

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your Policy.

You are also advised to go through your Policy Document

Sl No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Canara HSBC Life Insurance Smart Guaranteed Pension Annuity Option <Option 1: Single Life Annuity with Return of Premiums> <Option 2: Single Life Annuity with Return of Premiums on Critical Illness (CI) or Accidental Total & Permanent Disability (ATPD) or Death> <Option 3: Single Life Annuity> <Option 4: Joint Life Annuity with Return of Premiums> UIN - 136N086V03	-
2	Proposal Number	<Proposal Number>	-
3	Type of Insurance Policy	Non-Linked Non-Par Individual Deferred Annuity Plan	-
4	Basic Policy details	Installment Premium: ₹ <Installment Premium >	-
		Premium Payment Mode: <Annual/ Half-yearly/ Quarterly / Monthly>	-
		Sum Assured on death: ₹ <For Annuity Options 1/3/4 – “Death Benefit”> <For Annuity Option 2 – “Death / CI / ATPD Benefit”>	-
		Sum Assured on Maturity: Not applicable	
		Premium payment Term: <Premium Payment Term> years	-
		Policy Term: <Single Life> Till death of the annuitant or till the diagnosis of covered CI or ATPD (if applicable) before age 85 years last birthday, whichever is earlier <Joint Life> Till the death of the last survivor	-
5	Policy Coverage/ benefits payable	Benefit payable on maturity: Not applicable	Clause 2.8 of Part C
		Benefit payable on death: Following is applicable for an in-force policy: <Plan Option 1/2/4> On death of the Annuitant, all future Annuity Installment(s) payouts cease immediately and the following benefit shall be payable: During Deferment Period, higher of: • Total Premiums Paid till the date of death plus Guaranteed Additions, if any • 105% of Total Premiums Paid till the date of death After Deferment Period, higher of: • Total Premiums Paid plus Guaranteed Additions if any, less total Annuity Installment(s) payouts till date of death • Total Premiums Paid If Plan Option 2 has been opted, the above benefit shall be payable if death happens before the other events covered under the option	Clause 2.1.1 of Part C

	<p><Plan Option 3></p> <p>On death of the Annuitant, all future Annuity Installment(s) payouts cease immediately and the following benefit shall be payable:</p> <p>During Deferment Period, higher of:</p> <ul style="list-style-type: none"> • Total Premiums Paid till the date of death plus Guaranteed Additions, if any • 105% of Total Premiums Paid till the date of death <p>After Deferment Period:</p> <p>No Death Benefit is payable</p>	
	<p>Survival Benefits excluding that payable on maturity: Following is applicable for an in-force policy:</p> <p>Annuity Installment as per the Annuity Installment Frequency chosen</p>	Clause 2.7 of Part C
	<p>Surrender benefits:</p> <p><For PPT 5 Years & Above></p> <p>Surrender Value is higher of Guaranteed Surrender Value and Special Surrender Value. Policy will acquire Guaranteed Surrender Value after receipt of at least first 2 consecutive Policy Years' Premiums in full. Policy will acquire Special Surrender Value after completion of first Policy Year provided one full year's Premium has been paid.</p> <p><For 4 PPT> Surrender Value is higher of Guaranteed Surrender Value and Special Surrender Value. Policy will acquire Guaranteed Surrender Value after receipt of at least first 2 consecutive Policy Years' Premiums in full. Policy will acquires Special Surrender Value after payment of first Policy Year's premium in full.</p> <p>For Annuity Option 3, Surrender Value is nil post Deferment Period.</p>	Clause 7 of Part D
	Options to policyholders for availing benefits, if any, covered under the policy: Not applicable	
	Other benefits/ options payable, specific to the policy, if any: Not applicable	
	Lock-in period: Not applicable	
6	Options available (in case of Linked Insurance Products)	Not applicable
7	Option available (in case of Annuity product)	Annuity Options: Option 1: Single Life Annuity with Return of Premiums
		Clause 1 of Part C

		Option 2: Single Life Annuity with Return of Premiums on Critical Illness (CI) or Accidental Total & Permanent Disability (ATPD) or Death Option 3: Single Life Annuity Option 4: Joint Life Annuity with Return of Premiums	
8	Riders opted, if any	Not applicable	-
9	Exclusions (events where insurance coverage is not payable), if any	<p><Plan Option 2> Suicide Exclusion Accidental Total and Permanent Disability Exclusions Critical Illness Exclusions</p> <p><Plan Option 1,3,4> Suicide Exclusion</p>	<p><Plan Option 2> Clause 2.1.3, 2.3.2 and 2.6 of Part C</p> <p><Plan Option 1,3,4> Clause 2.1.3 of Part C</p>
10	Waiting/ lien Period, if any	<p><Plan Option 2> Waiting period applicable for listed Critical Illnesses 90 days from the date of risk commencement date</p> <p><Plan Option 1,3,4> Not applicable</p>	<p><Plan Option 2> Clause 2.6 of Part C</p> <p><Plan Option 1,3,4> -</p>
11	Grace period	<ul style="list-style-type: none"> 30 days in case of Annual, Half-yearly and Quarterly premium payment mode 15 days in case of Monthly premium payment mode 	Clause 6 of Part C
12	Free Look Period	30 days from the date of receipt of the Policy Document, whether received electronically or otherwise (whichever is earlier)	Clause 11 of Part D
13	Lapse, paid-up and revival of the Policy	<p>Lapse: Failure to pay premium within first policy year within grace period.</p> <p>Paid-Up: Failure to pay premium within grace period after payment of first policy year.</p> <p>Revival: A policy can be revived anytime during the policy term within five consecutive complete years from the date of first unpaid Premium.</p>	Clause 6 of Part C
14	Policy Loan, if applicable	Available under all Annuity Options during the Deferment Period provided that the Policy has acquired the Special Surrender Value	Clause 10 of Part D
15	Claims/ Claims Procedure	<p>Turn Around Time (TAT) for death claims settlement:</p> <ul style="list-style-type: none"> Last document to settlement (Non-investigation cases) – 30 days Intimation to settlement (Investigated cases) – 120 days <p>Above shall be aligned to comply with the Regulatory changes, if any at all times.</p> <p>Claims procedure:</p> <p>Step 1 – Claim Intimation & Registration: The nominee/ claimant can intimate about the claim by filling the Claim Form and sending it to Insurer at head office/ nearest Bank branch/ Insurer offices or online along with mandatory documents.</p>	-

		<p>Step 2 – Claim Processing: Special Claim Team will assess the claim and inform in case any further document is needed to be submitted.</p> <p>Step 3 – Claim Settlement: Once the claim is intimated, and all the relevant documents are received, the claim decision shall be taken.</p> <p>Helpline/ Call-centre number: 1800-103-0003/ 1800-891-0003</p> <p>Contact details of the Insurer: https://www.canarahsbclife.com/contact-us/contact-details</p> <p>Register and track claim at:</p> <p>Customer Portal: https://customer.canarahsbclife.com/#/login</p> <p>Customer service App:</p> <p>For android mobile: https://play.google.com/store/apps/details?id=com.choiceapp.genius&hl=en_IN</p> <p>For ios: https://apps.apple.com/in/app/canara-hsbc-life/id1637840399</p> <p>Link for downloading Claim form & list of documents required: https://www.canarahsbclife.com/claims</p>	
16	Policy Servicing	<p>Turn Around Time (TAT):</p> <ul style="list-style-type: none"> • Free-look cancellation - Within 7 days from date of request or last necessary document received • Surrender/ Partial-withdrawal – Within 15 days from date of request or last necessary document received • Survival payouts – The defined Annuity Installment is payable in arrears at the chosen frequency <p>Helpline/ Call-centre number: 1800-103-0003 / 1800-891-0003</p> <p>Contact details of the Insurer: https://www.canarahsbclife.com/contact-us/contact-details</p> <p>Download forms, access list of documents and/or place service request through following modes:</p> <ul style="list-style-type: none"> • Customer Portal: https://customer.canarahsbclife.com/#/login • Customer service App: https://www.canarahsbclife.com/app-download.html • Email: customerservice@canarahsbclife.in • Walk-in to any of our nearest branches 	-

17	Grievances/ Complaints	<p>Complaint Redressal Unit: Toll Free: 1800-103-0003 / 1800-891-0003, Email ID: cru@canarahsbclife.in. Website link for registering complaints: https://www.canarahsbclife.com/contact-us/grievance-redressal, Resolution time: two weeks from the date of receipt of complaint</p> <p>Escalation: Grievance Redressal Officer: Canara HSBC Life Insurance Company, 139P, sector 44, Gurugram - 122003, Haryana, India. Toll Free: 1800-103-0003 / 1800-891-0003, Email ID: gro@canarahsbclife.in</p> <p>In case not satisfied or no response received from Us within 2 weeks, you can approach the Grievance cell of IRDAI and register complaint at Bima Bharosa Shikayat Nivaran Kendra at https://bimabharosa.irdai.gov.in, Toll Free No: 18004254732/155255, Email ID: complaints@irdai.gov.in.</p> <p>Or You can approach Insurance Ombudsman of your respective State, if you do not receive response from us within 30 days from the date of filing the complaint or if your complaint is rejected or if you are not satisfied with our response. Kindly refer the website at https://cioins.co.in/Ombudsman for the list of Ombudsman and office details.</p>	-
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Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date:

Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.