

## 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 Protect Plus Rider-Non Linked UIN: 101B040V01	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)	Individual Sum Insured Basis ➤ Option A: Personal Accident Cover – Rs. <<Sum Assured>> ➤ Option B: Accidental Death Cover – Rs. <<Sum Assured>> ➤ Option C: Cancer Cover – Rs. <<Sum Assured>>	Part C
5	Policy Coverage (What the policy covers) (Policy Clause Number/s)	There are three benefit options available under the Rider Policy: Option A: Personal Accident Cover Option B: Accidental Death Cover Option C: Cancer Cover  The Policyholder can: a) Choose any one of the above benefit options, however Option A and Option B cannot be selected	Part C Clause 1

	<p>together.</p> <p>b) Opt for this Rider for self and Second Life Assured or both.</p> <p>c) Opt for this Rider at inception of the Main Policy or at any Main Policy premium due date.</p> <p>Any rider coverage terminates as soon as the base policy terminates.</p> <p>➤ <b>Option A: Personal Accident Cover</b> In case the Life Assured / Member has opted for this Benefit Option, the Benefit shall be paid out on the following events:</p> <p>i. Accidental Death,</p> <p>ii. Accidental Total Permanent Disability(ATPD) and/or</p> <p>iii. Accidental Partial Permanent Disability(APPD)</p> <p>➤ <b>Option B: Accidental Death Cover</b> In an unforeseen event of death of the Life Assured / Member due to accident during the rider term, rider sum assured will be paid to the nominee.</p> <p>➤ <b>Option C: Cancer Cover</b> Benefits on diagnosis of Cancer –</p> <p><b>i. Cancer Diagnosis Benefit :</b> A lump sum benefit, as per the table below, will be paid on diagnosis of:</p> <ul style="list-style-type: none"><li>• Carcinoma-in-situ or Malignant cancer</li><li>• Early stage cancers ,</li><li>• Major cancer</li></ul> <table><tr><th>Diagnosis of</th><th>Benefit Amount as a % of Applicable Sum Insured</th></tr><tr><td>Early Stage Cancer or Carcinoma-in-situ (CIS)</td><td>25</td></tr><tr><td>Major Cancer</td><td>100 less Early Stage Cancer or CIS claims if any</td></tr></table> <p><b>ii. Waiver of Premium:</b> On a valid claim of Early Stage Cancer or Carcinoma-in-situ (CIS) diagnosis,</p>	Diagnosis of	Benefit Amount as a % of Applicable Sum Insured	Early Stage Cancer or Carcinoma-in-situ (CIS)	25	Major Cancer	100 less Early Stage Cancer or CIS claims if any	
Diagnosis of	Benefit Amount as a % of Applicable Sum Insured							
Early Stage Cancer or Carcinoma-in-situ (CIS)	25							
Major Cancer	100 less Early Stage Cancer or CIS claims if any							

		<p>premiums payable under this rider option will be waived for a period of three policy years. In case the outstanding term is less than three years then premiums for the outstanding term would be waived.</p> <p>In case the outstanding term is more than three years then the premiums will be waived only for a period of three years. The life assured/ member will need to resume payment of premiums thereafter.</p>	
6	<b>Exclusions (What the policy does not cover)</b>	<p><b>Option A: Personal Accident Cover &amp; Option B: Accidental Death Cover</b></p> <p>No benefit is payable on death due to Accident (Accidental Death) if death is caused from or due to any of the following:</p> <ul style="list-style-type: none"> <li>• Intentionally self-inflicted injury or suicide while sane or insane</li> <li>• Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.</li> <li>• Engaging in or taking part in professional sport(s) or any hazardous pursuits, power boat racing, sky diving, para gliding, parachuting, scuba diving, skydiving, winter sports, sky jumping, ice hockey, ice speedway, ballooning, hand gliding, river rafting / bugging, black water rafting, yachting / boating outside coastal waters, motor rallying, power lifting, quad biking, rodeo and roller hockey.</li> <li>• War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion.</li> <li>• Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft.</li> <li>• Participation by the life assured in a criminal or unlawful act.</li> </ul> <p><b>Option C: Cancer Cover</b></p>	Part F

		<p>No benefit shall be payable under the policy in respect of any Major Cancer, Carcinoma-in-situ or Early Stage Cancer resulting from or caused by or contributed by:</p> <ul style="list-style-type: none"> <li>Sexually Transmitted Diseases other than HIV/AIDS.</li> <li>External congenital anomaly</li> <li>Any pre-existing disease as defined in the Policy Document (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 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. Provided that the definition of the pre-existing disease shall not be applicable for Overseas Travel Policies.</li> <li>Intoxication by alcohol or narcotics or voluntarily taking or using any drug, medication or sedative unless it is an "over the counter" drug, medication or sedative taken according to package directions;</li> <li>Nuclear, biological or chemical contamination (NBC)</li> <li></li> </ul>	
7	<p><b>Waiting period(s) &gt; Time period during which specified diseases/ treatments are not covered &gt;It is counted from the beginning of the policy coverage.</b></p>	<p>a) The benefits under Option C will be paid only if the life assured survives for a period of 7 days from the date of diagnosis of the condition.</p> <p>b) A waiting period of 180 days will apply from date of commencement.</p> <p>c) On revival:</p> <ul style="list-style-type: none"> <li>If the policy is revived within 60 days, only the remaining part of waiting period will apply</li> <li>If the policy is revived after 60 days, full 180 day waiting period will apply afresh</li> </ul> <p>d) The policy shall terminate and no benefit shall be payable under the policy if the:</p> <ul style="list-style-type: none"> <li>diagnosis or</li> <li>medical evidences confirming the</li> </ul>	Part F Clause 1

		<p>diagnosis of Cancer/Carcinoma-in-situ/Early Stage Cancer first occurred during the waiting period</p> <p>e) In the event of a claim, provisions of Section 45 of the Insurance Act 1938, as amended from time to time, will apply.</p>							
8	<p><b>Financial limits of coverage</b></p> <p>i. Sub-limit (a pre-defined limit above which insurance company will not pay)</p> <p>ii. Co-payment (It is a specified amount/percent age of the admissible claim amount to be paid by policyholder / insured).</p> <p>iii. Deductible (It is a specified amount:</p> <p>up to which an insurance company will not pay any claim, and</p> <p>which will be deducted from total claim amount (if claim amount is more than the specified amount up to which an</p>	<p><b>Under Option C: Cancer Cover</b></p> <p>Benefits on diagnosis of Cancer –</p> <p><b>Cancer Diagnosis Benefit :</b></p> <p>A lump sum benefit, as per the table below, will be paid on diagnosis of:</p> <ul style="list-style-type: none"><li>• Carcinoma-in-situ or Malignant cancer</li><li>• Early stage cancers ,</li><li>• Major cancer</li></ul> <table><tr><th>Diagnosis of</th><th>Benefit Amount as a % of Applicable Sum Insured</th></tr><tr><td>Early Stage Cancer or Carcinoma-in-situ (CIS)</td><td>25</td></tr><tr><td>Major Cancer</td><td>100 less Early Stage Cancer or CIS claims, if any</td></tr></table> <p><b>Waiver of Premium:</b></p> <p>On a valid claim of Early Stage Cancer or Carcinoma-in-situ (CIS) diagnosis, premiums payable under this rider option will be waived for a period of three policy years. In case the outstanding term is less than three years then premiums for the outstanding term would be waived.</p> <p>In case the outstanding term is more than three years then the premiums will be waived only for a period of three years. The life assured/ member will need to resume payment of premiums thereafter.</p>	Diagnosis of	Benefit Amount as a % of Applicable Sum Insured	Early Stage Cancer or Carcinoma-in-situ (CIS)	25	Major Cancer	100 less Early Stage Cancer or CIS claims, if any	Part C
Diagnosis of	Benefit Amount as a % of Applicable Sum Insured								
Early Stage Cancer or Carcinoma-in-situ (CIS)	25								
Major Cancer	100 less Early Stage Cancer or CIS claims, if any								

	<p><b>insurance company will not pay any claim/which will be deducted from total claim, if the claim amount is more than the specified amount)</b></p> <p><b>iv. Any other limit (as applicable)</b></p>		
<b>9</b>	<b>Claims/Claims Procedure</b>	<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> </ul> <p>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></p>	<b>Part F</b> <b>Clause 2</b>
<b>10</b>	<b>Policy Servicing</b>	<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</li> </ul>	<b>Part G</b>

		<p>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)</p> <p>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></p>	
11	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> </ul> <p>Contact details of Ombudsman: <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p>	Part G
12	Things to remember	<p><b>Grace Period:</b> 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.</p> <p><b>Surrender Value:</b> Surrender value shall be payable subject to following conditions: Surrender Value is acquired as follows:</p>	<p>Part C Clause 2</p> <p>Part D Clause 1</p>

Single Pay	Immediately upon payment of Premium
Limited Pay	Upon payment of rider premiums for 1 year and at the end of 1st policy year
Regular Pay	No surrender value is payable

Surrender Value =  $\text{SV Factor} \times \text{Total Rider Premiums Paid}^1 \times \text{Unexpired Rider Term} \div \text{Original Rider Term}$

Surrender Value (SV) Factors:

Single Pay	50%
Limited Pay	<b>a) 1 full year premium is paid - 30%</b> <b>b) At least 2 full year premiums are paid - 50%</b>

**<sup>1</sup> Total Rider Premiums Paid means total of all the rider premiums received, excluding any extra premium and taxes.**

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><b>Revival of Rider Policy:</b> Revival of the Rider Policy Revival period shall be as per the base plan. 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. The current rate of interest for revival is 9.5% p.a. Additional conditions on revival for Option C Reinstatement request will attract the following: A waiting period of 180 days will apply from date of commencement. On revival:</p> <ul style="list-style-type: none"> <li>• If the policy is revived within 60 days, only the remaining part of waiting period will apply.</li> </ul> <p>If the policy is revived after 60 days, full 180 day waiting period will apply afresh.</p>	<p>Part D Clause 4</p>
		<p><b>Renewal of Rider</b> 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>Part D Clause 11</p>
		<p><b>Rider Addition/Deletion</b></p> <ul style="list-style-type: none"> <li>• Addition/Removal of Benefit Option</li> <li>• If not opted at inception of the base policy, the Policyholder may opt for the rider at any base policy premium due date .</li> <li>• At any base policy premium due date, the Policyholder can remove their existing rider option and choose the other option. For example, if the Policyholder has opted for Option A at inception, he/she may remove Option A and choose Option B at any base policy premium due date.</li> <li>• Addition of Options <ul style="list-style-type: none"> <li>➤ In case the policyholder wants to opt for an additional option, he may do so at any premium due date and the additional premium for the new option shall be calculated based on</li> </ul> </li> </ul>	<p>Part D Clause 7</p>

		the outstanding term on the date of adding the new rider	
		<b>Alterations:</b> . No alterations are permissible under the Rider 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.	Part D Clause 6
		<b>Loans:</b> No loans are permissible under this Rider Policy.	Part D Clause 8
		<b>Policy renewal:</b> Rider benefits are renewed on payment of due premiums.	Part D Clause 9
		<b>Free Look cancellation:</b> a) Cancellation in the free look period: <ul style="list-style-type: none"> <li>The Policyholder shall have the option of cancelling the Rider, stating the reasons thereof, by returning the Rider Policy Document to the Company, within 30 days from the date of receipt of the Rider Policy Document in case Policyholder is not agreeable to any Rider terms and conditions.</li> <li>The Rider can be cancelled in the free-look period even if the Main Policy to which it is attached is continued.</li> <li>The Rider shall be automatically cancelled if the Main Policy to which it is attached is cancelled.</li> <li>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).</li> </ul>	Part D Clause 9

		<ul style="list-style-type: none"> <li>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</li> <li>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.</li> </ul> <p>b) Cancellation after the free look period</p> <ul style="list-style-type: none"> <li>The Rider can be cancelled at any time during the Rider Term. Upon such a cancellation, the Rider will lapse and the surrender value (if any) will be payable as per Part D (Surrender Value) above.</li> <li>The Rider shall be automatically cancelled if the Main Base Policy to which it is attached is cancelled.</li> </ul>	
13	<b>Your Obligations</b>	<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.