

HDFC Life Guaranteed Savings Plan (UIN - 101N131V04) – Customer Information Sheet
An Individual Non-Linked Non-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)	HDFC Life Guaranteed Savings Plan UIN : 101N131V04	Part A – Welcome Letter
2.	Policy Number / Application 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—<<Annual/ Half-Yearly/ Monthly>> • 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 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 during the policy term. • Survival Benefits excluding that payable on maturity –Not Applicable • 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. • Other benefits/options payable, specific to the policy, if any –Policyholder can alter the Frequency of Premium Payment. 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. 	Part C– Clause 1 & 2 Part D – Clause 1
6.	Options available (in case of Linked Insurance Products)	Not Applicable	Not Applicable
7.	Options available (in case of Annuity Products)	Not Applicable	Not Applicable
8.	Riders opted, if any	Not Applicable	Not Applicable

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9.	Exclusions (events where insurance coverage is not payable), if any.	<p>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.</p> <p>Conditions excluded for Accidental Death during the Waiting Period: We shall refund only the Premiums paid for any claim during the Waiting Period if the claim is directly or indirectly- caused by, arises from or is in any way attributable to any of the following:</p> <ul style="list-style-type: none"> • The influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner. • Intentional self-inflicted injuries; or any attempts of suicide while sane or insane; or deliberate exposure to exceptional danger (except in an attempt to save human life); • Violation or attempted violation of the law or resistance to arrest or by active participation in an act with criminal intent 	Part F (General Terms & Conditions) – Clause 1
10.	Waiting / Lien Period, if any	<p>Waiting Period means a period of 90 days from the Risk Commencement Date. In cases of revival of Policy, the Waiting Period shall not be applicable.</p> <p>On death of the Life Assured during the Waiting Period, the Death Benefit amount payable as a lump sum is:</p> <p>a) In case of Accidental Death, equal to Sum Assured on Death which is the highest of:</p> <ul style="list-style-type: none"> • Death Benefit Multiple (as specified in the Policy Schedule) times Single Premium for Single Pay / 10 times the Annualized Premium for Limited Pay, or • 105% of the Total Premiums paid, or • Sum Assured on Maturity, or • Any absolute amount assured to be paid on death, which is equal to the Sum Assured on maturity <p>b) In case of death due to other causes, the Death Benefit is equal to 100% of the Total Premiums paid.</p>	Part B – (Definitions) Part C – Clause 2
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 B – (Definitions)
12.	Free Look Period	In case the Policyholder is not agreeable to any of the provisions stated in the Policy, the Policyholder has an	Part A - Welcome Letter

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		option to return the Policy to the Company stating the reasons thereof, within 30 days from the date of receipt of the Policy. On receipt of the Policyholder's letter along with the original Policy document, the Company shall arrange to refund the Premium paid, subject to deduction of the proportionate risk Premium for the period on cover and the expenses incurred by the Company for medical examination (if any) and stamp duty (if any).	Part D
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
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
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/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 atservice@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 3
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) 	Part F – Clause 3

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		<ul style="list-style-type: none"> Contact details of the insurer: You can email us at atservice@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 	
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.