



PROTECTION IN EVERY MOMENT

A PROMISE FOR LIFE

Keep their tomorrows safe with **Accidental Death Benefit and Accidental Total & Permanent Disability Benefit**

Benefits

3X
Benefits

Up to 3X of
Base Sum Assured¹



Return of
Premiums²



Extra Protection
at Nominal Rate



¹If the Rider Sum Assured is more than the Base Sum Assured, then the policy shall be issued as per Board Approved Underwriting Guidelines. ²Return of Premium means an amount equal to the Total Premiums Paid (excluding loading for modal premiums, underwriting extra premium and taxes, if collected explicitly). Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to availment of any other facility from the bank.

Canara HSBC Life Insurance Accidental Benefit Rider (Linked)

You plan to protect the financial future of your family. You have bought a life insurance policy which ensures long-term benefits for you and your family. However, life is full of uncertainties. Should you suffer a serious injury resulting into a total & permanent disability or death due to an accident, the financial consequences for you and your family can be devastating. A little planning in this regard goes a long way for financial protection.

With [Canara HSBC Life Insurance Accidental Benefit Rider \(Linked\)](#), you can enjoy adequate round-the-clock protection and ensure that your loved ones continue to fulfill their life aspirations.

Key Features of Canara HSBC Life Insurance Accidental Benefit Rider (Linked)

- Option to choose one or both options, i.e. coverage against 'Accidental Death' and 'Accidental Total & Permanent Disability'
- Lump sum benefit in case of Accidental Total & Permanent Disability or Accidental Death, as per the benefits opted
- Option to get cover for up to 3 times of Base Sum Assured on Death under 'Accidental Death Benefit' Option
- Flexibility to receive Maturity Benefit as Return of Premium
- Tax benefits can be availed as per the prevailing tax laws

PLAN ELIGIBILITY

Particulars	Minimum	Maximum
Age at entry	18	65
Age at Maturity	23	75
Policy Term (in Yrs)	Single Pay/Regular Pay: 5 Limited Pay: 6	57
Premium Paying Term (in Yrs)	Single Pay Limited/Regular Pay: 5	Single Pay Limited Pay: 56 Regular Pay: 57
Sum Assured (Rs)	50,000	No limit, subject the board approved underwriting policy and the prevailing regulations

All ages are age last birthday

Premium Payment Frequency: same as chosen under the Base policy

Note:

1. The Life Assured has the option to select any one or both the benefit options
2. The Rider can be opted along with base policy at inception only
3. The Rider Sum Assured will be in addition to the Base Sum Assured
4. The premium payable under this rider shall not exceed 30% of the base premium. This limit shall be governed by extant regulations at the time of opting for this rider.
5. Rider Coverage Term cannot be greater than coverage term of the base plan, subject to maximum maturity age of 75 years. If the entry age plus base plan term is beyond age 75 years, the Rider Coverage Term would be restricted to 75 years less entry age.
6. The Rider Premium Payment Term cannot be greater than the Premium Payment Term of the base plan, subject to allowed limits.

Rider Benefits in detail:

This Rider offers the following options:

- i. Accidental Death Benefit (ADB)
- ii. Accidental Total & Permanent Disability (ATPD) Benefit

The Life Assured has the option to select any one or both the options. The Rider option/s can be chosen along with base policy at inception.

(i) Accidental Death Benefit (ADB) Option:

The Sum Assured under this benefit option shall be payable as lump sum if the Life Assured dies on account of an Accident, where such Accident occurs during the Rider Term and their Rider is in-force at the time of such event. If the Accident occurs before the end of Rider Term (including the last day of the Rider Term), but the death caused by the Accident occurs after the end of the Rider Term and within 180 days of the Accident, we shall pay the ADB Sum Assured in respect of the life on whom the contingent event has occurred. Upon such payment, the Rider benefit will immediately and automatically terminate.

This Benefit can be availed and will be payable subject to the following:

- ADB option can only be chosen at the inception.
- The ADB Sum Assured can be chosen independently from the base policy Sum Assured at inception but cannot be more than three times of the Sum Assured under the base policy at the inception for respective live(s).
- The ADB Sum Assured will remain constant throughout the Rider Term.
- No ADB benefit is payable in case the Rider is in Lapsed State.
- 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.

ii) Accidental Total and Permanent Disability (ATPD) Benefit

The Sum Assured under this benefit option shall be payable as lump sum if the Life Assured suffers a ATPD due to an Accident, anytime during the Rider Term and at the time of such an event, their Rider is in-force, All other coverages on this life shall continue as applicable post payment of this benefit.

If the Accident occurs before the end of Rider Term (including the last day of the Rider Term), but the ATPD caused by such Accident occurs after the end of the Rider Term but within 180 days of the Accident, we shall pay the ATPD Sum Assured in respect of the life on whom the contingent event has occurred.

This Benefit can be availed and will be payable subject to the following:

- ATPD Cover option can only be chosen at the inception by the Policyholder.
- The ATPD Sum Assured can be chosen independently from the base policy Sum Assured at inception but cannot be more than the Sum Assured under the base policy at the inception for the respective live(s).
- The ATPD Sum Assured will remain constant throughout the Rider Term.
- No ATPD benefit is available in case Rider is in Lapsed State.
- ATPD benefit is available only once during the Rider Term on a covered life.
- In case of Life Assured surviving the entire Rider Policy Term without any ATPD claim, maturity benefit shall be paid if ROP Option is opted. In case ROP option is not opted, no maturity benefit shall be payable.

Return of Premium Option:

In addition to the above options, the Rider also offers the flexibility to choose Maturity Benefit Variant, i.e. with Return of Premium (ROP) option or without Return of Premium option (ROP) at inception. With ROP option, an amount equal to the Total Premiums Paid (excluding loading for modal premiums, underwriting extra premium and taxes, if collected explicitly) towards the respective option, shall be payable at the end of the Rider Policy Term, subject to Policyholder surviving the entire Rider Policy Term and the Rider not being terminated

BENEFITS OFFERED UNDER THE RIDER

Events	How and when Benefits are payable	Size of such benefits/ policy monies
Accidental Death	On Death of the Life Assured due to an accident during the Rider Term (within 180 days of the occurrence of an accident), provided the Rider is in-force at the time of accident.	100% of ADB Sum Assured The Rider will terminate on earlier of payment of above benefit or End of the Rider Term
	On Death of the Life Assured due to an accident during the Rider Term (within 180 days of the occurrence of an accident), provided the Rider is in paid up status* at the time of accident.	Paid up ADB Sum Assured The Rider will terminate on earlier Life Assured's Death or End of the Rider Term
Disability due to Accident	On the Event of Total and Permanent Disability of the Life Assured due to an accident (Disability occurs within 180 days from that accident), provided the Rider is in-force at the time of accident.	100% of ATPD Sum Assured The Rider will terminate on earlier of Life Assured's Death or ATPD or End of the Rider Term.
	On the Event of Total and Permanent Disability of the Life Assured due to an accident (Disability occurs within 180 days from that accident), provided the Rider is in paid-up status* at the time of accident.	Paid-up ATPD Sum Assured The Rider will terminate on earlier of Life Assured's Death or ATPD or End of the Rider Term.
Survival / Maturity	In case the Rider is in-force at the time of Maturity	Without Return of Premium Option: No Maturity Benefit will be payable to the Policyholder. With Return of Premium Option: Rider Maturity Benefit will be payable to the Policyholder.
	In case the Rider is in paid-up status* at the time of Maturity	Without Return of Premium Option: Not Applicable With Return of Premium Option: Paid-up Rider Maturity Benefit will be payable to the Policyholder. On payment of this benefit, Rider will terminate and no further benefit will be payable.

In case of non-payment of the premiums

The plan is intended to meet your protection goals. Therefore, we strongly advise that the rider should be continued throughout the Policy Term to realize the full benefits. However, if due to some unfavorable circumstances, if the Rider premiums cannot be continued, following benefits as applicable shall be payable:

LAPSE

A. Rider without Return of Premium

A Rider shall acquire Lapse status at the expiry of grace period if the Policyholder fails to pay due Rider Premiums within the grace period.

In case of Regular Premium riders, once the Rider is in Lapse status, no coverage will be provided. Further, no benefit shall be payable upon request for termination of the Rider or on the expiry of the Revival Period. If a Rider in Lapse status is not revived within the Revival Period, it shall terminate upon expiry of the Revival Period.

However, in case of Limited Premium riders, once the Rider is in Lapse status (after having paid all the premiums due for the first 2 consecutive Policy Years), an Early Exit Value shall be payable on the earliest of the following terminations:

- Request for termination of the lapsed Rider; or
- End of Revival Period for the lapsed Rider

Early Exit Values shall also be payable upon receiving a request for termination of an in-force Rider before all due Premiums have been paid as per the chosen PPT (however, after having paid all the premiums due for the first 2 consecutive Policy Years).

The Early Exit Value payable for each life, in respect of each benefit (where the same is in-force) shall be calculated separately as detailed below:

PPT Option	Early Exit Value Payable
Limited Premium	$50\% \times \text{Premiums Paid} \times [(\text{Unexpired Rider Term/Rider Term}) \times (\text{Premiums Paid/Total Premiums Payable})]$
Regular Premium	Not Applicable

Where,

- Premiums Paid, Unexpired Rider Term, Rider Term, and Total premiums payable shall be as applicable for a given benefit for a given life.
- Premiums Paid shall be the total of all the premiums received for a given benefit (in respect of a given life), excluding the corresponding underwriting extra premiums, modal premiums and taxes.
- Unexpired Rider Term shall be calculated as Rider Term less complete number of Years for which premiums have been paid, as applicable for a given benefit (in respect of a given life).
- Total Premiums payable shall be the total of all the premiums which are payable during the policy term excluding loadings for modal premiums, any underwriting extra premium and taxes, if collected explicitly.

Note: Early Exit Values are not applicable for Regular Premium riders.

Upon payment of Early Exit Value in respect of a life, all benefits attached to that life under this Rider will cease.

B. Rider with Return of Premium

For Regular/Limited Premium variants, a Rider shall acquire Lapse status at the expiry of grace period if the Policyholder fails to pay due Premiums within the grace period in the first Year.

Once the Rider is in Lapse status, no benefit shall be payable upon accidental death as well as accidental total and

permanent disability or upon request for termination of the Rider by the Policyholder or on the expiry of the Revival Period. If Rider in Lapse status is not revived within the Revival Period, it shall terminate upon expiry of the Revival period.

PAID-UP

A. Rider without Return of Premium

This Option does not offer any paid-up value as this is a pure protection option. In case of paid up of Base Policy, early exit value will be payable for the Rider with Single/Limited Premium Term upon the expiry of the Revival period. No benefit is payable for the Rider with Regular Premium Term.

B. Rider with Return of Premium

For Regular/Limited Premium riders, after payment of at least first Year's Premium, if any subsequent due Premium is not paid within the grace period, the Rider shall acquire a Paid-up status. Once the Rider is in Paid-up status and provided the Rider is not surrendered, the Policyholder will receive the benefit as applicable in the contingent event covered, survival or maturity corresponding to the Paid-up status.

On Death of the Life Assured due to an accident during the Rider Term (within 180 days of the occurrence of an accident), provided the Rider is in paid up status at the time of accident. Paid-up ADB Sum Assured shall be payable, which is defined as the ratio of ("Number of Premiums paid" to "Total number of Premiums payable during the Policy Term") multiplied by the ADB Sum Assured

On the Event of Total and Permanent Disability of the Life Assured due to an accident (Disability occurs within 180 days from that accident), provided the Rider is in paid-up status* at the time of accident, Paid-up ATPD Sum Assured shall be payable, which is defined as the ratio of ("Number of Premiums paid" to "Total number of Premiums payable during the Policy Term") multiplied by the ATPD Sum Assured.

In case the Rider is in paid-up status at the time of Maturity and Return of Premium option is chosen, Paid-up Rider Maturity Benefit shall be payable, which is defined the ratio of ("Number of Premiums paid" to "Total number of Premiums payable during the Policy Term") multiplied by the Rider Maturity Benefit.

SURRENDER

A. Rider without Return of Premium

In case of Single and Limited Premium riders, the surrender benefit will be available after payment of all premiums due under the Rider as per the chosen Premium Payment Term. No surrender value is payable in case of Regular Premium riders.

The surrender value payable for each life, in respect of each benefit (where the same is in-force), shall be calculated separately as detailed below:

PPT Option	Surrender Value Payable
Single Premium	$50\% \times \text{Single Premium} \times \left[\frac{\text{Unexpired Rider Term}}{\text{Rider Term}}\right]$
Limited Premium	$50\% \times \text{Premiums Paid} \times \left[\frac{\text{Unexpired Rider Term}}{\text{Rider Term}}\right]$
Regular Premium	Not Applicable

Where,

- Premiums Paid, Unexpired Rider Term and Rider Term shall be as applicable for a given benefit for a given life.
- Premiums Paid shall be the total of all the premiums received for a given benefit (in respect of a given life), excluding the corresponding underwriting extra premiums, loadings for modal premiums and taxes.
- Unexpired Rider Term shall be calculated as the complete number of outstanding Years, as applicable for a given benefit (in respect of a given life).

Upon payment of Surrender Value in respect of a life, all benefits attaching to that life under this Rider will cease.

B. Rider with Return of Premium

Guaranteed Surrender Value

For Regular/Limited Premium riders, the Rider acquires a Guaranteed Surrender Value (GSV) after payment of at least first 2 consecutive Years' Premiums.

The GSV is equal to, subject to minimum being zero:

A * Total Premiums Paid

For Single Premium riders, the Rider acquires a Guaranteed Surrender Value (GSV) from the first Year.

The GSV is equal to, subject to minimum being zero:

B * Single Premium

For the details on Factor A & B applicable, please refer to the sample policy contract of this plan available on the Company's website.

Special Surrender Value

For Regular/Limited Premium riders, the Special Surrender Value (SSV) shall become payable after completion of first Year provided one full Year's Premium has been received.

For Single Premium riders, Special Surrender Value (SSV) shall become payable immediately after receipt of Single Premium.

Rider automatically gets surrendered on the surrender of the Base Policy and applicable Surrender Value will be payable.

SSV will be determined by the company and will vary from time to time with appropriate approvals.

Surrender Value: Surrender Value is defined as the higher of {Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV)} subject to maximum of 100% of Total Premiums Paid.

On surrender, the Rider will be terminated and cannot be revived thereafter.

REVIVAL OPTION

Revival will be based on Company's Board Approved Underwriting Policy.

If a Premium is in default beyond the Grace Period and subject to the Rider and Plan Option not having been surrendered, the Rider may be revived, within the Revival Period applicable to the Base Product after the due date of first unpaid Rider Premium and before the date of maturity of the Rider, subject to:

- Policyholder's written application for revival;
- Production of insured current health certificate and other evidence of insurability, satisfactory to the Company; and
- Payment of all overdue Rider Premiums with interest

The basis for determining the interest rate is the average of the daily rates of 10-Year G-Sec rate over the last five calendar years ending 31st December every year rounded to the nearest 50 bps plus a margin of 100 bps. Any change in the basis of this interest rate will be subject to the prior approval of the Authority. The Company undertakes the review of the interest rates for revivals on 31st December every year with any changes resulting from the review being effective from the 1st of April of the following year.

The interest rate applicable on revival should be the same as that applicable in the Base Policy.

If the Base Policy had lapsed and is subsequently being revived, on repayment of all due Premiums for the Rider within the Revival Period, the Rider benefit option will also get revived along with the Base Policy. The Rider cannot be revived independently and can only be revived along with the revival of the Base Policy.

Any revival shall only cover insured event which occurs after the revival date. Upon revival of the benefit option, all benefits shall be restored and be applicable with effect from the date of revival.

If the Rider is not revived along with the Base Policy, the Rider shall be terminated by paying any Surrender Value or Early Exit Value, as applicable on the date of revival of the Base Policy and revival of such terminated Rider will not be allowed at a later stage.

EXCLUSIONS

(i) Accidental Death Benefit (ADB) Option:

Accidental Death arising directly or indirectly from any of the following are specifically excluded:

- The Life Assured taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc., any underwater or subterranean operation or activity and racing of any kind other than on foot.
- The Life Assured flying in any kind of aircraft, other than as a bonafide passenger (whether fare-paying or not) on an aircraft of a licensed airline.
- Self-inflicted injury, suicide or attempted suicide-whether sane or insane
- Under the influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered medical practitioner.
- Service in any military, air force, naval or paramilitary organization.
- War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not).
- The Life Assured taking part in any strike, industrial dispute and riot.
- The Life Assured taking part in any criminal or illegal activity with criminal intent or committing any breach of law including involvement in any fight or affray.
- Exposure to Nuclear reaction, Biological, radiation or nuclear or chemical contamination.

Accidental Total and Permanent Disability (ATPD) exclusions

No benefit will be payable in respect of any of the conditions covered under the ATPD Cover, arising directly or indirectly from, through or in consequence of the following exclusions:

- The Life Assured taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc., any underwater or subterranean operation or activity and racing of any kind other than on foot.
- The Life Assured flying in any kind of aircraft, other than as a bonafide passenger (whether fare-paying or not) on an aircraft of a licensed airline.
- Self-inflicted injury, suicide or attempted suicide-whether sane or insane
- Under the influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered medical practitioner.
- Service in any military, air force, naval or paramilitary organization.
- War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not).
- The Life Assured taking part in any strike, industrial dispute, riot.
- The Life Assured taking part in any criminal or illegal activity with criminal intent or committing any breach of law including involvement in any fight or affray.
- Exposure to Nuclear reaction, Biological radiation or nuclear, biological or chemical contamination.

In case ATPD benefit is claimed but is not admissible due to any of the exclusion clause(s) applicable for ATPD, then

the ATPD benefit would not be payable. However, the benefits payable on other events covered under the Rider will continue.

TERMINATION OF RIDER BENEFIT

The Rider shall automatically terminate on the earlier occurrence of either of the following:

- If Premiums are discontinued for the Rider and/or under the Base Policy and not revived within the Revival Period.
- On payment of the Rider Sum Assured as per the coverage chosen under the Rider.
- In the event of death of the Policyholder,
- On maturity, surrender or termination of the Base Policy.
- On cancellation/termination of the Rider or Base Policy by the insurer on grounds of misrepresentation, fraud or non-disclosure established in terms of section 45 of the Insurance Act, 1938, as amended from time to time.

Which products can this Rider be offered with?

Canara HSBC Life Insurance Accidental Benefit Rider (Linked) will be available with the following products & their subsequent versions:

- Canara HSBC Life Insurance Wealth Edge

Other Terms & Conditions

Free Look Option: In case the Policyholder does not agree with the terms and conditions of the Rider or otherwise & has not made any claim, they shall have the option to request for cancellation of the Rider by returning the original Rider Document (if issued physically upon request) along with a written request stating the reasons for non-acceptance to the Company within the free-look period of 30 days from the date of receipt of the Rider Document, whether received electronically or otherwise (whichever is earlier). The refund of the premium will be paid subject to deduction of the proportionate risk premium for the period of cover, stamp duty charges and expenses incurred on medicals (if any).

The Rider can be terminated during the Free look period either on its own or along with its Base Policy. In case the Base Policy is cancelled within free-look period, Rider will also be automatically cancelled.

CHANGE IN PREMIUM PAYMENT MODE

Change in Premium Payment mode under the Rider shall be in line with the changes in the Base Policy.

Goods and Services Tax & applicable cess (es)/levy, if any will be charged over and above the premium as per applicable laws as amended from time to time.

Grace Period: You are required to pay premium on or before the premium payment due date. However, You are provided with a Grace Period of 30 days for annual, half yearly and quarterly modes and 15 days for monthly mode from Premium due date to pay due premium. The Rider and applicable benefits will remain in force during grace period and in case of an admissible claim, the benefits will be payable post deduction of due unpaid premium.

1. Nomination and Assignment:

As per the Base Policy to which this Rider is attached, subject to Section 38 and 39 of the Insurance Act, 1938, as amended from time to time.

Section 41 of the Insurance Act, 1938 (as amended from time to time):

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty that may extend to ten lakh rupees.

Section 45 of the Insurance Act, 1938 (as amended from time to time):

Fraud and Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938, as amended from time to time. For provisions of this Section, please refer to the Policy contract of this product on our website www.canarahsbclife.com.

PROCEDURE FOR GRIEVANCE REDRESSAL

Grievance Redressal Process In case of any concern you may have, kindly visit any of our branches or call our resolution center. You can also write an email to us or reach us through the online form on our website. We will respond to you maximum within two weeks from the date of receiving your complaint.

Complaint Redressal Unit Canara HSBC Life Insurance Company, 139P, sector 44, Gurugram-122003, Haryana, India Toll Free: 1800-103-0003/1800-891-0003 Email: cru@canarahsbclife.in <https://www.canarahsbclife.com/contact-us/grievance-redressal>

In case you do not receive a response from us or are not satisfied with the same you may write to our Grievance Redressal Officer at 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 To locate our branch please visit <https://www.canarahsbclife.com/contact-us/locate-a-branch>

In case the complaint is not attended to within two weeks of registration of the complaint or the resolution provided by the Insurer/GRO is not satisfactory, the client may complain to Bima Bharosa by visiting: <https://bimabharosa.irdai.gov.in>

In case you are still not satisfied with the decision/resolution provided by the Company, you may approach the Insurance Ombudsman of your respective State for redressal of your grievance. For more details kindly refer to our website www.canarahsbclife.in or the GBIC website at <https://cioins.co.in/Ombudsman> for the list of Ombudsman.

Kindly note that you may approach the Insurance ombudsman, 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.

About us:

Canara HSBC Life Insurance Company Limited is a company formed jointly by three financial organizations - Canara Bank, Punjab National Bank and HSBC Insurance (Asia Pacific) Holdings Limited.

The shareholding pattern of the Joint Venture is – Canara Bank: 51%, HSBC Insurance (Asia Pacific) Holdings Limited: 26% and Punjab National Bank: 23%.

Our aim is to provide you with a range of life insurance products backed by customer service and thereby, making your life simpler.

[Canara HSBC Life Insurance Accidental Benefit Rider \(Linked\)](#) is Non-Linked Non-Participating Individual Pure Risk Premium Rider.

Trade Logo of Canara HSBC Life Insurance Company here in referred as “insurer” is used under license with Canara Bank, HSBC Group Management Services Limited. This product brochure gives only the salient features of the plan and it is indicative of terms and conditions. This brochure should be read in conjunction with the benefit illustration and the Terms & Conditions for this plan as provided in sample policy contract of the product available on our website.



Canara HSBC Life Insurance Company Limited
(IRDAI Regn. No. 136)

Registered Office: 8th Floor, Unit No. 808 - 814, Ambadeep Building,
Plot No.14, Kasturba Gandhi Marg, New Delhi - 110001, India

Head Office: 139 P, Sector 44, Gurugram-122003, Haryana, India

Corporate Identity No.: U66010DL2007PLC248825

Website: www.canarahsbclife.com

Call: 1800-103-0003/1800-891-0003

SMS: 7039004411. **Missed Call:** 8071262709

Email: customerservice@canarahsbclife.in

“BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint ”