

HDFC Life Click 2 Achieve Par Advantage (UIN - 101N207V01) – Customer Information Sheet
An Individual Non-Linked, Participating, Savings Life Insurance Plan



CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Product Name - <<HDFC Life Click 2 Achieve Par Advantage>> UIN - <<101N207V01>	Part A – Welcome Letter
2.	Policy Number	<<>>	Part A – Welcome Letter and Policy Schedule
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Part A
4.	Basic Policy Details	<ul style="list-style-type: none"> • Instalment Premium – <<>> • Mode of premium payment – <<Monthly/ Quarterly/ Half Yearly/ Yearly>> • Sum Assured on Death – <<>> • Sum Assured on Maturity – <<>> • Premium Payment Term – <<>> • Policy Term – <<>> 	Part A – Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity – Maturity benefit is the benefit payable on maturity subject to life assured(s) surviving till maturity, in accordance with the terms and condition of the policy. For more details please refer to the Policy Document. • Benefits payable on death – Death Benefit is payable as Lump sum upon death of the life assured(s) during the policy term. • Survival Benefits excluding that payable on maturity – Survival Benefit refers to the periodic payouts to the policyholder on survival of Life Assured(s) during the policy term which does not include the final payout at policy maturity. • Surrender Benefits – means the amount, if any, that becomes payable on surrender of a policy during its term, in accordance with the terms and conditions of the policy. • Options to policyholders for availing benefits, if any, covered under the policy, if opted at inception – <u>Plan Options:</u> 1. Lumpsum 	Part C – Clause 1 to 4 Part D – Clause 1 & 5 to 11

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		<ol style="list-style-type: none"> 2. Balanced income 3. Early Income 4. Enhanced Income 5. Guaranteed Income <p>Sub-options available</p> <ol style="list-style-type: none"> 1. Additional Life option 2. Policy Continuance Benefit <p>Other Benefits available</p> <ol style="list-style-type: none"> 1. Waiver of Premium on Death/CI/TPD 2. Option to decrease premium 3. Deferral of Survival Benefit(s) 4. Special Milestone Benefit 5. Special Date 6. Death Benefit in Instalment 7. Paid-Up Addition 8. Premium offset <ul style="list-style-type: none"> • Other benefits/options payable, specific to the policy, if any – Policyholder can alter the Frequency of Premium Payment and Survival Benefit. Alteration in the Frequency of Premium Payment may lead to a change in the Premium. Such alteration will be in accordance with the Board approved underwriting policy. 	
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	<ul style="list-style-type: none"> • Rider Name – <<>> • Rider UIN – <<>> • Rider Sum Assured – <<>> 	Part A – Policy Schedule – Rider Policy Details
9.	Exclusions (events where insurance coverage is not payable), if any.	<ul style="list-style-type: none"> • Suicide Exclusions - In case of death of any of the Life Assured due to suicide within 12 months from the Risk Commencement Date under the policy or from the date of revival of the policy, as applicable, the nominee or the 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. The surviving life shall be given an option to continue with the policy on a Single Life basis, with future premium payment to be paid by the surviving life. The Annualised Premium for the outstanding term shall be revised to that payable by a Single Life of corresponding age. • For exclusions related to optional benefits, if any, please refer to policy document. 	Part F (General Terms & Conditions) – Clause 1 to 3
10.	Waiting /lien Period, if any	Not Applicable	Not Applicable

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11.	Grace period	Grace period for other than single premium policies means the time granted by the insurer from the due date of payment of premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the policy. The grace period for payment of the premium for all types of life insurance policies shall be 15 days, where the policyholder pays the premium on a monthly basis and 30 days in all other cases.	Part A – Policy Schedule Part B – (Definitions) Part C – Clause 6 (5)
12.	Free Look Period	In case the Policyholder is not agreeable to any of the terms and conditions stated in the Policy, the Policyholder has an option to return the Policy to the Company for cancellation stating the reasons thereof, within 30 days from the date of receipt of the Policy, whether received electronically or otherwise. On receipt of the Policyholder's letter along with the original Policy (original Policy Document is not required for policies in dematerialised form or where policy is issued only in electronic form), the Company shall arrange to refund the Premium paid by the Policyholder, subject to deduction of the proportionate risk Premium for the period of cover and the expenses incurred by the Company on medical examination (if any) and stamp duty charges.	Part A - Welcome Letter Part B – (Definitions) Part D – Clause 13
13.	Lapse, paid-up and revival of the Policy	<ul style="list-style-type: none"> • Lapse – is the status of the Policy when due premium is not paid within the Grace Period. For policies other than single premium, if any due premium is unpaid upon the expiry of the Grace Period and your Policy has not acquired a Surrender Value, your Policy's status will be altered to lapse and the cover will cease. • Paid-up – For policies other than single premium, if any due premium is unpaid upon the expiry of the grace period and your policy has acquire a Surrender Value, your Policy's status will be altered to reduced paid-up. • Revival - means restoration of the Policy, which was discontinued due to the non-payment of Premium, by the insurer with all the benefits mentioned in the Policy document, with or without rider benefits, if any, upon the receipt of all the Premiums due and other charges/late fee, if any, during the revival period, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the insured/Policyholder on the basis of the information, documents and reports furnished by the Policyholder; in accordance with Board approved Underwriting Policy. 	Part B – (Definitions) Part D – Clause 3 & 4
14.	Policy Loan, if applicable	Policy loans will be available during the Policy Term subject to such terms and conditions as the Company may specify from time to time.	Part D – Clause 12
15.	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/hdfclifeinsur 	Part F – Clause 5

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		ancecompany/customer-services/pdf/TAT-Poster.pdf <ul style="list-style-type: none"> • 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 	
16.	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) • Link for downloading applicable forms and list of documents required including bank account details: https://www.hdfclife.com/customer-service/forms-and-download 	Part F – Clause 5
17.	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 • Contact details of Ombudsman: https://www.cioins.co.in/Ombudsman 	Part G

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date:

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.