

HDFC Life Click 2 Protect Supreme Plus

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/Savings Life Insurance Plan

Key Feature Document cum Proposal Form

UIN:101N189V02

Application No: <>

HDFC Life Click 2 Protect Supreme Plus is a term plan that provides benefits as per your altering lifestyle and life stage needs and helps you and your family stay truly protected. Your benefits will depend on the plan option that you have chosen.

This Key Feature Document explains the features, benefits and other important information of the plan.

Eligibility Conditions

Plan Option	Life	Life Plus
Min. Age at Entry	18 years	
Max. Age at Entry	60 years	
Min. Age at Maturity	23 years	
Max. Age at Maturity	65 years	
Min. Policy Term	5 years	
Max. Policy Term	64 less age at entry	
Min. Basic Sum Assured	Rs. 10,000	
Max. Basic Sum Assured	Rs. 25,00,000	
Premium Payment Term	RP: Yes SP: Yes LP: 2 years to any PPT less than PT	

What are the key benefit of HDFC Life Click 2 Protect Supreme Plus?

Death Benefit

You can choose a cover of your choice by selecting one of the below benefit options:

Benefit option	Benefits
Life	Death Benefit
Life Plus	Death Benefit + Accidental Death Benefit

On your unfortunate death, we will pay the Death Benefit to your nominee. Death Benefit is Sum Assured chosen by you.

If you choose Life Plus option, and the death occurs due to an accident, we will pay Accidental Death Benefit in addition to the Death Benefit to your nominee.

Maturity Benefit

On survival until Maturity, Sum Assured on Maturity will be payable, which will be equal to 100% of the Total Premiums Paid, if Return of Premium option is selected, Nil otherwise. This benefit can be chosen only with Life, Life Plus and Flexi Life options

Tax Benefits

Tax benefits under this plan may be available. Premiums paid by an individual or HUF under this plan and the benefits received from this policy may be eligible for tax benefits as per the applicable sections of the Income Tax Act, 1961, as amended from time to time.

You are requested to consult your tax advisor for advice on Tax Benefits.

Paid-up policy

Your policy can continue with reduced benefits even on Non-Payment of premiums for policies where:

- Return of Premium is selected with Limited Pay / Regular Pay, and
- Premiums are paid for at least two full years and after completion of 2 policy year

In all other cases, the policy lapses on premium discontinuance without any paid-up value. For complete details on paid-up policies, please refer Terms and Conditions.

Surrender Value / Unexpired Risk Premium Value

Guaranteed Surrender Value (GSV) gets acquired immediately upon payment of premium in case of Single Pay and upon payment of premiums for at least 2 years in case of Limited Pay/Regular Pay.

The Company may pay a surrender value higher than the GSV in the form of a Special Surrender Value (SSV).

SSV shall become payable after completion of first policy year provided one full year premium has been received for Limited/Regular Pay and immediately on the receipt of single premium for Single Pay

Surrender Value will be the higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

Please refer Policy Terms and Conditions for the complete details.

Free Look cancellation

In case, as the Policyholder, you disagree to any Policy terms and conditions under this product, you have the option of returning the Policy to us stating the reasons thereof, within 30 days from the date of receipt of the Policy, whether received electronically or otherwise. On receipt of the letter along with the original Policy document (original Policy Document is not required for policies in dematerialised or where policy is issued only in electronic form), 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 charges.

Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or 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.

We recommend that you read and understand the product brochure & customised benefit illustration to understand what the plan is, how it works and the risks involved before you purchase.

HDFC Life Insurance Company Limited ("HDFC Life").

CIN No. L65110MH2000PLC128245. IRDAI Regn. No. 101

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Contact us today

Registered Office: HDFC Life Insurance Company Ltd., Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011

HDFC Life Click 2 Protect Supreme Plus (UIN:101N189V02) is a Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan. Life Insurance Coverage is available in this product. This version of the Product brochure invalidates all previous printed versions for this particular plan.

Please know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums, refund of amounts. Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint