

## CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

*This document provides key information about your Group Insurance Membership.*

*You are also advised to go through your Certificate of Insurance(COI)*

SI No.	Title	Description <i>(Please refer to applicable COI Clause Number in next column)</i>	COI Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Canara HSBC Life Insurance Group Secure Group Non-Linked Non-Participating Pure Risk Premium Credit Life Insurance Plan UIN 136N024V07	-
2	Master Policy Number/ Member Enrollment Number	Master Policy Number <i>&lt;Master Policy Number&gt;</i> / Member Enrollment Number <i>&lt;Member Enrollment Number&gt;</i>	-
3	Type of Insurance Policy	Group Non-Linked Non-Participating Pure Risk Premium Credit Life Insurance Plan	-
4	Basic Policy details	Single/ Instalment Premium: ₹ <i>&lt;Modal Premium Amount&gt;</i> Premium Payment Mode: <i>&lt;Single/ Quarterly/ Half-Yearly/ Yearly&gt;</i> Sum Assured on death: ₹ <i>&lt;Sum Assured&gt;</i> (Initial Sum Assured) Sum Assured on Maturity: Not applicable Premium payment Term: <i>&lt;1(Single)/ XXX months&gt;</i> Policy Term: <i>&lt;Coverage Term&gt; Months</i>	- - - - - -
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Not applicable Benefits payable on death: Following is applicable for an in-force policy: <i>&lt;Level Cover&gt;</i> Sum Assured. On the payment of this benefit, Insurance Cover shall cease for that Insured Member <i>&lt;Reducing Cover&gt;</i> Sum Assured as per Sum Assured Schedule. On the payment of this benefit, Insurance Cover shall cease for that Insured Member Survival benefits excluding that payable on maturity: Not applicable Surrender benefits: <i>&lt;Level cover&gt;</i> : Not applicable <i>&lt;Reducing Cover, Regular Premium&gt;</i> Not applicable <i>&lt;Reducing Cover, Single Premium&gt;</i> Available from the end of first year <i>&lt;Reducing Cover, Limited Premium&gt;</i> Available only after three years have elapsed Options to members for availing benefits, if any, covered under the policy: Cover continuance Option Other benefits/ options payable, specific to the policy, if any: Total & Permanent Disability Benefit (TPD), If Opted Lock-in period: Not applicable	- - Clause 1 - Clause 6 - Clause 6 Clause 2 -

6	Options available (in case of Linked Insurance Products)	Not applicable	
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	<ul style="list-style-type: none"> <li>• Suicide Exclusion</li> <li>• 45 Days Exclusion for claim except a death/TPD claim arising on account of an Accident</li> <li>• Total &amp; Permanent Disability Benefit Exclusion</li> </ul>	Clause 7
10	Waiting/ lien Period, if any	Not applicable	-
11	Grace period	<p><b>&lt;Non-Single Pay policies&gt;</b></p> <ul style="list-style-type: none"> <li>• 30 days in case of yearly, half-yearly and quarterly premium payment mode</li> <li>• 15 days in case of monthly premium payment mode</li> </ul> <p><b>&lt;Single Pay policies&gt;</b> Not applicable</p>	<p><b>&lt;Non-Single Pay policies&gt;</b></p> <p>Clause 12</p> <p><b>&lt;Single Pay policies&gt;</b> NA</p>
12	Free Look Period	30 days from the date of receipt of Certificate of Insurance, whether received electronically or otherwise (whichever is earlier).	Clause 20
13	Lapse, paid-up and revival of the Policy	Lapse: <b>&lt;Single Pay policies&gt;</b> Not applicable <b>&lt;Non-Single Pay policies&gt;</b> On non-payment of due premium within the Grace Period	Clause 12
		Paid-up: Not applicable  Revival: <b>&lt;Non-Single Pay policies&gt;</b> A lapsed Insurance Coverage can be revived within 5 years of the due date of the first unpaid premium <b>&lt;Single Pay policies&gt;</b> Not applicable	<p><b>&lt;Non-Single Pay policies&gt;</b></p> <p>Clause 12</p> <p><b>&lt;Single Pay policies&gt;</b> NA</p>
14	Policy Loan, if applicable	Not applicable	-
15	Claims/ Claims Procedure	<p>Turn Around Time (TAT) for death claims settlement:</p> <ul style="list-style-type: none"> <li>• Last document to settlement (Non-investigation cases) – 30 days</li> <li>• Intimation to settlement (Investigated cases) – 120 days</li> </ul> <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 &amp; 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: <a href="https://www.canarahsbclife.com/contact-us/contact-details">https://www.canarahsbclife.com/contact-us/contact-details</a></p> <p>Register and track claim at:</p> <p>Customer Portal: <a href="https://customer.canarahsbclife.com/#/login">https://customer.canarahsbclife.com/#/login</a></p> <p>Customer service App:</p> <p>For android mobile:</p> <p><a href="https://play.google.com/store/apps/details?id=com.choiceapp.genius&amp;hl=en_IN">https://play.google.com/store/apps/details?id=com.choiceapp.genius&amp;hl=en_IN</a></p> <p>For ios: <a href="https://apps.apple.com/in/app/canara-hsbc-life/id1637840399">https://apps.apple.com/in/app/canara-hsbc-life/id1637840399</a></p> <p>Link for downloading Claim form &amp; list of documents required:</p> <p><a href="https://www.canarahsbclife.com/claims">https://www.canarahsbclife.com/claims</a></p>	
16	Policy Servicing	<p>Turn Around Time (TAT):</p> <ul style="list-style-type: none"> <li>Free-look cancellation - Within 7 days from date of request or last necessary document received</li> <li>Surrender– Within 15 days from date of request or last necessary document received</li> <li>Survival payouts – Not Applicable</li> </ul> <p>Helpline/ Call-centre number: 1800-103-0003 / 1800-891-0003</p> <p>Contact details of the Insurer: <a href="https://www.canarahsbclife.com/contact-us/contact-details">https://www.canarahsbclife.com/contact-us/contact-details</a></p> <p>Download forms, access list of documents and/or place service request through following modes:</p> <ul style="list-style-type: none"> <li>Customer Portal: <a href="https://customer.canarahsbclife.com/#/login">https://customer.canarahsbclife.com/#/login</a></li> <li>Customer service App: <a href="https://www.canarahsbclife.com/app-download.html">https://www.canarahsbclife.com/app-download.html</a></li> <li>Email: <a href="mailto:customerservice@canarahsbclife.in">customerservice@canarahsbclife.in</a></li> <li>Walk-in to any of our nearest branches</li> </ul>	-
17	Grievances/ Complaints	<p>Complaint Redressal Unit: Toll Free: 1800-103-0003 / 1800-891-0003, Email ID: <a href="mailto:cru@canarahsbclife.in">cru@canarahsbclife.in</a>. Website link for registering complaints: <a href="https://www.canarahsbclife.com/contact-us/grievance-redressal">https://www.canarahsbclife.com/contact-us/grievance-redressal</a> , 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: <a href="mailto:gro@canarahsbclife.in">gro@canarahsbclife.in</a></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 <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a> , Toll Free No: 18004254732/155255, Email ID: <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>.</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 <a href="https://cioins.co.in/Ombudsman">https://cioins.co.in/Ombudsman</a> for the list of Ombudsman and office details.	
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Declaration by the Member

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

Place:

(Signature of the Member)

Date:

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