

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 in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product and Unique Identification Number (UIN)	HDFC Life LiveWell Rider – Linked UIN:101A036V02	Part A – Welcome Letter
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 and Policy Schedule
3	Type of Insurance Policy	<<Linked >> <<Pure Risk>>	Part A
4	Basic Policy Details	• Installment Premium - << >> • Mode of premium payment - <<Monthly, Quarterly, Half Yearly or Yearly>> • Rider Sum Assured at inception - Option A: Death Cover: << >> Option B: Accidental Death Cover :<< >> Option C: Personal Accident Cover : << >> Option D: Daily Hospitalisation Cash & Surgical Care Cover: << >> • Rider Term & Premium Payment Term - Option A: Death Cover: <<PT>> and <<PPT>> Option B: Accidental Death Cover : <<PT>> and <<PPT>> Option C: Personal Accident Cover : <<PT>> and <<PPT>> Option D: Daily Hospitalisation Cash & Surgical Care Cover: << PT >> and <<PPT>>	Part A
5	Policy Coverage /benefits payable	• Benefits payable on maturity – Maturity benefit is payable on survival of the Life Assured till the	Part C

		Maturity Date, provided all due Premiums have been paid under the policy. • 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. • 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. • Options to policyholders for availing benefits, if any, covered under the policy Other benefits/options payable, specific to the policy, if any.	
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.	Option A: Death Cover i. Suicide Exclusion In case of death due to suicide within 12 months from the date of commencement of risk 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. ii. Age Admitted The Company has calculated the Premiums under the Rider on the basis of the age of the Life Assured as declared in the Proposal. In case You have not provided proof of age of the Life Assured with the Proposal, you will be required to furnish such proof of age of the Life Assured as is acceptable to us and have the age admitted. In the event the age so admitted ("Correct Age") during the Rider Term is found to be different from the age declared in the Proposal, without prejudice to our rights and remedies including those under the Insurance Act, 1938, as amended from time to time we shall take	Part F Clause 1

		one of the following actions (i) if the Correct Age makes the Life Assured ineligible for this Rider, we will offer him suitable plan as per our underwriting norms. If you do not wish to opt for the alternative plan or if it is not possible for us to grant any other plan, the Rider will stand cancelled from the date of issuance and the Premiums paid under the Rider will be returned subject to the deduction of expenses incurred by the Company and the Rider will terminate thereafter; or (ii) if the Correct Age makes the Life Assured eligible for the Rider, the difference between the revised Premium, as per the Correct Age and the original Premium, with interest, will be due on the next Rider Anniversary date and the revised Premium will continue for the rest of the Premium Payment Term. The provisions of Section 45 of the Insurance Act, 1938 as amended from time to time shall be applicable. Option B: Accidental Death Cover & Option C: Personal Accident Cover We shall not be liable to make any payment for any claim in respect of the Life Assured, under this Rider for, caused by, arising from or in any way attributable to any of the following unless otherwise stated in the Policy: - Any Pre-existing condition or Disability arising out of a Pre-existing Diseases or any complication arising therefrom. Pre-existing Disease means any condition, ailment, injury or disease - That is/are diagnosed by a Physician within 36 months prior to the Risk Commencement date of the rider issued by the insurer or its reinstatement; or - For which medical advice or treatment was recommended by, or received from, a Physician 36 months Prior to the Risk Commencement date of the rider issued by the insurer 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	
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		disease is subject to the same being declared at the time of application and accepted by Insurer. • Any payment in case of one or more claim under the Rider during the Rider Term by which our maximum liability in the Rider Term, would exceed the Sum Assured. • Death or Disability caused due to treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. • Death or Disability caused due to intentional self-injury, suicide or attempted suicide, whether the person is medically sane or insane. • Certification by a Medical Practitioner who shares the same residence as the Insured Person or who is a member of the Insured Person's Family. • Death or Disability arising out of 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), participation in any naval, military or air-force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power. • Death or Disability caused by or associated with any venereal disease, sexually transmitted disease. • Congenital External diseases, defects or Anomalies or in consequence thereof. • Death or Disability caused by or arising from Bacterial / Viral infections (except pyogenic infection which occurs through an Accidental cut or wound) • Death or Disability caused by or arising from Medical or surgical treatment except as necessary solely and directly because of an Accident. • Death or Disability caused by treatment directly arising from or consequent upon any Life Assured committing or attempting to commit a breach of law with criminal intent. • Death or Disability, caused by Medical treatment traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy. Any death or disability due to miscarriages (unless due to an accident) and lawful medical termination of pregnancy during the Rider Term.	
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		• Death or Disability caused by participation of 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. • Death or Disability caused whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Rider Schedule. • Working in underground mines, tunneling or involving electrical installations with high tension supply, or as race jockeys or circus personnel • Death or Disability arising from ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack. a. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death. b. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death • Any physical, medical or mental condition or treatment or service that is specifically excluded in the Policy.	
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		Option D: Daily Hospitalisation Cash & Surgical Care Cover i. Exclusions for Daily Hospitalisation Cash Benefit: No Cover shall be payable for any claim under Daily Hospitalisation Cash Benefit in respect of a Life Assured, directly or indirectly for, caused by, arising from or in any way attributable to any of the following: • Any Illness, or Accident causing the Injury leading to the Hospitalization, which has occurred prior to the Date of Commencement of Risk under the Policy. • Any Hospitalization for treatment of Pre-Existing Diseases or its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the Date of Commencement of Risk in the Policy. In case of enhancement of Sum Assured the exclusion shall apply afresh to the extent of Sum Assured increase. Coverage under the Policy after the expiry of 36 months for any Pre-Existing Diseases is subject to the same being declared in the Proposal Form and accepted by Us. • Any procedure/ treatment which is carried out as a day care treatment, or which requires less than 24 continuous hours of Hospitalization. • Any admission for treatment arising from or traceable to childbirth (including complicated deliveries and caesarean sections incurred during Hospitalization) except surgical management of ectopic pregnancy. Any admission for treatment arising from or traceable to miscarriage (unless due to an Accident) and lawful medical termination of pregnancy during the Rider Term. • Any treatment performed solely due to cosmetic or aesthetic reasons, weight reduction, change of sex, and lasik Surgery unless not for cosmetic purpose. • Any admission for any dental treatment except any dental Surgery or facial reconstruction being performed under	
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		emergency care due to an Accident. • Hospitalization for the sole purpose of traction, physiotherapy or any ailment for which Hospitalization is not warranted due to advancement in medical technology. • Treatment by a family member and self-medication or any treatment that is not scientifically recognized. • Any unproven/experimental treatment: Hospitalization for or due to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. • Any alternative treatments except treatment taken under Ayurveda, Unani, Sidha and Homoeopathy in a Government Hospital or any institute recognized by the Government and/or accredited by Quality Council of India / National Accreditation Board for Hospitals and healthcare providers. • Any treatment received outside India unless specifically covered and specified in the Policy. • Routine medical, dental, eye and ear examinations are not covered unless specifically covered and specified in the Policy. • Circumcision unless medically necessary. • Any Hospitalization primarily for diagnostics and evaluation purposes only are excluded. • Any Hospitalization necessitated due to participation as a professional in hazardous or adventure sports, 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 • Any Hospitalization directly arising from or consequent upon any Life Assured committing or attempting to commit a breach of law with criminal intent. • Hospitalization in any Hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in	
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		its website / notified to You are not admissible. However, in case of life-threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim. • Any Hospitalization for treatment of Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. • Any Hospitalization for treatment for correction of eye sight due to refractive error less than 7.5 dioptries. • Any Hospitalization due to intentional self-injury, suicide or attempted suicide. • Any Hospitalization due to 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. • Any Hospitalization arising out of or attributable to 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), participation in any naval, military or airforce operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power. • Any Hospitalization arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack. a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.	
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		b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death. c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death. • Any Hospitalization outside India. • Any Hospitalization related to donor treatment, including screening, surgery to remove organs from the donor, in case of transplant surgery. • Any Hospitalization for treatment of congenital external anomalies or any complications or conditions arising therefrom including any developmental conditions of the Life Assured. • Any Hospitalization for Diagnosis or treatment related to sleep disorder or sleep apnea syndrome or general debility convalescence. • Any Hospitalization due to deliberate exposure to exceptional danger (except in an attempt to save human life). ii. Exclusions for Surgical Care Benefit No Cover shall be payable for any claim under the Surgical Care Cover in respect of a Life Assured, directly or indirectly caused by, arising from or in any way attributable to any of the following: • Pre-Existing Diseases a) Expenses related to the treatment of a Pre-Existing Diseases (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the Date of Commencement of Risk under the Policy.	
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		b) If the Life Assured is continuously covered without any break as defined under the portability norms of the extant IRDAI (Insurance Product) Regulations, 2024 as amended from time to time then Waiting Period for the Fixed Surgical Care Cover same would be reduced to the extent of prior coverage. c) Coverage under the Policy after the expiry of 36 months for any Pre-Existing Diseases is subject to the same being declared at the time of Proposal Form and accepted by Insurer. • Specified disease/procedure waiting period a) Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 24/36 months of continuous coverage, as may be the case after the Date of Commencement of Risk under the Policy or Revival of the Policy. This exclusion shall not be applicable for claims arising due to an Accident. b) If any of the specified disease/procedure falls under the waiting period specified for Pre-Existing Diseases, then the longer of the two waiting periods shall apply. c) The waiting period for listed conditions shall apply even if contracted after the Date of Commencement of Risk under the Policy or declared and accepted without a specific exclusion. i. 24 Months waiting period for: 1. Benign ENT disorders 2. Tonsillectomy 3. Adenoidectomy 4. Mastoidectomy 5. Tympanoplasty 6. Hysterectomy 7. All internal and external benign tumours, cysts, polyps of any kind, including benign breast lumps 8. Benign prostate hypertrophy 9. Cataract and age-related eye ailments	
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		10. Gastric/ Duodenal Ulcer 11. Gout and Rheumatism 12. Hernia of all types 13. Hydrocele 14. Non-Infective Arthritis 15. Piles, Fissures and Fistula in anus 16. Pilonidal sinus, Sinusitis and related disorders 17. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from Accident 18. Calculi in urinary system, Gall Bladder, biliary and pancreatic system and salivary duct excluding malignancy. 19. Varicose Veins and Varicose Ulcers 20. Internal Congenital Anomalies II. 36 Months waiting period for: 1. Treatment for joint replacement unless arising from Accident 2. Age-related Osteoarthritis & Osteoporosis leading to any surgery including joint replacement • Investigation & Evaluation a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded. b) Any diagnostic expenses which are not related or not incidental to the current Diagnosis and treatment are excluded. • Rest cure, rehabilitation and respite care Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes: i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons. ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.	
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		• Obesity/ Weight Control Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions: 1) Surgery to be conducted is upon the advice of the Medical Practitioner 2) The Surgery/procedure conducted should be supported by clinical protocols 3) The Life Assured has to be 18 years of Age or older; and 4) Body Mass Index (BMI): a) greater than or equal to 40 or b) 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: i. Obesity-related cardiomyopathy ii. Coronary heart disease iii. Severe Sleep Apnea iv. Uncontrolled Type2 Diabetes • Change-of-gender treatments: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex. • Cosmetic or plastic Surgery: Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the Assured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner. • Hazardous or Adventure sports: Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, 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. • Breach of law	
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		Expenses for treatment directly arising from or consequent upon any Life Assured committing or attempting to commit a breach of law with criminal intent. • Excluded Providers Expenses incurred towards treatment in any Hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in its website / notified to You are not admissible. However, in case of life-threatening situations or following an Accident, expenses up to the stage of stabilization are payable but not the complete claim • Treatment for, alcoholism, drug or substance abuse or any addictive condition and consequences thereof. • Any treatment in an establishment that is not a Hospital. This includes: a. 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 reasons. b. Out-patient treatment. c. Domiciliary hospitalization or treatment. d. Any treatment taken in a clinic, rest home, convalescent home for the addicted, detoxification center, sanatorium, home for the aged, remodeling clinic or similar institutions. • Refractive Error: Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries. • Unproven Treatments: Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness. • Any Surgery arising under alternative treatments except treatment taken under Ayurveda, Unani, Sidha and Homoeopathy in	
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		a Government Hospital or any institute recognized by the Government and/or accredited by Quality Council of India / National Accreditation Board for Hospitals and Healthcare Providers. • Sterility and Infertility Expenses related to sterility and infertility. This includes: a) Any type of contraception, sterilization b) Assisted reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI c) Gestational surrogacy d) Reversal of sterilization • Maternity a) Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy; b) Expenses towards miscarriage (unless due to an Accident) and lawful medical termination of pregnancy during the Rider Term. • Any expenses related to intentional self-injury, suicide or attempted suicide. • 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. • Expenses arising out of or attributable to 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), participation in any naval, military or airforce operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power • Expenses arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in	
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		any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack. a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death. b) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death. c) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death. • Treatment taken outside India • Circumcision unless necessary for treatment of an illness or as may be necessitated due to an Accident. • All expenses related to donor treatment, including screening, surgery to remove organs from the donor, in case of transplant surgery. • Congenital external anomalies or any complications or conditions arising therefrom including any developmental conditions of the Life Assured. • Non-allopathic treatment or treatment related to any unrecognized systems of medicine. • Any treatment related to sleep disorder or sleep apnea syndrome or general debility convalescence. • Deliberate exposure to exceptional danger (except in an attempt to save human life).	
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10	Waiting/lien Period, if any	90 days for Daily Hospitalization Cash and Surgical Care claims relating to illness, 30 days for wellness benefits, & 24 to 36 month waiting periods for specified surgical conditions.	NA
11	Grace Period	A Grace Period of 30 days, where the mode of payment of Premium is other than monthly mode, 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 policy is considered to be in-force with risk cover without any interruption during the Grace Period.	Part C Clause 2
12	Free Look Period	You have a free look period of 30 days from the date of receipt of the Rider, to review the terms and conditions of the Rider. In case You disagree with the terms & conditions of Your Rider, you have the option to return the original Rider document to us for cancellation.	Part D Clause 8
13	Lapse, paid-up and revival of the Policy	• Your policy will acquire a paid-up value only: ○ Where Return of Premium is selected with Limited Pay/Regular Pay, and ○ When premiums are paid for at least 1 full year and after completion of first policy year and provided the base product to which this rider has been attached has acquired paid-up value. In all other cases, if you discontinue paying premiums, your Policy lapses without any paid-up value.	Part D Clause 2
14	Policy Loan, if applicable	Not Applicable	Not Applicable

15	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
16	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
17	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: http://www.cioins.co.in/Complaint/online	Part G

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)
