

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

*This document provides key information about your Policy.
You are also advised to go through your Policy Document*

SI 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 Alpha Wealth Plan Option <i><Alpha Invest Plus/ Alpha Premium Plus/ Alpha Life Plus></i> UIN 136L088V02	-
2	Proposal Number	<i><Proposal Number></i>	-
3	Type of Insurance Policy	Unit Linked Individual Savings Life Insurance Plan	-
4	Basic Policy details	Single/ Instalment Premium: ₹ <i><Modal Premium Amount></i>	-
		Premium Payment Mode: <i><Single/ Monthly/ Quarterly/ Half-Yearly/ Yearly ></i>	-
		Sum Assured on death: ₹ <i><Sum Assured></i>	-
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: <i><Premium Payment Term> years</i>	-
		Policy Term: <i><Policy Term> years</i>	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Following is applicable for an in-force policy: <i><Alpha Invest Plus/ Alpha Life Plus></i> Fund Value as on Maturity Date and the Policy will terminate upon payment of such benefit. <i><Alpha Premium Plus></i> Fund Value as on Maturity Date is payable as under: <ul style="list-style-type: none"> • To the Life Assured, if alive • To the Nominee(s), if the Life Assured is not alive 	Clause 1 (1.2) of Part C

	<p>Benefits payable on death:</p> <p>Following is applicable for an in-force policy:</p> <p><i><Alpha Invest Plus/ Alpha Life Plus></i> Higher of:</p> <ul style="list-style-type: none"> • Sum Assured less partial withdrawals/ withdrawals under MWO/ SWO, made in the preceding 2 years of the death of the Life Assured; or • Fund Value; or • 105% of all premiums paid up to the date of death <p>Upon payment of this benefit, no other benefit shall be payable and the Policy will immediately and automatically terminate.</p> <p><i><Alpha Premium Plus></i> Higher of Sum Assured or 105% of all premiums paid up to the date of death PLUS Premium Funding Benefit will become applicable PLUS Fund Value on maturity.</p> <p>Upon payment of the Death benefit, the Premium Funding Benefit will become applicable and upon maturity, Fund Value is payable as a lump sum or as per Settlement Option chosen by You before death.</p>	Clause 1 (1.1) of Part C
	Survival benefits excluding that payable on maturity: Not applicable	-

	<p>Surrender benefits:</p> <ul style="list-style-type: none"> • Surrender in first 5 policy years - Fund Value will be transferred to the Discontinued Policy Fund subject to deduction of applicable Surrender/ Discontinuance Charges • Surrender post 5 policy years - Fund Value will be paid out <p>Options to policyholders for availing benefits, if any, covered under the policy: <i><Alpha Invest Plus/ Alpha Premium Plus></i></p> <ul style="list-style-type: none"> • Partial Withdrawals • Milestone Withdrawal Option (MWO) • Systematic Withdrawal Option (SWO) • Settlement Option <p><i><Alpha Life Plus></i></p> <ul style="list-style-type: none"> • Partial Withdrawals • Milestone Withdrawal Option (MWO) • Systematic Withdrawal Option (SWO) <p>Other benefits/ options payable, specific to the policy, if any: Not applicable</p> <p>Lock-in period: 5 years</p>	Clause 6 (6.1) of Part D	
6	Options available (in case of Linked Insurance Products)	<p>Partial Withdrawal: Available</p> <p>Top-up Provision: Not available</p> <p>Switches: Available</p>	<p>Clause 4 (4.9) of Part D</p> <p>-</p> <p>Clause 4 (4.8) of Part D</p>

	<p>Settlement option: <i><Alpha Invest Plus/ Alpha Premium Plus></i> Available <i><Alpha Life Plus></i> Not available</p>	<i><Alpha Invest Plus/ Alpha Premium Plus></i> Clause 4 (4.10) of Part D <i><Alpha Life Plus></i> -
	<p>Any other option:</p> <p><i><Non-Single Pay policies></i></p> <ul style="list-style-type: none"> • Systematic Transfer Option • Return Protector Option • Auto Funds Rebalancing • Safety Switch Option • Premium Redirection • Change in Premium payment mode • Change in Premium Payment Term • Increase or Decrease of the Sum Assured • Loss Protector Strategy • Reduction in Premium • Option to increase Policy Term <p><i><Single Pay policies></i></p> <ul style="list-style-type: none"> • Systematic Transfer Option • Return Protector Option 	<i><Non-Single Pay policies></i> Clause 4 (4.1 to 4.7, 4.11, 4.14 to 4.16) of Part D <i><Single Pay policies></i> Clause 4 (4.1 to 4.4, 4.11, 4.14, 4.16) of Part D

		<ul style="list-style-type: none"> • Auto Funds Rebalancing • Safety Switch Option • Increase or Decrease of the Sum Assured • Loss Protector Strategy • Option to increase Policy Term 	
7	Option available (in case of Annuity product)	Not applicable	-
8	Riders opted, if any	<p><<If "Canara HSBC Life Insurance Accidental Benefit Rider (Linked)" is opted>></p> <p>Rider Name: Canara HSBC Life Insurance Accidental Benefit Rider (Linked)</p> <p>Rider UIN: <<136A016V01>></p> <p>Rider Option Opted: <<Option 1: Accidental Death Benefit>>/<<Option 2: Accidental Total & Permanent Disability>>/<<Option 1: Accidental Death Benefit & Option 2: Accidental Total & Permanent Disability>>>></p> <p>Return Of Premium: <<Yes/No>></p>	Policy Schedule of Part A of the Base Policy Document and Rider Policy Document

	<p>Rider Sum Assured for Option 1: Accidental Death Benefit (ADB): <<ADB Sum Assured >></p> <p>Rider Sum Assured for Accidental Total & Permanent Disability <<ATPD>>: <<ATPD Sum Assured>> (available only once)</p> <ul style="list-style-type: none"> Summary of Coverage <p>Option 1: Accidental Death Benefit (ADB) -</p> <p>Death Benefit: 100% of ADB Sum Assured</p> <p>Maturity Benefit: If Return of Premium option is selected, total premiums paid for the rider (excluding loading for modal premiums, underwriting extra premium and taxes, if collected explicitly) shall be payable. If Return of Premium option is not selected, No Maturity Benefit is Payable.</p> <p>Option 2: Accidental Total and Permanent Disability (ATPD) -</p> <p>Disability Benefit: 100% of ATPD Sum Assured</p> <p>Maturity Benefit: If Return of Premium option is selected, total premiums payable for the rider (excluding loading for modal premiums, underwriting extra premium and taxes, if collected explicitly) shall be payable. If Return of Premium option is not selected, No Maturity Benefit is Payable.</p> <ul style="list-style-type: none"> Exclusions: Yes, please refer to the Terms and conditions. Rider Benefits are payable subject to payable of applicable premium. No ADB/ATPD benefit is payable in case the Rider is in Lapsed State. Non-Forfeiture benefits available under the plan <table border="1" data-bbox="412 1453 1204 1919"> <thead> <tr> <th colspan="4">Without Return of Premium Option</th></tr> <tr> <th></th><th>Surrender</th><th>Paid-Up</th><th>Lapse</th></tr> </thead> <tbody> <tr> <td>Single Pay</td><td>Yes</td><td>Not Applicable</td><td>Not Applicable</td></tr> <tr> <td>Limited Pay</td><td>Yes</td><td>Not Applicable</td><td>Early Exit Value available, after payment of all due premiums for the first 2 consecutive policy years</td></tr> </tbody> </table>	Without Return of Premium Option					Surrender	Paid-Up	Lapse	Single Pay	Yes	Not Applicable	Not Applicable	Limited Pay	Yes	Not Applicable	Early Exit Value available, after payment of all due premiums for the first 2 consecutive policy years	<p>Under Part C under 'benefits' section, part (i) of Rider Document</p> <p>Under Part C, under 'benefits' section, part (ii) of Rider Document</p> <p>'Exclusions' under Part F</p> <p>Part D under 'Surrender', 'Paid-Up Benefits', 'Lapse' for 'Rider without Return of Premium'</p>
Without Return of Premium Option																		
	Surrender	Paid-Up	Lapse															
Single Pay	Yes	Not Applicable	Not Applicable															
Limited Pay	Yes	Not Applicable	Early Exit Value available, after payment of all due premiums for the first 2 consecutive policy years															

		<table border="1"> <tr> <td>Regular Pay</td><td>Not Applicable</td><td>Not Applicable</td><td>No</td></tr> </table> <table border="1"> <tr> <td colspan="4">With Return of Premium Option</td></tr> <tr> <td></td><td>Surrender</td><td>Paid-Up</td><td>Lapse</td></tr> <tr> <td>Single Pay</td><td>Yes</td><td>Not Applicable</td><td>Not Applicable</td></tr> <tr> <td>Limited Pay</td><td>Yes</td><td>Yes, Paid-Up payable</td><td>No</td></tr> <tr> <td>Regular Pay</td><td>Yes</td><td>Yes, Paid-Up payable</td><td>No</td></tr> </table>	Regular Pay	Not Applicable	Not Applicable	No	With Return of Premium Option					Surrender	Paid-Up	Lapse	Single Pay	Yes	Not Applicable	Not Applicable	Limited Pay	Yes	Yes, Paid-Up payable	No	Regular Pay	Yes	Yes, Paid-Up payable	No	Part D under 'Surrender', 'Paid-Up Benefits', 'Lapse' for 'Rider with Return of Premium'
Regular Pay	Not Applicable	Not Applicable	No																								
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Limited Pay	Yes	Yes, Paid-Up payable	No																								
Regular Pay	Yes	Yes, Paid-Up payable	No																								
		<ul style="list-style-type: none"> • In case of Life Assured surviving the entire Rider Policy Term, maturity Benefit shall be paid if ROP Option is opted. In case ROP option is not opted, no maturity benefit shall be payable. <p><<If "Canara HSBC Life Insurance Linked Critical Illness Benefit Rider" is opted>></p> <p>Rider Name: Canara HSBC Life Insurance Linked Critical Illness Benefit Rider</p> <p>Rider UIN: <<136A018V01>></p> <p>Please refer to the Customer Information Sheet of Linked Critical Illness Benefit Rider for more details on the Rider.</p> <p>For definitions and conditions of payment, please refer to the Rider Terms & conditions</p> <p><<If Riders is not opted>></p> <p>Rider is not opted</p>																									
9	Exclusions (events where insurance coverage is not payable), if any	Suicide Exclusion	Clause 22 of Part F																								
10	Waiting/lien Period, if any	Nil	-																								

11	Grace period	<p><i><Non-Single Pay policies></i></p> <ul style="list-style-type: none"> • 30 days in case of yearly, half-yearly and quarterly premium payment mode • 15 days in case of monthly premium payment mode <i><Single Pay policies></i> Not applicable 	<p><i><Non-Single Pay policies></i> Clause 3 of Part C <i><Single Pay policies></i> -</p>				
12	Free Look Period	30 days from the date of receipt of Policy Document, whether received electronically or otherwise (whichever is earlier).	Clause 7 of Part D				
13	Lapse, paid-up and revival of the Policy	<p>Lapse: Not applicable</p> <p>Reduced Paid-up: In case of non-payment of due Premium after completion of Lock-in Period, the policy benefits would reduce.</p> <p>Revival: <i><Non-Single Pay policies></i> Policy can be revived within a revival period of 3 consecutive years from the date of first unpaid premium. <i><Single Pay policies></i> Not applicable</p>	<p>-</p> <p>Clause 6 (6.2.2) of Part D</p> <p><i><Non-Single Pay policies></i> Clause 5 of Part D <i><Single Pay policies></i> -</p>				
14	Policy Loan, if applicable	Not applicable	-				
15	Claims/ Claims Procedure	<p>Turn Around Time (TAT) for death claims settlement:</p> <table border="1"> <tr> <td>Death claim, except in cases warranting investigation</td> <td>Within 15 days from the date of intimation of claim</td> </tr> <tr> <td>Death claim warranting investigation</td> <td>Within 45 days from the date of intimation of claim</td> </tr> </table> <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>	Death claim, except in cases warranting investigation	Within 15 days from the date of intimation of claim	Death claim warranting investigation	Within 45 days from the date of intimation of claim	-
Death claim, except in cases warranting investigation	Within 15 days from the date of intimation of claim						
Death claim warranting investigation	Within 45 days from the date of intimation of claim						

	<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 / 1800-180-0003 / 1800891-0003</p>	
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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 • Surrender/ Partial-withdrawal – Within 7 days from date of request Survival payouts – on or before due date (subject to NAV) <p>Helpline/ Call-centre number: 1800-103-0003 / 1800-891-0003</p> <p>Contact details of the Insurer: https://www.canarahsbclife.com/contactus/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/appdownload.html • Email: customerservice@canarahsbclife.in • Walk-in to any of our nearest branches 	-
17	Grievances/ Complaints	<p>Complaint Redressal: Toll Free: 1800-103-0003 / - 1800-891-0003 email: cru@canarahsbclife.in. Website link for registering complaints: https://www.canarahsbclife.com/contact-us/grievance-redressal, Resolution time: two weeks from date of receipt of complaint 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: gro@canarahsbclife.in 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 Or You can approach Insurance</p>	-

Declaration by the Policyholder

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

	<p>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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Place:

(Signature of the Policyholder)

Date:

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