



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.

About the Rider

You've already taken the important step of securing a life cover for your family's future. But is it enough to shield your loved ones from all 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.

Presenting Canara HSBC Life Insurance Accidental Benefit Rider (Linked), an individual non-linked non-participating pure risk insurance rider is a powerful addition to your life insurance plan. It provides protection against accidental injuries, ensuring additional financial support when you need it the most. Strengthen your life cover and secure your family's aspirations, no matter what life brings.

Plan Options

1 Accidental Death Benefit (ADB)

It means that if the insured person passes away due to an accident, their family or nominee will receive an extra payout in addition to the regular life insurance cover. This ensures financial support for the family during tough times, helping them manage expenses and secure their future.



2 Accidental Total & Permanent Disability (ATPD) Benefit

It means if the insured person suffers a severe accident that leaves them permanently unable to work or earn a livelihood, their family or nominee will receive an extra payout in addition to the regular life insurance cover. It helps to cover medical expenses, daily needs, and future financial stability, ensuring peace of mind during challenging times.



Plan Eligibility

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

Premium Payment Frequency: same as chosen under the Base policy.

Notes:

- The Life Assured has the option to select any one or both the benefit options.
- The Rider can be opted along with base policy at inception only.
- The Rider Sum Assured will be in addition to the Base Sum Assured.
- 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.
- Rider Coverage Term will be the same as the 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.
- The maximum Rider Premium Payment Term will be equal to the outstanding Premium Payment Term of the base plan, subject to maximum allowed limits.



Sample Illustrations

Scenario 1: ULIP

Premium	Sum Assured
₹2 Lakhs	₹20 Lakhs



Scenario 2: ULIP + Riders with ROP

Premium	Additional Rider Premium (ADB + ATPD)	Rider Sum Assured (ADB + ATPD)	Total Premium (Base + Rider)	Total Sum Assured (at inception) (Base + Rider)	% Increase in Premium
₹2 Lakhs	₹7,600	40 Lakhs (ADB: ₹20 Lakhs + ATPD: ₹20 Lakhs)	₹2,07,600	₹60 Lakhs	4%

Scenario 3: ULIP + Riders without ROP

Premium	Additional Rider Premium (ADB + ATPD)	Rider Sum Assured (ADB + ATPD)	Total Premium (Base + Rider)	Total Sum Assured (at inception) (Base + Rider)	% Increase in Premium
₹ 2 Lakhs	₹2,400	40 Lakhs (ADB: ₹20 Lakhs + ATPD: ₹20 Lakhs)	₹2,02,400	₹60 Lakhs	1%

The above scenarios are for a male aged 35 years who chooses to invest in Canara HSBC Life Insurance's ULIP (base product) paying a regular premium of ₹2 Lakh p.a. with PPT and PT of 25 years and choose a SA of ₹20 Lakhs. He also chooses Canara HSBC Life Insurance Accidental Benefit Rider (Linked) and opts for both plan options ADB and ATPD with ROP option with a SA) of ₹20 Lakhs each. The total SA at inception shall be ₹60 Lakhs (Base Product: ₹20 Lakhs plus ADB SA: ₹20 Lakhs plus ATPD SA: ₹20 Lakhs). The same shall be payable to the policyholder basis the occurrence of events. In case of claim on occurrence of ATPD during the Rider Term, ATPD SA shall be payable, and the policy (base product and ADB Rider cover) shall continue. In case of an accidental death, ADB SA shall be payable along with the death benefit of base product and the policy terminates. However, only the death benefit under the base product shall be payable in case of natural death. Also, in case Return of Premium option is opted and the Life Assured survives till the end of rider term and no claims are paid under the Rider, a maturity benefit shall be payable as Return of Premium.



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