

YOUR POLICY AT A GLANCE

This is a document that will help you to understand your policy and is not the policy document. In case of any discrepancy between this document and your policy document, the policy document will prevail over this document.

Plan Name & UIN	HDFC Life Click 2 Protect Plus	UIN: 101N101V02												
Aim of the plan	This term insurance plan aims to provide financial protection to the family in case of death of the life assured.													
Type of the plan	Pure term insurance plan.													
Policy term	10 to 40 years													
Premium Paying Term	The plan has Regular, Limited & Single premium payment option.													
Minimum Premium	Minimum Annualized premium is Rs. 3,000/- (exclusive of taxes and levies as applicable)													
Frequency	Annual, Half-Yearly, Quarterly & Monthly													
Sum Assured	Minimum is Rs 25,00,000 and Maximum Sum Assured: No Limit subject to satisfactory underwriting													
Maturity Benefit	There is no benefit payable on maturity.													
Death Benefit	<p>In the unfortunate event of death of life assured during the policy term, the nominee will receive the benefit as defined below:</p> <table border="1" style="width: 100%;"> <tr> <th style="width: 50%;">Single Premium Policies</th> <th style="width: 50%;">Other than Single Premium Policies</th> </tr> <tr> <td>Higher of : <ul style="list-style-type: none"> • 125% of Single Premium • Sum Assured </td> <td>Highest of : <ul style="list-style-type: none"> • 10 times the annualized premium* • 105% of all the premiums paid as on date of death • Sum Assured </td> </tr> </table> <p>*the annualized premium shall exclude the underwriting extra premiums and loadings for modal premiums, if any.</p> <p>Life Option: the Death Benefit specified above shall be payable in the form of a lump sum upon death.</p> <p>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.</p> <p>Under Income Option: the Death Benefit specified above is paid in the following manner:</p> <ul style="list-style-type: none"> • 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) <p>Under Income Plus Option:</p> <ul style="list-style-type: none"> • 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 a simple rate of 10% p.a. as chosen by the policyholder <p><i>An Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means. 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.</i></p>		Single Premium Policies	Other than Single Premium Policies	Higher of : <ul style="list-style-type: none"> • 125% of Single Premium • Sum Assured 	Highest of : <ul style="list-style-type: none"> • 10 times the annualized premium* • 105% of all the premiums paid as on date of death • Sum Assured 								
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Surrender	<p>There is no benefit on surrender of the policy for Regular and Limited Premium Paying Term Policy.</p> <p>For Single Premium Policy the surrender value is calculated as below:</p> $70\% \times \text{Single Premium} \times \frac{\text{Unexpired Coverage Term}}{\text{Original Coverage Term}}$													
Life Stage Protection	<p>Life Stage Protection is available only under Life Option. Under this option on happening of specific events or milestone the Life Assured can increase the Sum Assured which will lead to proportional increase in future premiums or Reduce the additional Sum Assured which will lead to proportional reduction in future premiums.</p> <p>Increase your cover: Life Assured has can increase their Insurance Cover without any medicals on any one or all of the following events</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="width: 30%;">Events</th> <th style="width: 30%;">Additional Sum Assured (percentage of Sum Assured)</th> <th style="width: 40%;">Subject to maximum Additional Sum Assured</th> </tr> </thead> <tbody> <tr> <td>Marriage</td> <td>50%</td> <td>Rs. 50,00,000</td> </tr> <tr> <td>Birth of 1st child</td> <td>25%</td> <td>Rs. 25,00,000</td> </tr> <tr> <td>Birth of 2nd child</td> <td>25%</td> <td>Rs. 25,00,000</td> </tr> </tbody> </table> <p>Reduce the Additional Sum Assured: Once the Life Assured does not require the additional Insurance Cover after the Life Assured attained the age of 45 years, there is a flexibility to reduce the Additional Insurance Cover. The Sum Assured will be reset to the original Sum Assured at inception. Your premium will be recalculated based on revised sum assured for the remainder of the premium paying term.</p>		Events	Additional Sum Assured (percentage of Sum Assured)	Subject to maximum Additional Sum Assured	Marriage	50%	Rs. 50,00,000	Birth of 1 st child	25%	Rs. 25,00,000	Birth of 2 nd child	25%	Rs. 25,00,000
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Recipients of benefit	If the policy is assigned, then the assignee will receive the policy benefit. Death benefit will be paid to the Nominee, in case the policy is not assigned.													
Tax Benefit	<p>Tax benefits under section 80C of the Income-tax Act, 1961, may available to an individual or HUF for the premiums paid subject to the conditions/ limits specified therein.</p> <p>Benefits received under a life insurance policy may be exempt under section 10 (10D) of the Income-tax Act, 1961, subject to the conditions specified therein.</p> <p>Please note that the above mentioned tax benefits are as per the current tax law. Your tax benefit may change if the tax law changes. Consult your tax advisor for your personal tax liabilities under the Income-tax law.</p>													
Loans	Not allowed.													
Conditions where Death benefit will not be paid	<p>In case of death due to suicide, within 12 months from the date of inception of the policy, the nominee of the policyholder shall be entitled to 80% of the premiums paid.</p> <p>In case of death due to suicide within 12 months from the date of revival of the policy, the nominee of the policyholder shall be entitled to 80% of the premiums paid post revival.</p> <p>We will not pay accidental death benefit if the death occurs after 180 days from the date of the accident. We will not pay accidental death benefit, if accidental death is caused directly or indirectly by any of the following:</p> <ul style="list-style-type: none"> • If the death occurs after 180 days from the date of the accident • Intentionally self-inflicted injury or suicide, irrespective of mental condition • Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner • War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion • Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft • Taking part in any act of a criminal nature with criminal intent • Taking part or practicing for any hazardous hobby, pursuit or race unless previously agreed to by us in writing 													
Alterations	Policy term and premium paying term cannot be altered. Premium payment frequency can be altered.													
Free Look Period	15 days from the date of receipt of the original policy document. If you have purchased your Policy through Distance Marketing this period will be 30 days.													

Grace Period	This plan has a grace period of 30 days for yearly, half yearly and quarterly frequencies from the premium due date. The grace period for monthly frequency is 15 days from the premium due date.
Policy Lapse	If the premiums are not paid within the grace period then the policy will lapse. Risk cover will cease and no benefits will be payable in case of lapsed policies.
Revival	A lapsed policy can be revived within 2 years subject to the conditions mentioned in the policy document.

For any queries or clarification, please feel free to contact us at any of the following touch points:

- Call **1860-267-9999** (local charges apply). DO NOT prefix any country code like '+91' or '00'. Available Mon-Sat from 10 am to 7 pm.
- Email service@hdfclife.com | NRIservice@hdfclife.com (For NRI customers only)
- Visit www.hdfclife.com

We request that you also read your Policy Document. It will familiarize you with the benefits, other charges and significant details of the product.