

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER OR WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

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 Smart Protect Plus, UIN - 101L187V04	Part A – Welcome Letter
2.	Policy Number	<<>> (please refer your policy document for your policy number)	Part A – Welcome Letter and Policy Schedule
3.	Type of Insurance Policy	Linked	Part A
4.	Basic Policy Details	• Instalment Premium - <<>> • Mode of premium payment - <<Monthly, Quarterly, Half Yearly or Yearly>> • Sum Assured on Death – <<>>, at inception • Policy Term and Premium Payment Term - <<>> and <<>>	Part A – Policy Schedule
5.	Policy Coverage/benefits payable	• Benefits payable on maturity – Maturity benefit is payable on survival of the Life Assured till the Maturity Date, provided all due Premiums have been paid under the policy. • Benefits payable on death – Death Benefit is payable on death of the Life Assured before the Maturity Date, provided all due Premiums have been paid under the policy. • Surrender Benefits means an amount that becomes payable in case of Surrender of the Policy in accordance with the terms and conditions of the Policy. • Lock-in period means the period of five consecutive completed years from the date of commencement of the policy, during which period the proceeds of the policies cannot be paid by the insurer to the policyholder or to the insured, as the case may be,	Refer Part C

		except in the case of death or upon the happening of any other contingency covered under the policy - Options to policyholders for availing benefits, if any, covered under the policy - Other benefits/options payable, specific to the policy, if any.	
6.	Options available (in case of Linked Insurance Products)	- Partial Withdrawal means any amount withdrawn partially out of unit fund by the policyholder during the term of the policy - Top – up Premium is an amount that is paid voluntarily by the policyholder besides contractual premium and is treated as single premium for all purposes - Switches means a facility allowing the policyholder to move from one segregated fund, either wholly or in part, to other segregated fund(s) amongst the segregated funds offered as per the terms and conditions of the policy - Settlement Option means a facility made available to receive the maturity or death proceeds in instalments in accordance with the terms and conditions stated in advance at the inception of the contract. - Any Other Option – <<Level Cover / Level Cover with Capital Guarantee / Decreasing Cover / Decreasing Cover with Capital Guarantee>> - Systematic Withdrawal Plan (SWP)- It is a partial withdrawal facility allows policyholder to withdraw from the fund at pre-determined intervals. Such withdrawals can be a percentage of the fund value or an absolute amount. - Systematic Transfer Plan (STP)- Systematic Transfer Plan (STP) is an investment strategy where the policyholder can invest all or some part of the investment in a source fund and transfer a fixed amount in regular monthly instalments into any destination fund. - Choice to reduce Premium Payment Term after the after paying full premiums for the first 5 policy years, by notifying us.	Refer Part D
7.	Option available (in case of Annuity product)	Not Applicable	Not Applicable
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 - In case of death due to suicide within 12 months from the date of commencement of 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 the fund value, as available on the date of intimation of death. - For exclusions related to optional benefits, if any, please refer to policy document.	Part F – Clause 1
10.	Waiting /lien Period, if any	Not Applicable	Not Applicable
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 – Welcome Letter and Policy Schedule
12.	Free Look Period	You have a free look period of 30 days from the date of receipt of the Policy, to review the terms and conditions of the Policy. In case You disagree with the terms & conditions of Your Policy, you have the option to return the original policy document to us for cancellation.	Part A - Welcome Letter Refer Part D
13.	Lapse, paid-up and revival of the Policy	- Lapse is the status of the Policy when due premium is not paid within the grace period. - Reduced Paid-up means the Policy under which the due installment Premium have been discontinued after completion of the Lock-in Period. - Revival means restoration of the Policy, which was discontinued due to the non-payment of Premium, by the Company 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, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the insured on the basis of the information, documents and reports furnished by the Policyholder	Refer Part D
14.	Policy Loan, if applicable	Not Applicable	Not Applicable
15.	Claims/Claims Procedure	- 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)	Part F – Clause 4

		- 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	- 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	
17.	Grievances /Complaints	- 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://cioins.co.in/Complaint/Online	Refer 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: