means total of all the rider premiums received, excluding any extra premium and taxes.</p> <p>On failure to pay premiums during the premium paying term the rider cover shall cease immediately and if not revived within the applicable revival period, the rider will terminate post payment of surrender value (if any)</p>	
		<p>Revival of the Rider Policy: The Rider Policy can be revived as per the provisions relating to revival of the Main Policy as provided under the Main Policy Document</p>	Part D Clause 3
		<p>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.</p>	
		<p>Rider Addition / Deletion: 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) At any policy anniversary of the Base Policy, the Policyholder(s) can opt out/terminate their existing rider.</p>	
		<p>Alterations: No alterations are permissible under the Rider Policy except change in Frequency of Premium Payment if the Premium Payment Frequency under the Main Policy is being changed. The Premium Payment Frequency of the Rider cannot be changed independently from the Main Policy.</p>	Part D Clause 4
		<p>Loans: No loans are permissible under this Rider</p>	Part D Clause 5

		<p>Policy.</p> <p>Free Look cancellation: 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.</p> <p>The rider can be cancelled in the free-look period even if the Base Policy to which it is attached is continued.</p> <p>The rider shall be automatically cancelled if the Base Policy to which it is attached is cancelled.</p> <p>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).</p> <p>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.</p> <p>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.</p> <p>b) Cancellation after the free look period The rider can be cancelled at any time during the Rider Term. Upon such a cancellation, the rider will lapse and the</p>	<p>Part D Clause 6</p>
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		<p>surrender value (if any) will be payable as specified under part D</p> <p>The rider shall be automatically cancelled if the Base Policy to which it is attached is cancelled.</p>	
		<p>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.</p> <p>Please note that non-disclosure of above may affect the claim settlement.</p>	NA

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.