

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 Global Wealth Plan UIN 2026L002V01 Option <i><Wealth Option/ Wealth Plus Option/ Wealth Forever Option></i>	-
2	Proposal Number	<i><Proposal Number></i>	-
3	Type of Insurance Policy	An Individual, Unit-Linked, Life Insurance cum Savings Plan (A Non-Participating Plan)	-
4	Basic Policy Details	Single/ Instalment Premium: USD <i><Modal Premium Amount></i>	-
		Premium Payment Mode: <i><Single/ Monthly/ Quarterly/ Half-Yearly/ Yearly></i>	-
		Sum Assured : USD <i><Sum Assured></i>	-
		Sum Assured on Maturity: Not applicable	-
		Premium Payment Term: <i><Premium Payment Term></i> years	-
		Policy Term: <i><Policy Term></i> years	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Following is applicable for an in-force policy: <i><Wealth Option/ Wealth Plus Option/ Wealth Forever Option></i> If Settlement Option has not been opted for and the Policy has not terminated before maturity, Wealth Option / Wealth Plus Option / Wealth Forever: Fund Value as on the date of maturity will be payable to the claimant and the policy will terminate upon payment of such benefit.	Clause 3.2 of Part C

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		Benefits payable on death: <i><Wealth Option/ Wealth Forever Option></i> If the Policyholder has paid all due premiums and the Policy is in-force: Higher of (Sum Assured plus top-up Sum Assured, if any, less all partial withdrawals/withdrawals under the Systematic Withdrawal Option (SWO) made till the date of death; or Fund Value (including top-up if any) as on date of intimation of death claim shall be payable The Policy will terminate after payment of this benefit. <i><Wealth Plus Option></i> If the Policyholder has paid all due premiums and the Policy is in-force: Sum Assured along with Top-up Sum Assured shall be payable PLUS Premium Funding Benefit shall be applicable All the charges, except Mortality charges and Premium Funding Benefit charges, shall continue to be deducted from the unit account until maturity of the Policy	Clause 3.1 of Part C
		Survival benefits excluding that payable on maturity: Not applicable	-
		Surrender benefits: The Policyholder can surrender this Policy at any time. The surrender value payable shall be Fund Value less applicable Surrender/Discontinuance Charges, if any. <i>Under Wealth Plus Option, a Policy cannot be surrendered post the death of the Life Assured.</i>	Clause 9 of Part D
		Options to policyholders for availing benefits, if any, covered under the policy: <i><Non-Single Pay Policies></i> Partial Withdrawals	Clauses 7.1 to 7.9 of Part D

		Top-up Premium Systematic Withdrawal Option (SWO) Settlement Option Switching Premium Redirection Change in Premium Payment Mode Change in Premium Payment Term Increase or Decrease of the Policy Term <i><Single Pay Policies></i> Partial Withdrawals Top-up Premium Systematic Withdrawal Option (SWO) Settlement Option Switching Increase or Decrease of the Policy Term <i>Note: Certain options are restricted post the death of the Life Assured under Wealth Plus Option.</i>	
		Other benefits/ options payable, specific to the policy: Loyalty Additions (applicable under Wealth Forever Option) Maturity Boosters (applicable under Wealth and Wealth Plus Options): Return of Mortality Charge:	Clause 3.3 of Part C
6	Options available (in case of Linked Insurance Products)	Partial Withdrawal: Available	Clause 7.4 of Part D
		Top-up Provision: Available	Clause 7.1 of Part D
		Switches: Available	Clause 7.3 of Part D
		Settlement Option: Available	Clause 7.6 of Part D
7	Option available (in case of Annuity product)	Not applicable	-

8	Riders opted, if any	Not applicable	-
9	Exclusions (events where insurance coverage is not payable), if any	Suicide Exclusion: In case of death due to suicide within 12 months from the date of commencement of the Policy or from the date of revival of the Policy, the nominee of the Policyholder shall be entitled to Fund Value as available on the date of intimation of death. Further, any charges other than Fund Management Charges recovered subsequent to the date of death of the Life Assured shall be added back to the Fund Value as available on the date of intimation of death. The Policy will terminate upon payment of such benefit amount under all the Plan Options available under the product. No other exclusion other than the one specified above.	Clause 20 of Part F
10	Waiting/ Lien Period, if any	Nil	-
11	Grace period	30 days from the premium due date for all premium payment modes (yearly, half-yearly, quarterly and monthly)	Clause 6 of Part C
12	Free Look Period	30 days from the date of receipt of Policy Document, whether received electronically or otherwise (whichever is earlier).	Clause 14 of Part D
13	Lapse, paid-up and revival of the Policy	Lapse: If the Policyholder has not paid due premiums by the expiry of the Grace Period during the first 2 Policy Years (for PPT equal to 2 years) or first 3 Policy Years (for PPT equal to or more than 3 years), the Policy will lapse and risk cover will cease immediately. A lapsed policy will not be eligible for Sum Assured or Premium Funding Benefit (if applicable). Applicable Surrender/Discontinuance Charges for the policy year in which the policy lapses shall be deducted from the Fund Value. The remaining Fund Value post deduction of such charges will continue to be invested in the unit-linked fund(s) as on the date of lapse. All applicable charges except Mortality Charges and Premium Funding Benefit Charges (if applicable) will continue to be deducted from the Fund Value.	Clause 5.1 of Part C and Clause 10.1 of Part D
		Reduced Paid-up:	Clause 5.2 of Part C and Clause 10.2 of Part D

		If the Policyholder has paid due premiums in at least the first 3 Policy and any subsequent due Premium is not paid (not applicable where the Premium Payment Term is 2 years) within the Grace Period, the Policy shall be converted into a Reduced Paid-up Policy with reduced Sum Assured. A Reduced Paid-up policy will not be eligible for Premium Funding Benefit (if applicable). The Fund Value will continue to be invested in the unit-linked fund(s) and all applicable charges except Premium Funding Benefit Charges (if applicable) will continue to be deducted from the Fund Value. On surrender, Fund Value after deduction of applicable Surrender/Discontinuance Charges shall be payable. If a Reduced Paid-up policy has not been surrendered, on the maturity date, the Fund Value will be paid. If the policy is in Discontinuance status, the benefits are payable in accordance with the terms and condition of the Policy. Please see Policy Benefit section of the Policy Document for further details					
		Revival: Policy can be revived within a revival period of 3 consecutive complete years from the date of first unpaid premium. At the time of revival, the Company shall collect all due and unpaid Premiums without charging any interest or fee and will add back Surrender/Discontinuance Charges deducted, if any. Revival is subject to Board Approved Underwriting Policy of the Company.	Clause 8 of Part D				
14	Policy Loan, if applicable	Not applicable	NA				
15	Claims/ Claims Procedure	Turn Around Time (TAT) for death claims settlement: <table><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> Above shall be aligned to comply with the Regulatory changes, if any, at all times.	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	Clause 21 of Part F
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						
		Claims procedure: 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	Clause 21 of Part F				

		office/ nearest Bank branch/ Insurer offices or online along with mandatory documents. Step 2 – Claim Processing: Special Claim Team will assess the claim and inform in case any further document is needed to be submitted. Step 3 – Claim Settlement: Once the claim is intimated, and all the relevant documents are received, the claim decision shall be taken.	
		Helpline/ Call-centre number: 1800-103-0003 / 1800-891-0003	-
		Contact details of the Insurer: https://www.canarahsbclife.com/contact-us/contact-details Register and track claim at: Customer Portal: https://customer.canarahsbclife.com/#/login Customer service App: For Android: https://play.google.com/store/apps/details?id=com.choiceapp.genius&hl=en_IN For iOS: https://apps.apple.com/in/app/canara-hsbc-life/id1637840399	-
		Link for downloading Claim form & list of documents required: https://www.canarahsbclife.com/claims	-
16	Policy Servicing	Turn Around Time (TAT): 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)	Clause 21 of Part F
		Helpline/ Call-centre number: 1800-103-0003 / 1800-891-0003	-
		Contact details of the Insurer: https://www.canarahsbclife.com/contact-us/contact-details Download forms, access list of documents and/or place service request through following modes: 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 Link for downloading applicable forms and list of documents required: https://www.canarahsbclife.com/download-centre/policy-servicing-forms	-

17	Grievances/ Complaints	Grievance Redressal Process In case of any concern you may have, you may file a complaint through any of the following modes: • Email: cru@canarahsbclife.in • Online: register your complaint through the form on our website at https://www.canarahsbclife.com/customer-service/grievance-redressal#registerComplaint • Written submission at our registered office at GIFT City (mentioned below) On receipt of your complaint, we will acknowledge acceptance in writing within three (3) working days from the date of receipt. In case your complaint is not accepted, we will inform you within five (5) working days along with the reasons. The complaint will be assessed and processed in a fair and transparent manner within a maximum period of thirty (30) days. If any additional information is required, you will be notified accordingly. If a complaint is rejected, the reasons will be provided to you in writing. Complaint Redressal Unit Canara HSBC Life Insurance Company Limited GIFT City Office: Unit No. GA T1(B), Seat Nos. 1 to 4, GF Floor, Pragma Accelerator, GIFT Multi-Services SEZ, Gandhinagar – 382355, Gujarat, India or Head Office: 139 P, Sector 44, Gurugram – 122003, Haryana, India Toll Free: 1800-103-0003 / 1800-891-0003 (if calling from India) and +91 80 7126 2755 (if calling from outside India), Monday to Saturday, 9:00 AM to 6:00 PM IST Appeal – Complaint Redressal Appellate Officer (CRAO) If you are not satisfied with the resolution provided by the Complaint Redressal Officer (CRO), or if your complaint has been rejected, you may file an appeal with the CRAO within 21 days from the date of receipt of the decision, by writing to gro@canarahsbclife.in. The CRAO will dispose of the complaint within 30 days from the date of receipt of the appeal. Canara HSBC Life Insurance Company Limited, 139 P, Sector 44, Gurugram – 122003, Haryana, India Toll Free: 1800-103-0003 / 1800-891-0003 Email: gro@canarahsbclife.in Escalation to the Authority If you are not satisfied with the resolution provided under our grievance redressal mechanism, you may escalate your complaint to	Clauses 1 to 4 of Part G
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		the International Financial Services Centres Authority (IFSCA) at grievance-redressal@ifsc.gov.in, within 21 days from the date of receipt of the CRAO's decision. Insurance Ombudsman If you remain dissatisfied with the decision or resolution provided by the Company, you may approach the Insurance Ombudsman. Details of the Insurance Ombudsman at Ahmedabad, having jurisdiction over GIFT City, are given below: Address: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th Floor, Tilak Marg, Relief Road, Ahmedabad – 380 001 Tel: 079-25501201/02 Email: oio.ahmedabad@cioins.co.in Jurisdiction: Gujarat, Dadra & Nagar Haveli, Daman and Diu	
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Web-link for the product where product related documents can be downloaded:

<https://www.canarahsbclife.com/international/global-wealth-plan>

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.