

**Part A**

<<4 April 2013>>  
<<Policyholder's Name>>  
<<Policyholder's Address>>  
<<Policyholder's Contact Number>>

Dear <<Policyholder's Name>>,

**Sub: Your Policy no. << >>**

We are glad to inform you that your proposal has been accepted and the HDFC Life Click 2 Protect Plus Policy ("Policy") being this document, has been issued. We have made every effort to design your Policy Document in a simple format. We have highlighted items of importance so that you may recognize them easily.

**Policy document:**

As an evidence of the insurance contract between HDFC Standard Life Insurance Company Limited and you, the Policy is enclosed herewith. Please preserve this document safely and also inform your Nominees about the same. We are also enclosing alongside a copy of your proposal form and other relevant documents submitted by you for your information and record.

**Cancellation in the Free-Look Period:**

In case you are not agreeable to any of the terms and conditions stated in the Policy, you have the option to return the Policy to us stating the reasons thereof, within 15 days from the date of receipt of the Policy. If you have purchased your Policy through Distance Marketing mode, this period will be 30 days. On receipt of your letter along with the original Policy document, we shall arrange to refund the Premium paid by you, subject to deduction of the proportionate risk Premium for the period on cover and the expenses incurred by us for medical examination, (if any) and stamp duty. A Policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Policy.

**Contacting us:**

The address for correspondence is specified below. To enable us to serve you better, you are requested to quote your Policy number in all future correspondence. In case you are keen to know more about our products and services, we would request you to talk to our Certified Financial Consultant (Insurance Agent) who has advised you while taking this Policy. The details of your Certified Financial Consultant including contact details are listed below.

To contact us in case of any grievance, please refer to Part G. In case you are not satisfied with our response, you can also approach the Insurance Ombudsman in your region. Thanking you for choosing HDFC Standard Life Insurance Company Limited and looking forward to serving you in the years ahead,

Yours sincerely,

<<Designation of the Authorised Signatory >>

**Branch Address:** <<Branch Address>>

**Agency Code:** <<Agency Code>>

**Agency Name:** <<Agency Name>>

**Agency Telephone Number:** <<Agency mobile & landline number>>

**Agency Contact Details:** <<Agency address>>

Address for Correspondence: HDFC Standard Life Insurance Company Limited, 11<sup>th</sup> Floor Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai-400011.

Registered Office: HDFC Standard Life Insurance Company Limited, Lodha Excelus, 13<sup>th</sup> Floor, Apollo Mills Compound, Mahalaxmi, Mumbai- 400 011.

**POLICY DOCUMENT- HDFC Life Click 2 Protect Plus**

**Unique Identification Number: << >>**

Your Policy is a pure protection, term assurance product. This document is the evidence of a contract between HDFC Standard Life Insurance Company Limited ('We'/ 'Company') and the Policyholder ('You') as described in the Policy Schedule given below. This Policy is based on the Proposal made by the within named Policyholder and submitted to the Company along with the required documents, declarations, statements, applicable medical evidence and other information received by the Company from the Policyholder, Life Assured or on behalf of the Policyholder. This Policy is effective upon receipt and realisation, by the Company, of the consideration payable as First Premium under the Policy. This Policy is written under and will be governed by the applicable laws in force in India and all Premiums and Benefits are expressed and payable in Indian Rupees.

SAMPLE

**POLICY SCHEDULE**

Policy number: &lt;&lt; &gt;&gt;

Client ID: &lt;&lt; &gt;&gt;

**Policyholder Details**

<b>Name</b>	<< >>
<b>Address</b>	<< >>

**Life Assured Details**

<b>Name</b>	<< >>
<b>Date of Birth</b>	<< dd/mm/yyyy >>
<b>Age on the Date of Risk Commencement</b>	<< >> years
<b>Age Admitted</b>	<<Yes/No>>

**Policy Details**

<b>Date of Risk Commencement</b>	<< RCD >>
<b>Date of Issue</b>	<< First Issue Date>>
<b>Premium Due Date(s)</b>	<<dd /month>>
<b>Product Option chosen</b>	<< Life Option / Extra Life Option/Income Option /Income Plus Option>>
<b>Monthly Instalment under Income Plus Option (if applicable)</b>	<Level/ increasing at 10% p.a>
<b>Sum Assured</b>	Rs. << >>
<b>Annualised Premium</b>	Rs. << >>>
<b>Policy Term</b>	<< >> years
<b>Premium Paying Term</b>	<<<Single / Limited <> years/ Regular <> years>>>
<b>Frequency</b>	<< Single/Annual/Half-yearly/ Quarterly/ Monthly >>
<b>Premium per Frequency</b>	Rs. << >>
<b>Underwriting Extra Premium per Frequency</b>	Rs. << >>
<b>Total Premium per Frequency</b>	Rs. << >>
<b>Grace Period</b>	<< 15 (for Monthly mode) / 30 (for other modes) /NA (for Single Pay) >> days
<b>Final Premium Due Date</b>	<< dd/mm/yyyy >>
<b>Maturity Date</b>	<< dd/mm/yyyy >>

The Premium amount is excluding any Service Tax and Education Cess leviable on the Premium. Amount of Service Tax, Education Cess and similar taxes and levies will be charged at actuals as per prevalent rate.

**NOMINATION SCHEDULE**

<b>Nominee's Name</b>	<<Nominee-1 >>	<<Nominee-2 >>
<b>Date of Birth of Nominee</b>	<< dd/mm/yyyy >>	<< dd/mm/yyyy >>
<b>Nomination Percentage</b>	<< >> %	<< >> %
<b>Nominee's Address</b>	<< >>	<< >>
<b>Appointee's Name</b> (Applicable where the Nominee is a minor)	<< >>	
<b>Date of Birth of Appointee</b>	<< dd/mm/yyyy >>	
<b>Appointee's Address</b>	<< >>	

Signed at Mumbai on &lt;&lt;&gt;&gt;

For HDFC Standard Life Insurance Company Limited

Authorised Signatory

In case you notice any mistake, you may return the Policy document to us for necessary correction.

**SPACE FOR ENDORSEMENTS**

SAMPLE

**Part B**

In this Policy, the following definitions shall be applicable:

- 1) *Accident*- means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 2) *Accidental Death*- means death by or due to a bodily injury caused by an Accident, independent of all other causes of death. Accidental Death must be caused within 180 days of any bodily injury.
- 3) *Appointee* – means the person named by You and registered with Us in accordance with the Nomination Schedule, who is authorized to receive the Sum Assured under this Policy on the death of the Life Assured while the Nominee is a minor;
- 4) *Assignee* – means the person to whom the rights and benefits under this Policy are transferred by virtue of assignment under section 38 of the Insurance Act, 1938;
- 5) *Company, company, Insurer, Us, us, We, we, Our, our* – means or refers to HDFC Standard Life Insurance Company Limited.
- 6) *Date of Risk Commencement* - means the date, as stated in the Policy Schedule, on which the insurance coverage under this Policy commences;
- 7) *Frequency* – means the period, as stated in the Policy Schedule, between two consecutive Premium due dates for the Policy;
- 8) *Life Assured* - means the person as stated in the Policy Schedule on whose life the contingent events have to occur for the Benefits to be payable. The Life Assured may be the Policyholder.
- 9) *Maturity Date* - means the date stated in the Policy Schedule, on which the Policy Term expires and this Policy terminates;
- 10) *Nominee*- means the person named by You and registered with Us in accordance with the Nomination Schedule, who is authorized to receive the Sum Assured under this Policy, on the death of the Life Assured;
- 11) *Policy Anniversary*- means the annual anniversary of the Date of Risk Commencement;
- 12) *Policyholder, You, you, your* – means or refers to the Policyholder stated in the Policy Schedule.
- 13) *Policy Term* - means the term of the Policy as stated in the Policy Schedule;
- 14) *Premium(s)* - means an amount stated in the Policy Schedule, payable by You to Us for every Policy Year by the due dates, and in the manner stated in the Policy Schedule, to secure the benefits under this Policy, excluding service tax or any other taxes, cesses or levies;
- 15) *Premium Paying Term* – means the period as stated in the Policy Schedule, in years, over which Premiums are payable;
- 16) *Sum Assured* - means the absolute amount of benefit which is guaranteed to become payable on death of the Life Assured as per the terms and conditions specified in the Policy.

**Part C****1. Benefits**

- (1) *Maturity Benefit* - The life insurance cover under this Policy ceases upon expiry of the Policy Term. No Maturity Benefit is payable under this Policy.
- (2) *Death Benefit* - On death of the Life Assured before the Maturity Date and provided all Premiums which have fallen due have been paid, the following Benefits shall become payable on the basis of the option chosen by the Policyholder:

Single Premium Policies	Other than Single Premium Policies
Highest of : <ul style="list-style-type: none"> <li>• 125% of Single Premium</li> <li>• Sum Assured</li> </ul>	Highest of : <ul style="list-style-type: none"> <li>• 10 times the annualized premium</li> <li>• 105% of all the premiums paid as on date of death</li> <li>• Sum Assured</li> </ul>

Under Life Option, the Death Benefit specified above shall be payable in the form of a lump sum upon death.

Under Extra Life Option, the Death Benefit specified above shall be payable in the form of a lump sum and an additional benefit equal to the Sum Assured shall be payable in case of accidental death.

Under Income Option, the Death Benefit specified above is paid in the following manner:

- 10% of the Death Benefit paid as a lump sum upon death
- remaining 90% of the Death Benefit shall be paid as monthly income over next 15 years (0.5% of Death Benefit every month for 15 years)

Under Income Plus Option:

- 100% of the Death Benefit specified above shall be paid as a lump sum upon death
- In addition, a monthly income equal to 0.5% of the Sum Assured shall be payable for a period of 10 years. The monthly income can be level or increasing at 10% p.a. as chosen by the policyholder.

For the purpose of the computation of the Death Benefit, the annualized premium shall exclude the underwriting extra premiums and loadings for modal premiums, if any.

- (3) The Death Benefit payable under this Policy as per the option chosen are subject to the exclusions set out in Part F Clause 5 (Exclusions).
- (4) Upon the payment of the Death Benefit and Accidental Death Benefit (if applicable), the Policy terminates and no further Benefits are payable.
- (5) The recipients of Benefits under this Policy shall be as specified below:
- (i) Death Benefit shall be payable to the registered Nominee(s), if the Policyholder and the Life Assured are the same; or to the Policyholder if the Life Assured is other than the Policyholder.
  - (ii) If the Policy has been assigned, all Benefits shall be payable to the Assignee.

**2. Payment and cessation of Premiums**

- (1) The first Premium must be paid along with the submission of your completed application. Subsequent Premiums are due in full on the due dates as per the Frequency set out in your Policy Schedule.
- (2) Premiums under the Policy can be paid as single Premium or on yearly, half-yearly, quarterly or monthly basis as per the chosen Frequency and as set out in the Policy Schedule or as amended subsequently.
- (3) If you have chosen monthly Premium payment Frequency, we may collect first 3 months Premium along with the Proposal Form.

- (4) The Premiums that fall due in the same financial year can be paid in advance. However, where the Premium due in one financial year is paid in advance in earlier financial year, we may collect the same for a maximum period of three months in advance of the due date of the Premium.
- (5) Any Regular Premiums paid before the Due Date will be deemed to have been received on the Due Date for that Regular Premium.
- (6) A grace period of not more than 30 days, where the mode of payment of Premium is other than monthly and single pay policies, and not more than 15 days in case of monthly mode, is allowed for the payment of each renewal Premium after the first Premium. We will not accept part payment of the Premium.
- (7) For other than single pay policies, if any Premium remains unpaid after the expiry of the grace period, your Policy may lapse as described in Part D Clause 2 (Lapsed Policies), with effect from the due date of the first unpaid Premium. In that event, the Benefits under such Policy shall be payable in accordance with Part D Clause 2 (Lapsed Policies) as stated below.
- (8) Premiums are payable by You without any obligation on us to issue a reminder notice to You.
- (9) Where the Premiums have been remitted otherwise than in cash, the application of the Premiums received is conditional upon the realization of the proceeds of the instrument of payment, including electronic mode.
- (10) The Benefits payable under this Policy will be paid after deduction of the Premium fallen due during the then current Policy year, if such Premium has remained unpaid.
- (11) If you suspend payment of Premium for any reason whatsoever, Part D Clause 2 (Lapsed Policies) may apply and we shall not be held liable for any loss of Benefits.

**Part D**

**1. Surrender Value**

- (1) No surrender benefit is payable for policies other than Single Premium Policy.
- (2) For a Single Premium Policy, a Surrender Value calculated based on following formula will be payable:  
 $70\% \times \text{Single Premium} \times (\text{Number of Complete Outstanding Policy Years} / \text{Policy Term in Years})$
- (3) For the purpose of computation of Surrender Value, the Premiums shall exclude any taxes paid such as Service Tax and Education Cess.

**2. Lapsed Policies**

- (1) For other than single pay policies, if any Premium remains unpaid after the expiry of the grace period, your Policy's status will be altered to lapsed status and the cover will cease.
- (2) No Benefits shall be payable under a lapsed Policy.
- (3) A lapsed Policy may be revived subject to the terms and conditions contained in Clause 3.

**3. Revival of the Policy**

If your Policy has been lapsed, it may be revived subject to the IRDA(Non-Linked Insurance Products) Regulations, 2013 as amended from time to time and the terms and conditions that we may specify from time to time. Currently, the application for the revival should be made within two years from the due date of the first unpaid Premium and before the expiry of the Policy Term. The revival will be subject to satisfactory evidence of continued insurability of the Life Assured and payment of outstanding Premiums with interest. Once the Policy is revived, you are entitled to receive all contractual Benefits.

**4. Alterations**

- (1) If Life Option is chosen, the Policyholder has the option to increase the Sum Assured(Life Stage Protection Feature) without undergoing any further underwriting upon the occurrence of any of the following events in his life or in the life of the Life Assured, in case the Policyholder is different from the Life Assured:
  - (i) 1st Marriage:- 50% of basic Sum Assured subject to a maximum of Rs. 50 lakhs,
  - (ii) Birth of 1st child:- 25% of basic Sum Assured subject to a maximum of Rs. 25 lakhs and
  - (iii) Birth of 2nd child:- 25% of basic sum assured subject to a maximum of Rs. 25 lakhs.
- (2) The Sum Assured may be increased under Clause 4(1) above subject to the following conditions:
  - (i) The Life Assured is less than 45 years of age; and
  - (ii) The Policy is underwritten as a standard life (at policy inception).
  - (iii) This option will be available only for a period of six months from the date of occurrence of the events specified in Clause 4(1) above.
  - (iv) Additional Premium will be charged for the increased Sum Assured based on the following factors:
    - i. Sum Assured band applicable at the Date of Risk Commencement,
    - ii. Age attained by the Life Assured, and
    - iii. The outstanding Policy Term subject to the minimum Policy Term available under this Policy at the time of exercising this option.
  - (v) If any Rider is attached to Your Policy and the Rider Benefit has been paid during the Policy Term, then this Option will not be available.
  - (vi) This Option is available only if you have chosen Regular Premium Paying Policy.
- (3) The increased Sum Assured as per Clause 4(1), may be subsequently decreased by the Policyholder provided the following conditions are met:
  - (i) The Life Assured is above 45 years of age,
  - (ii) The proposed Sum Assured is equal to or greater than the Sum Assured on the Date of Risk Commencement.
- (4) The Premium payable for the remainder of the Premium Paying Term will be recalculated based on the revised Sum Assured and communicated to the Policyholder.



- (5) The Premium paying Frequency can be changed subject to the minimum Premium conditions.
- (6) The Policyholder may choose to terminate/cancel a Rider (if opted for) subject to terms and conditions specified by the Insurer.
- (7) The Policy Term and Premium Paying Term may not be altered during the Policy Term.

**5. Loans**

No loans are available under this Policy.

**6. Free Look Cancellation**

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 stating the reasons thereof, within 15 days from the date of receipt of the Policy. If the Policy has been purchased through Distance Marketing mode this period will be 30 days. 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 and stamp duty. A Policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Policy.

**Part E**

**1. Additional Servicing Charges**

Any additional servicing request initiated by the Policyholder will attract a charge of Rs. 250 per request. This charge may be increased to allow for inflation. The list of additional services eligible under this product is given below. Any administrative servicing that we may introduce at a later date would be included to this list:

- i. Cheque bounce/cancellation of cheque.
- ii. Request for duplicate documents such as duplicate policy document etc.
- iii. Failure of ECS/SI due to an error at policyholder's end.

SAMPLE

**Part F**

**1. Bonus**

No Bonus is payable under this Policy.

**2. Pre-requisites for payment of Benefits**

- (1) *Death Benefit* - The Death Benefit will be paid if and only if:
- (i) The death of the Life Assured has occurred before the Maturity Date,
  - (ii) The provisions specified in Part F Clause 5 (Exclusions) and Part F Clause 7 (Incorrect Information and Non Disclosure) are not attracted,
  - (iii) The Policy has not been surrendered or cancelled or terminated; and
  - (iv) All relevant documents in support of the claim have been provided to the Company. These would normally include the following:
    - a) Fully completed claim form,
    - b) Original Policy document,
    - c) Original or certified copy of death registration certificate,
    - d) Original or certified copy of certificate of doctor certifying death,
    - e) Original or certified copy of medical reports at the time of death and past medical records,
    - f) Claimant's identity and residence proof
  - (v) Further, in case of Accidental Death, Originals or certified copy of Police records and Post Mortem Report would normally need to be submitted to the Company.
  - (vi) Depending on the circumstances of the death, further documents may be called for as we deem fit.
  - (vii) The claim is required to be intimated to us within a period of three years from the date of death. However, we may condone the delay in claim intimation, if any, where the delay is proved to be for reasons beyond the control of the claimant.

**3. Nomination**

- (1) Under this Policy, the Policyholder can nominate a person as its Nominee to receive the death benefits under this Policy in accordance with Section 39 of the Insurance Act, 1938.
- (2) Any change in nomination can be made by the Policyholder at any time during the Policy Term by sending a written notice to the Company and by registering the same with the Company.
- (3) Where the Nominee is a minor, the Policyholder is required to appoint an Appointee to receive the benefits under this Policy during the minority of the Nominee.
- (4) The Company does not accept any responsibility and/or express any opinion on the validity or legality of the nomination made by the Policyholder.
- (5) If the Nominee is not alive on the date of death of the Life Insured, then, the Policyholder's heirs/estate shall be deemed to be the Nominee for receiving the death benefits under this Policy.

**4. Assignment**

- (1) The Policyholder can assign this Policy by an endorsement upon the Policy itself or by a separate instrument in accordance with Section 38 of the Insurance Act. For assigning this Policy, the Policyholder should submit a written request to the Company and upon receipt of such written request, the Company shall record the assignment.
- (2) Any assignment shall automatically cancel any nomination.
- (3) Assignment will not be permitted if the Policy is issued under the Married Women's Property Act, 1874.
- (4) The Company does not accept any responsibility and/or express any opinion on the validity or legality of any assignment made by the Policyholder.
- (5) Upon the receipt of the notice of assignment in writing, the Company shall record the information in relation to such assignment and shall, on the request of the person by whom the notice was given, or of the Assignee, grant a written acknowledgment of the receipt of such notice.

**5. Exclusions**

- (1) **Suicide claim provisions**
- In case of death of Life Assured due to suicide within 12 months from the Date of Risk Commencement of the Policy, the Death Benefit shall be equal to 80% of the Premiums paid provided the Policy is in-force. In case of death of Life Assured due to suicide within 12 months from the date of revival the Death Benefit payable shall be at least equal to 80% of the Premiums paid. No suicide exclusion / provision will apply if suicide is after one year from date of inception or date of revival.

(2) Exclusions, if any (e.g. occupational hazard ,travel)

For Extra Life Option, the additional Sum Assured payable on an Accidental Death shall not be payable if the death is caused directly or indirectly from any of the following:

- (ii) If the death occurs after 180 days from the date of the accident,
  - (iii) Intentionally self-inflicted injury or suicide, irrespective of mental condition,
  - (iv) Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner,
  - (v) War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion,
  - (vi) Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft,
  - (vii) Taking part in any act of a criminal nature with criminal intent,
- (3) Taking part or practising for any hazardous hobby, pursuit or race unless previously agreed to by us in writing.

#### **6. Age Admitted**

The Company has calculated the Premiums under the Policy on the basis of the age of the Life Assured as declared in the Proposal. In case You have not provided proof of age of the Life Assured with the Proposal, You will be required to furnish such proof of age of the Life Assured as is acceptable to us and have the age admitted. In the event the age so admitted (“Correct Age”) during the Policy Term is found to be different from the age declared in the Proposal, without prejudice to our rights and remedies including those under the Insurance Act, 1938, we shall take one of the following actions (i) if the Correct Age makes the Life Assured ineligible for this Policy, we will offer him suitable plan as per our underwriting norms. If you do not wish to opt for the alternative plan or if it is not possible for us to grant any other plan, the Policy will stand cancelled from the date of issuance and the Premiums paid under the Policy will be returned subject to the deduction of expenses incurred by the Company and the Policy will terminate thereafter; or (ii) if the Correct Age makes the Life Assured eligible for the Policy, the difference between the revised Premium, as per the Correct Age and the original Premium, with interest, will be due on the next Policy Anniversary date and the revised Premium will continue for the rest of the Premium Payment Term. The provisions of Section 45 of the Insurance Act, 1938 shall be applicable.

#### **7. Incorrect Information and Non-Disclosure**

(1) Your Policy is based on the application, declaration and other information provided by you/on your behalf to us. In case of fraud or misrepresentation including non-disclosure of any material facts, the Policy shall be cancelled immediately and the Surrender Value shall be payable, subject to the fraud or misrepresentation being established in accordance with Section 45 of the Insurance Act, 1938.

(2) For your benefit, Section 45 of the Insurance Act, 1938 is reproduced below:

“No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.”

#### **8. Policy on the life of a Minor**

This Policy cannot be taken for the benefit of the Life Assured who is a minor

**9. Service Tax and Education Cess**

As per the current laws, Service Tax and Education Cess is applicable on life insurance Premium and is payable in addition to the Premium amount specified in the Policy Schedule. Any other indirect tax, statutory levy or duty leviable in future including changes in the rate of any of the above may become payable by you by any method we deem appropriate including by levy of an additional monetary amount in addition to the Premium.

**10. Modification, Amendment, Re-enactment of or to the Insurance laws and rules, regulations, guidelines, clarifications, circulars etc. thereunder**

- (1) This Policy is subject to-
  - (i) The Insurance Act 1938,
  - (ii) Amendments, modifications (including re-enactment) as may be made from time to time, and
  - (iii) Other such relevant Regulations, Rules, Laws, Guidelines, Circulars, Enactments etc as may be introduced thereunder from time to time.
- (2) We reserve the right to change any of these Policy Provisions / terms and conditions in accordance with changes in applicable Regulations or Laws or if it becomes impossible or impractical to enact the provision / terms and conditions.
- (3) We are required to obtain prior approval from the Insurance Regulatory and Development Authority before making any material changes to these provisions, except for changes of regulatory / statutory nature.
- (4) We reserve the right to require submission by You of such documents and proof at all life stages of the Policy as may be necessary to meet the requirements under Anti- money Laundering/Know Your Customer norms and as may be laid down by IRDA and other regulators from time to time.

**11. Jurisdiction:**

This Policy shall be governed by the laws of India and the Indian Courts shall have jurisdiction to settle any disputes arising under the Policy.

**12. Notices**

Any notice, direction or instruction given to Us, under the Policy, shall be in writing and delivered by hand, post, facsimile or from registered electronic mail ID to:

HDFC Standard Life Insurance Company Limited, 11<sup>th</sup> Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400011.

Registered Office: Lodha Excelus, 13<sup>th</sup> Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400011.

Helpline number: 18602679999 (Local charges apply)

E-mail: service@hdfclife.com

Or such other address as may be informed by Us.

Similarly, any notice, direction or instruction to be given by Us, under the Policy, shall be in writing and delivered by hand, post, courier, facsimile or registered electronic mail ID to the updated address in the records of the Company.

You are requested to communicate any change in address, to the Company supported by the required address proofs to enable the Company to carry out the change of address in its systems. The onus of intimation of change of address lies with the Policyholder. An updated contact detail of the Policyholder will ensure that correspondences from the Company are correctly addressed to the Policyholder at the latest updated address.

**Part G****1. Grievance Redressal Process**

- (i) All grievances (Service and sales) received by the Company will be responded to within the prescribed regulatory Turn Around Time (TAT) of 14 days.
- (ii) Written request or email from the registered email id is mandatory.
- (iii) If required, we will undertake complaints investigation by taking inputs from the customer over con-calls or personal meetings.
- (iv) We will issue an acknowledgement letter to the customer within 3 working days of the receipt of complaint.
- (v) The acknowledgement that is sent to the customer has the details of the complaint no., the Policy no. and the Grievance Redressal Officer's name who will be handling the complaint of the customer.
- (vi) If the customer's complaint is addressed within 3 days, the resolution communication will also act as the acknowledgment of the complaint.
- (vii) The final letter of resolution will offer redressal or rejection of the complaint with the reason for doing so.
- (viii) In case the customer is not satisfied with the decision sent to him or her, he or she may contact our Grievance Officer within 8 weeks of the receipt of the communication at any of the touch points mentioned in the document, failing which, we will consider the complaint to be satisfactorily resolved.
- (ix) The following is the escalation matrix in case there is no response within the prescribed timelines. The number of days specified in the below- mentioned escalation matrix will be applicable from the date of escalation.

<b>Level</b>	<b>Designation</b>	<b>Response Time</b>
1st Level	Sr. Manager - Customer Relations	10 working days
2nd Level (for response not received from Level 1)	Vice President - Customer Relations	10 working days
Final Level (for response not received from Level 2)	Sr. Vice President and Head Customer Relations & Principal Grievance Redressal Officer	3 working days

You are requested to follow the aforementioned matrix to receive satisfactory response from us.

In the event you are dissatisfied with the response provided by us, you may approach the Insurance Ombudsman in your region. The contact details of the Insurance Ombudsman are provided below.

## 2. Details and addresses of Insurance Ombudsman

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, <b>AHMEDABAD-380 014.</b> Tel.:- 079-27546840 Fax : 079-27546142 Email ins.omb@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
<b>BHOPAL</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2 <sup>nd</sup> Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, <b>BHOPAL(M.P.)-462 023.</b> Tel.:- 0755-2569201 Fax : 0755-2769203 Email bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
<b>BHUBANESHWAR</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, <b>BHUBANESHWAR-751 009.</b> Tel.:- 0674-2596455 Fax : 0674-2596429 Email ioobbsr@dataone.in	Orissa
<b>CHANDIGARH</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building, Sector 17-D, <b>CHANDIGARH-160 017.</b> Tel.:- 0172-2706468 Fax : 0172-2708274 Email ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
<b>CHENNAI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, <b>CHENNAI-600 018.</b> Tel.:- 044-24333668 /5284 Fax : 044-24333664 Email chennaiinsuranceombudsman@gmail.com	Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
<b>NEW DELHI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, <b>NEW DELHI-110 002.</b> Tel.:- 011-23239633 Fax : 011-23230858 Email iobdelraj@rediffmail.com	Delhi & Rajasthan
<b>GUWAHATI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, “Jeevan Nivesh”, 5 <sup>th</sup> Floor, Near Panbazar Overbridge, S.S. Road, <b>GUWAHATI-781 001 (ASSAM).</b> Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email ombudsmanghy@rediffmail.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1 <sup>st</sup> Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, <b>HYDERABAD-500 004.</b> Tel : 040-65504123 Fax: 040-23376599 Email insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
<b>KOCHI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM-682 015.</b> Tel : 0484-2358759 Fax : 0484-2359336 Email iokochi@asianetindia.com	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry

<b>KOLKATA</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R.Avenue, <b>Kolkatta – 700 072.</b> Tel: 033 22124346/(40) Fax: 033 22124341 Email:insombudsmankolkata@gmail.com	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
<b>LUCKNOW</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6 <sup>th</sup> Floor, Nawal Kishore Road, Hazaratganj, <b>LUCKNOW-226 001.</b> Tel : 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
<b>MUMBAI</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, S.V. Road, Santacruz(W), <b>MUMBAI-400 054.</b> Tel : 022-26106928 Fax : 022-26106052 Email ombudsmanmumbai@gmail.com	Maharashtra , Goa