

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 (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 Guaranteed Income Insurance Plan UIN : 101N146V09	Part A – Welcome Letter
2	Policy Number	<Policy Number> (please refer to your policy document for your 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 death – Death Benefit is payable as Lump sum upon death of the life assured during the policy term. • Benefits payable on maturity – Maturity benefit is the sum assured on maturity, any additional and accrued benefit, which is payable on maturity, upon survival of the life is assured till the end of the policy term, in accordance with the terms and conditions of the policy. For more details please refer to the Policy Document. • Survival Benefits excluding that payable on maturity – Survival Benefit refers to the periodic payouts to the policyholder on survival of Life Assured 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, 	Part C Clause C.2. , C.3. Part D Clause D.3.2., D.1.

		<p>covered under the policy, if opted at inception – GDB can be availed through two options: Lumpsum and Family Income Payout (FIP)</p> <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 Guaranteed Income Payout. 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. <p>Policy loans will be available during the policy term at the discretion of HDFC Life and as defined under product terms and conditions.</p>	
6.	Options Available (in case of Linked Insurance Products)	Not Applicable	NA
7.	Options Available (in case of Annuity Products)	Not Applicable	NA
8.	Riders Opted, if any	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.	Suicide Exclusions - In case of death 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.	Part F Clause F.13.
10.	Waiting / Lien Period, if any	Death Benefit for Minor Life: If Age of the Life Assured is greater than or equal to 12 years, the risk will commence immediately from the Risk Commencement Date. If the Age of Life Assured is less than 12 years, the risk will commence under the Policy (that is full death benefit will become payable on death of Life Assured) on the last day of second Policy Year. If the Age of Life Assured is less than 12 years and if the Life Assured dies before the last day of the second Policy Year, the Death Benefit shall be restricted to refund of Premiums without interest.	Part F Clause F.12.
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	Part A –Policy Schedule

		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 B – (Definitions)
12.	Free Look Period	In case the policyholder is not agreeable to any policy terms and conditions under this product, the policyholder shall have the option of returning the policy to us stating the reasons there of, within 30 days from the date of receipt of the policy, as per IRDAI (Protection of Policyholders’ Interests, Operations and Allied Matters of Insurers) Regulations, 2024, as modified from time to time. On receipt of the letter along with the original policy document, we shall refund the premium, subject to deduction of the proportionate risk premium for the period on cover, expenses incurred on medical examination of the proposer and stamp duty (if any).	Part A - Welcome Letter Part D Clause D.1.
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 D Clause D.3., D.3.1., D.2 Part B (Definitions)
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 D.4.
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/hdfclifeinsuranceec 	Part F – Clause F.14.

		<ul style="list-style-type: none"> • ompany/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 	
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 A – Welcome Letter
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: http://www.cioins.co.in/Complaint/online 	Part G

Declaration by the Policyholder

I have read the above and confirm having noted the details, by way of an OTP consent.

Place:

(Signature of the Policyholder)

Date: