

HDFC Life Click 2 Protect

<Mrs. Ashwini Hiralal Rathod
12, Kanchan Apartment
Rajaji Path
Lane No. 3, Dombivili
Thane 421201>

<22 September 2011>

Dear <Mrs. Ashwini Hiralal Rathod>,

Sub: Your Policy no. <000000197823>

Congratulations!

Your HDFC Life Click 2 Protect Policy has just been issued. It is our pleasure to welcome you to the family of our valued customers.

Your Policy document is enclosed with this letter. We have made all efforts to ensure that your Policy document is simple and easy to understand. In addition, important terms and conditions have been highlighted for easy reference.

Policy Documents:

As an evidence of the insurance contract between HDFC Standard Life Insurance Company Limited and you, the insurance Policy is enclosed herewith. A copy of your proposal form and other relevant documents submitted by you is also enclosed herewith for your information and record.

Please preserve your insurance Policy safely and also inform your nominee(s), if any about your insurance Policy.

Cancellation in the Free-Look Period:

In case you are not agreeable to any of the provisions stated in the Policy and the details in the proposal form, you have the option of returning your Policy to us stating the reasons thereof, within 30 days from the date of receipt of your Policy. 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, please quote your Policy number in all correspondences with us.

If you wish to know more about our products and services, please call us on our toll-free number 1800 227 227. In case you have been advised by a Certified Financial Consultant (Insurance Agent) while taking this Policy, you may contact your Certified Financial Consultant for any inquiries about our products and services. The details of your Certified Financial Consultant including contact details are listed below.

To contact us in case of any grievance, please refer to "Grievance Redressal – Contact Details Annexure". In case you are not satisfied with our response, you can approach the Insurance Ombudsman in your region whose address is available on our website "www.hdfclife.com".

Thanking you once again for choosing HDFC Standard Life Insurance Company Limited as your insurer 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, 11th Floor Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai-400011.

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

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Unique Identification Number: 101N080V02

This Policy is the evidence of a contract between HDFC Standard Life Insurance Company Limited (“We” or “the Company”) and the Policyholder (“You” or “Policyholder”) as described in the Policy Schedule hereunder written, read in conjunction with the Standard Policy Provisions and various Schedules, Appendices and attachments, as the case may be, to this Policy document (collectively “Policy”). 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 and other information received by the Company from the Policyholder, Life Assured or on behalf of the Policyholder. This Policy is effective subject to 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.

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POLICY NUMBER: <00197823>

DATE OF COMMENCEMENT OF POLICY: <1 October 2011>

DATE OF ISSUE OF POLICY: <Issue Date>

POLICY HOLDER:	<Mrs. Ashwini Hiralal Rathod 12, Kanchan Apartment Rajaji Path Lane No. 3 Dombivili Thane 421201>
LIFE ASSURED:	< Aashka Parikh >
DATE OF BIRTH:	< 13/08/1973 >
AGE ON COMMENCEMENT OF POLICY (In Years):	< 37 > years
AGE ADMITTED:	Yes

FREQUENCY:	<Annual>
PREMIUM AMOUNT PER FREQUENCY:	<Rs. 11,582> payable from the Date of Commencement Note: Your premium is inclusive of Service Tax and Education Cess at the prevailing rates.
FINAL PREMIUM DUE DATE:	<1 October 2025>
SUM ASSURED:	Rs.<75,00,000 >
POLICY TERM:	<15 > Years
PREMIUM PAYING TERM:	<15> Years
BENEFITS:	The benefits, are detailed in the Schedule titled ‘Schedule of Benefits’ and are governed by the Standard Policy Provisions.
CHARGES:	Statutory Charges
	Service Tax, Education Cess and any other statutory tax, duty or levy on or in respect of this Policy as per the current rates as applicable from time to time.

ADDRESS FOR CORRESPONDENCE:	HDFC Standard Life Insurance Company Ltd 11 th Floor, Lodha Excelus Apollo Mills Compound N M Joshi Marg Mahalaxmi Mumbai – 400 011 Email: response@hdfclife.com
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SCHEDULE OF BENEFITS			
Benefit(s)	Sum Assured	Premiums	Expiry Date
		<annually>	(dd/mm/yyyy)
Death Benefit	Rs.<75,00,000>	Rs.< 11,582>	<01/10/2026>

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NOMINATION SCHEDULE (Effective Date: <01/10/2011>)			
Name		Name	
Date of Birth	Percentage	Date of Birth	Percentage
Address		Address	
DETAILS OF APPOINTEE (applicable where the Nominee is a minor)		Notes: 'N.A.' denotes 'Not Applicable'. In the event of death of the Life Assured, the Appointee shall be entitled to receive the money secured by the Policy on behalf of the Nominee during the Nominee's minority.	
Name			
Date of Birth			
Address			

Signed <<at Mumbai>> on <01 October 2011>
For HDFC Standard Life Insurance Company Limited

Authorised Signatory

SPACE FOR ENDORSEMENTS

SAMPLE

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STANDARD POLICY PROVISIONS

Unique Identification Number: 101N080V02

1) General

Your Policy will provide a guaranteed sum assured on the death of the Life Assured during the term of the Policy subject to the terms, conditions, and provisions mentioned in this Policy.

Your Policy is non-participating and no bonuses will be added to the benefits.

We reserve the right to change any of these Policy provisions/terms and conditions if it becomes impossible or impractical to implement one or more of these provisions/terms and conditions.

We further reserve the right to change any of these Policy provisions/ terms and conditions in accordance with changes in applicable Regulations or Laws.

2) Definitions

Company, company, Insurer, Us, us, We, we, Our, our – means or refers to HDFC Standard Life Insurance Company Limited.

Due Date(s) – means the dates at which regular premiums are due to be paid by You.

Policyholder, You you, your – means or refers to the Policyholder stated in the Policy Schedule. The Policyholder is the owner of the Policy.

Life Assured - The Life Assured is the person on whose life the contingent events have to occur for the benefits to be payable. The Life Assured may be the Policyholder.

Expiry Date of Death Benefit – means the date on which the term of the Policy ends or when the Policy is lapsed and not revived and hence is the date when the Death Benefit cover ceases.

Maturity Date – means the date on which the original term of Policy ends and is the date when the risk cover/Death Benefit ceases.

3) Benefits

If you pay the premiums that are due, we will pay the following benefits to you or to your Nominee(as described in Nomination Schedule as modified from time to time) or in absence thereof or there being no nominee/nomination, to such other person who is entitled to receive them.

Death Benefit:

The Sum Assured stated in the Schedule of Benefits, is payable upon the death of the Life Assured before the Expiry Date of Death Benefit. Upon this payment the Policy terminates and no further benefit shall be payable.

Pre-requisites for payment of benefits:

Before we pay the benefit under your Policy, we will require to be satisfied that:

- (i). **A valid Policy is in existence and the Policy has not been lapsed, surrendered, terminated or cancelled;**
- (ii). **the information that was given in the proposal form is correct;**
- (iii). **all Policy provisions including any endorsement(s) to your Policy have been met; and**
- (iv). **the person to whom the benefits are to be paid is entitled to receive them;**

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and in addition,

Proof to our satisfaction should be provided that the death of the Life Assured has occurred before the Expiry Date of Death Benefit; and the Standard Policy Provisions specified in Clause 10 (Exclusion) and Clause 11 (Incorrect Information and Non Disclosure) are not attracted; and all relevant documents in support of the claim have been provided.

The documents in support of claim to be provided by a claimant will include: the fully completed claim form, the original Policy document, the original (or certified copy of) death certificate, original (or certified copy of) certificate of doctor certifying death, original (or certified copy of) certificate of cremation or burial, and originals or certified copies of any medical reports that we consider relevant to the death. Depending on the circumstances of the matter/claim/death, further documents as we might reasonably require may need to be provided. 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.

No benefit is payable on survival of the Life Assured as on Maturity Date.

No benefit is payable if the Policy is surrendered during the Policy term.

4) Payment and Cessation of Premiums

- (i) The first premium (“**Initial Premium**”) must be paid online along with the submission of your completed application/Proposal, through the web portal of the company.
- (ii) Subsequent premiums are due in full on the Due Date(s). There will be a 30 day grace period after the premium Due Date, for the payment of each renewal premium after the Initial Premium. Premiums shall be paid in full and part payments of premium will not be accepted. Renewal premiums may be paid online or through instruments such as cheques, demand drafts etc.
- (iii) If any premium remains unpaid for 30 days after the Due Date, your Policy will lapse, as described in Clause 5, with effect from the Due Date of the first unpaid premium.

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.

Any Regular Premiums paid before the Due Date will be deemed to have been received on the Due Date for that Regular Premium.

- (iv). The frequency at which regular premiums are paid cannot be changed.
- (v). The Policy Term chosen at inception and as described in the Policy Schedule cannot be changed.
- (vi). The Premium Paying Term is equal to the Policy Term and cannot be changed at any point of time during the duration of the Policy Term.

5) Lapsed Policies

- (i) *Lapsed policies*

If any Premium remains unpaid for 30 days after the Due Date, the Policy will be altered to lapsed status, and no benefits would be payable.

- (ii) *Revival of Lapsed policies*

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If your Policy has lapsed, it may be revived, subject to our consent and such terms and conditions as we may specify from time to time. The terms and conditions would include the payment of all outstanding premiums including interest, if applicable.

At the time of revival, we may levy a revival charge of up to Rs 1,000. In addition, the revival of your Policy may be subject to the Life Assured undergoing fresh medical tests when revival is applied for.

6) Loans

We do not offer any loans against this Policy.

7) Cancellation in the free-look period

In case you are not agreeable to any of the provisions stated in the Policy and the details in the proposal form, you have the option of returning your Policy to us stating the reasons thereof, within 30 days from the date of receipt of your Policy. 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.

8) Assignments and Nominations

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.

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.

9) 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

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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.

10) Exclusions

In case of death due to suicide within 12 months from the date of inception or the date of revival of the policy, the nominee or beneficiary of the policyholder shall be entitled to 80% of the premiums paid, provided the policy in force.

11) Incorrect Information and Non-Disclosure

Your Policy is based on the application and declaration which you have made to us and other information provided by you/on your behalf. However, if any of the information provided is incomplete or incorrect, we reserve the right to vary the benefits, which may be payable and, further, if there has been non-disclosure of a material fact then we may treat your Policy as void from inception in which case no benefits will be payable by Us.

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.”

12) Service Tax

As per the service tax laws, service tax is applicable on the life insurance premium. Any indirect tax or statutory levy becoming applicable in future may become payable by you by any method we deem appropriate including by levy of an additional monetary amount in addition to the premium.

13) General Service Tax (GST)

The State Government of Jammu and Kashmir levies General Sales Tax (GST) on the amount of mortality charges deducted from your policy. We collect this along with the charges. The tax rates and its applicability will be notified by the State of Jammu and Kashmir from time to time.

14) Modification, Amendment, Re-enactment of or to the Insurance laws and rules, regulations, guidelines, clarifications, circulars etc. there under

This Policy is subject to the Insurance Act 1938, as amended by the Insurance Regulatory and Development Authority Act, 1999, and amendments, modifications (including re-enactment) as may be made from time to time and such other relevant regulations rules, laws, guidelines, circulars, enactments etc as may be introduced there under from time to time.

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We are required to obtain prior approval from the Insurance Regulatory and Development Authority or any successor body before making any material changes to these provisions, terms or conditions, except for changes of regulatory / statutory nature.

15) 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, 11th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400011.

Registered Office: Lodha Excelus, 13th 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.