

# 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 Guaranteed Fortune Plan Plan Option <i>&lt; Guaranteed Savings Option / Guaranteed Cash Back Option &gt;</i> UIN 136N084V04	-
2	Proposal Number	<i>&lt;Proposal Number&gt;</i>	-
3	Type of Insurance Policy	Non-linked, non-participating, individual, life insurance, savings cum protection plan	-
4	Basic Policy details	Instalment Premium: ₹ <i>&lt;Modal Premium Amount&gt;</i>	-
		Premium Payment Mode: <i>&lt;Monthly/ Quarterly/ Half-Yearly/ Yearly &gt;</i>	-
		Sum Assured on death: ₹ <i>&lt;Sum Assured on Death&gt;</i>	-
		Sum Assured on Maturity: ₹ <i>&lt;Guaranteed Sum Assured on Maturity plus Accrued Guaranteed Yearly Addition(s) less Survival Benefit already paid (If applicable)&gt;</i>	-
		Premium payment Term: <i>&lt;Premium Payment Term&gt; years</i>	-
		Policy Term: <i>&lt;Policy Term&gt; years</i>	-
5	Policy Coverage/ benefits payable	<p>Benefits payable on maturity: Following is applicable for an in-force policy: <i>&lt;Guaranteed Savings Option&gt;</i></p> <ul style="list-style-type: none"> <li>Guaranteed Sum Assured on Maturity; plus</li> <li>Accrued Guaranteed Yearly Addition(s)</li> </ul> <p>Upon payment of this benefit, the Policy shall immediately and automatically terminate and no further benefit shall be payable.</p> <p><i>&lt;Guaranteed Cash Back Option&gt;</i></p> <ul style="list-style-type: none"> <li>Guaranteed Sum Assured on Maturity, less Survival Benefit already paid, if any, plus</li> <li>Deferred Survival Benefit, if any; plus</li> <li>Accrued Guaranteed Yearly Addition(s)</li> </ul>	Clause 1 (1.1) of Part C

		Upon payment of this benefit, the Policy shall immediately and automatically terminate and no further benefit shall be payable.	
		<p>Benefits payable on death: Following is applicable for an in-force policy:</p> <p><i>&lt; Guaranteed Savings Option &gt;</i></p> <ul style="list-style-type: none"> <li>Sum Assured on Death less CARE Pay Benefit already paid, if any; plus</li> <li>Accrued Guaranteed Yearly Addition(s), if any.</li> </ul> <p>Upon payment of this benefit, the Policy shall immediately and automatically terminate and no further benefit shall be payable.</p> <p><i>&lt; Guaranteed Cash Back Option &gt;</i></p> <ul style="list-style-type: none"> <li>Sum Assured on Death less CARE Pay Benefit already paid, if any; plus</li> <li>Deferred Survival Benefit, if any, plus</li> <li>Accrued Guaranteed Yearly Addition(s), if any</li> </ul> <p>Upon payment of this benefit, the Policy shall immediately and automatically terminate and no further benefit shall be payable.</p>	Clause 1 (1.2) of Part C
		<p>Survival benefits excluding that payable on maturity:</p> <p><i>&lt; Guaranteed Savings Option &gt;</i></p> <ul style="list-style-type: none"> <li>Not applicable</li> </ul> <p><i>&lt; Guaranteed Cash Back Option &gt;</i></p> <p>Following is applicable for an in-force policy: Guaranteed Cash Back equal to 15% of Guaranteed Sum Assured on Maturity is payable at the end of each 5th Policy Year, falling before the end of the Policy Term</p>	Clause 1 (1.3) of Part C
		Surrender benefits: 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.	Clause 1 (1.3) of Part C
		<p>Options to policyholders for availing benefits, if any, covered under the policy:</p> <p><i>&lt; Guaranteed Savings Option &gt;</i></p> <ul style="list-style-type: none"> <li>CARE Pay</li> </ul>	Clause 1 (1.2) of Part C

		<i>&lt; Guaranteed Cash Back Option &gt;</i> <ul style="list-style-type: none"> <li>CARE Pay</li> <li>Deferring Survival Benefits</li> </ul>	
		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)	Not applicable	-
8	Riders opted, if any	Not applicable	-
9	Exclusions (events where insurance coverage is not payable), if any	Suicide Exclusion	Clause 18 of Part F
10	Waiting/ lien Period, if any	Nil	-
11	Grace period	<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>	Clause 2 (2.4) 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 8 of Part D
13	Lapse, paid-up and revival of the Policy	Lapse: A policy shall lapse if the policyholder fails to pay due premiums within the grace period in the first policy year	Clause 2 (2.3) of Part C
		Paid-up: After payment of at least first year's premium, if any subsequent due premium is not paid within the grace period, the policy shall acquire a paid-up status	Clause 16 of Part B
		Revival: A policy can be revived anytime during the policy term within five years from the date of first un-paid Premium	Clause 4 of Part D
14	Policy Loan, if applicable	Available	Clause 5 of Part D

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: Customer Portal: <a href="https://customer.canarahsbclife.com/#/login">https://customer.canarahsbclife.com/#/login</a> Customer service App: For android mobile: <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> 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: <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/ Partial-withdrawal – Within 15 days from date of request or last necessary document received</li> <li>• Survival payouts – on or before due date (subject to NAV)</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> </ul>	-

		<ul style="list-style-type: none"> <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>	
		Link for downloading applicable forms and list of documents required: <a href="https://www.canarahsbclife.com/download-centre/policy-servicing-forms">https://www.canarahsbclife.com/download-centre/policy-servicing-forms</a>	
17	Grievances/ Complaints	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 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> 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: complaints@irdai.gov.in., 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.	-

#### 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.