

## 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 Waiver of Premium Rider – Non Linked UIN: 101B032V02	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)	Outstanding premiums of the Base Policy and all other riders attached to the base policy at inception of this rider	Part C
5	Policy Coverage (What the policy covers) (Policy Clause Number/s)	<p>There are two benefit options available under this Rider:</p> <p><b>Option A: Waiver of Premium on Death*</b></p> <p><b>Option B: Waiver of Premium on Disability or Critical Illness</b></p> <p><i>* Available only if life assured under the base policy is different from the policyholder under the base policy.</i></p> <p>Subject to the conditions stated below, this rider can be opted for by the policyholder under the base policy:</p> <p>a) Any or all of the above benefit options can be chosen.</p> <p>b) This Rider can be opted at inception of the</p>	Part C

		<p>Base Policy or at any Base Policy premium due date.</p> <p>c) This Rider shall stand terminated and the coverage under it shall cease as soon as the Base Policy is terminated/cancelled.</p> <p><b>Option A: Waiver of Premium on Death</b> The Company shall waive off all outstanding premiums of the Base Policy and all other riders attached to the base policy at inception of this rider, on the death of Life Assured subject to exclusions.</p> <p><b>Option B: Waiver of Premium on Disability or Critical Illness</b> The Company shall waive off all outstanding premiums of the Base Policy and all other riders attached to the base policy at inception of this rider, on the first occurrence of either of the following events</p> <ul style="list-style-type: none"> <li>• On the Life Assured being diagnosed with any of the Disability as defined in Rider Document, subject to exclusions.</li> <li>• On the Life Assured being diagnosed with any of the 60 Critical Illnesses listed in the Rider Document , subject to exclusions.</li> </ul> <p>Please note, on waiver of the premium, the Base Policy shall continue as per applicable terms and conditions and the Rider coverage shall terminate.</p>	
6	<p><b>Exclusions (What the policy does not cover)</b></p>	<p><b>Applicable for Waiver of Premium on Death:</b></p> <p><b>i. Suicide Exclusion</b> In case of death due to suicide within 12 months from the Risk Commencement Date of the Rider or from the date of revival of the Rider, as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the Total Rider Premiums Paid till the date of death, provided the Rider is in force.</p> <p><b>ii. Age Admitted</b> 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</p>	<p>Part F Clause 1</p>

		<p>admitted ("Correct Age") during the Policy 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 one of the following actions (i) if the Correct Age makes the Life Assured ineligible for this Policy, 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 Policy will stand cancelled from the date of issuance and the Premiums paid under the Policy will be returned subject to the deduction of expenses incurred by the Company and the Policy will terminate thereafter; or (ii) if the Correct Age makes the Life Assured eligible for the Policy, the difference between the revised Premium, as per the Correct Age and the original Premium, with interest, will be due on the next Policy 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.</p> <p><b>Exclusions applicable for Waiver of Premium on Critical Illness</b></p> <ul style="list-style-type: none"> <li>i. Any Illness, sickness or disease other than those specified as Critical Illnesses under this Policy;</li> <li>ii. Any Pre-existing Disease or any complication arising therefrom. 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.</li> <li>iii. 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</li> </ul>	
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		<p>us.</p> <p><b>iv.</b> Any Critical Illness caused due to treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.</p> <p><b>v.</b> Narcotics used by the Life Assured unless taken as prescribed by a registered Medical Practitioner,</p> <p><b>vi.</b> Any Critical Illness caused due to intentional self-injury, suicide or attempted suicide</p> <p><b>vii.</b> 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;</p> <p><b>viii.</b> Any Critical 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.</p> <p><b>ix.</b> Congenital External Anomalies, inherited disorders or any complications or conditions arising therefrom including any developmental conditions of the Life Assured;</p> <p><b>x.</b> 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</p> <p><b>xi.</b> 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.</p> <p><b>xii.</b> Any Critical Illness caused by Medical treatment traceable to childbirth (including</p>	
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		<p>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.</p> <p><b>xiii.</b> 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.</p> <p><b>xiv.</b> 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.</p> <p><b>xv.</b> Any Critical Illness caused due to any treatment, including surgical management, to change characteristics of the body to those of opposite sex.</p> <p><b>xvi.</b> 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 as part of medically necessary treatment to remove a direct and immediate health risk to the Life Assured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.</p> <p><b>xvii.</b> Any Critical Illness caused due to surgical treatment of obesity that does not fulfil all the below conditions:</p> <ol style="list-style-type: none"> <li>Surgery to be conducted is upon the advice of the Medical Practitioner.</li> <li>The Surgery / Procedure conducted should be supported by clinical protocols</li> <li>The member has to be 18 years of age or older and</li> </ol>	
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		<p>d. Body Mass Index (BMI):</p> <ul style="list-style-type: none"> <li>• greater than or equal to 40 or</li> <li>• 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: <ul style="list-style-type: none"> <li>1. Obesity related cardiomyopathy</li> <li>2. Coronary heart disease</li> <li>3. Severe Sleep Apnea</li> <li>4. Uncontrolled Type 2 Diabetes</li> </ul> </li> </ul> <p><b>xviii.</b> 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.</p> <p><b>xix.</b> 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.</p> <p><b>xx.</b> In the event of the death of the Life Assured within the stipulated survival period as set out below.</p> <p><b>xxi.</b> Any Critical Illness caused by sterility and infertility. This includes:</p> <ul style="list-style-type: none"> <li>a. Any type of contraception, sterilization</li> <li>b. Assisted Reproductive services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI</li> <li>c. Gestational Surrogacy</li> <li>d. Reversal of sterilization</li> </ul> <p><b>Applicable for Waiver of Premium on Disability (For Permanent Disability &amp; Physical Impairment)</b></p> <p>We shall not be liable to make any payment under this Rider towards the Disability benefit, directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:</p> <ul style="list-style-type: none"> <li><b>i.</b> Pre-existing Disease (PED) means any</li> </ul>	
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		<p>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,.</p> <p><b>ii.</b> 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 Insurer.</p> <p><b>iii.</b> Any disability caused due to treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.</p> <p><b>iv.</b> Narcotics used by the Life Assured unless taken as prescribed by a registered Medical Practitioner.</p> <p><b>v.</b> Any disability caused due to intentional self-injury, suicide or attempted suicide, whether the person is medically sane or insane.</p> <p><b>vi.</b> Any disability, 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.</p> <p><b>vii.</b> Service in any military, air-force, naval, paramilitary or similar organization.</p> <p><b>viii.</b> Any disability 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.</p> <p><b>ix.</b> Working in underground mines, tunneling or involving electrical installations with high tension supply, or as race jockeys or</p>	
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		<p>circus personnel.</p> <p><b>x.</b> Congenital External Anomalies, inherited disorders or any complications or conditions arising therefrom including any developmental conditions of the Life Assured.</p> <p><b>xi.</b> Any disability 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 accidents.</p> <p><b>xii.</b> 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.</p> <p><b>xiii.</b> Any disability, caused by Medical treatment traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy.</p> <p><b>xiv.</b> Any disability due to miscarriages (unless due to an accident) and lawful medical termination of pregnancy during the policy period.</p> <p><b>xv.</b> Any disability, 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.</p> <p><b>xvi.</b> Any disability 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.</p> <p><b>xvii.</b> Any disability, caused due to any treatment, including surgical management, to change characteristics of the body to those of opposite sex.</p>	
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		<p><b>xviii.</b> Any disability 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 as part of medically necessary treatment to remove a direct and immediate health risk to the Life Assured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.</p> <p><b>xix.</b> Any disability, caused due to surgical treatment of obesity that does not fulfil all the below conditions:</p> <ul style="list-style-type: none"> <li>e. Surgery to be conducted is upon the advice of the Doctor</li> <li>f. The Surgery / Procedure conducted should be supported by clinical protocols</li> <li>g. The member has to be 18 years of age or older and</li> <li>h. Body Mass Index (BMI): <ul style="list-style-type: none"> <li>• greater than or equal to 40 or</li> <li>• 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: <ol style="list-style-type: none"> <li>1. Obesity related cardiomyopathy</li> <li>2. Coronary heart disease</li> <li>3. Severe Sleep Apnea</li> <li>4. Uncontrolled Type 2 Diabetes despite optimal therapy</li> </ol> </li> </ul> </li> </ul> <p><b>xx.</b> Any disability 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.</p> <p><b>xxi.</b> Any 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.</p> <p><b>xxii.</b> Any disability, caused by sterility and infertility. This includes:</p> <ul style="list-style-type: none"> <li>a. Any type of contraception,</li> </ul>	
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		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	<b>Waiting Period</b> Time period during which specified diseases/treatments are not covered. It is counted from the beginning of the policy coverage.	<b>Applicable for Waiver of Premium on Critical Illness</b> <b>Waiting Period</b> An initial waiting period of 90 days applies from the Risk Commencement Date, or policy revival date, as the case may be. No waiting period applies for Critical Illness claims arising solely due to an accident. <b>Survival Period</b> A 15-day survival period is applicable. This refers to the period from the diagnosis and fulfilment of the definition of the conditions covered which the Life Assured must survive before the benefit will be paid. Claim payment will only be made with confirmatory diagnosis of the conditions covered while the Life Assured is alive (i.e., a claim would not be admitted if the diagnosis is made post-mortem). <b>Applicable for Waiver of Premium on Disability (For Permanent Disability &amp; Physical Impairment)</b> There is a waiting period of 90 days from the policy commencement date or revival of cover. In case the insured event happens during this period, no benefit shall be payable. Waiting period is not applicable for claims occurring solely due to an accident. However, the permanency of the disability needs to be established for the claim to be payable.	Part F Clause 1
8	<b>Financial limits of coverage</b> 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	<b>Applicable for Waiver of Premium on Critical Illness</b> <b>Survival Period</b> A 15-day survival period is applicable. This refers to the period from the diagnosis and fulfilment of the definition of the conditions covered which the Life Assured must survive before the benefit will be paid. Claim payment will only be made with confirmatory diagnosis of the conditions covered while the Life	Part F Clause 1

	<p><b>a specified amount/percentage of the admissible claim amount to be paid by policyholder/insured).</b></p> <p><b>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)</b></p> <p><b>iv. Any other limit (as applicable)</b></p>	<p>Assured is alive (i.e., a claim would not be admitted if the diagnosis is made post-mortem).</p>	
9	<p><b>Claims/Claims Procedure</b></p>	<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>	<p>Part F Clause 2</p>
10	<p><b>Policy Servicing</b></p>	<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</li> </ul>	<p>Part G</p>

		<p>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>	Part C Clause 2
		<p><b>Surrender Value:</b> No Surrender value shall be payable.</p>	Part D Clause 1
		<p><b>Revival of the Rider:</b> 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. In case the rider is not revived within the revival period as mentioned under the Base Policy, the rider shall terminate</p>	Part D Clause 3

		<b>Policy Renewal:</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.	Part D Clause 4
		<b>Rider Addition/Deletion:</b> 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.	Part D Clause 5
		<b>Alterations:</b> No alterations are permissible under the Rider.	Part D Clause 6
		<b>Loans :</b> No loans are permissible under this Rider.	Part D Clause 7
		<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 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.</li> <li>• The rider can be cancelled in the free-look period even if the Base Policy to which it is attached is continued.</li> <li>• The rider shall be automatically cancelled if the Base 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> <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</li> </ul>	Part D Clause 8

		<p>rider.</p> <p>b) Cancellation after the free look period</p> <ul style="list-style-type: none"> <li>• The rider shall be automatically cancelled if the base policy to which it is attached is cancelled.</li> <li>• The rider can be cancelled at any Policy Anniversary. Upon such a cancellation, the rider will lapse and no benefits will be payable.</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)

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(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.