

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your Rider. You are also advised to go through your Rider Contract.

Sl. N o	Title	Description (Please refer to the applicable Rider Clause Number in next column)						Rider Clause Number												
1	Name of Insurance Product / Rider UIN	Canara HSBC Life Linked Critical Illness Benefit Rider UIN: <<136A018V01>>						NA												
2	Policy number /Application number	<< Policy Number>> (please refer to your policy document for your policy number)						Policy Schedule of Base Policy												
3	Type of Insurance Product/ Policy	Benefit Rider (Where your insurance policy pays fixed amount under the Rider on the occurrence of a covered event)						Clause of Part C of Rider Document												
4	Sum Insured (Basis) (Along with Amount)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Rider Risk Commencement Date</th><th>Rider Sum Assured</th><th>Rider Premium Payment Term</th><th>Rider Policy Term</th><th>Rider Premium</th><th>Rider Premium Payment Frequency</th></tr> </thead> <tbody> <tr> <td><<DD/MM/YY YY>></td><td><< Sum Assured >></td><td><< Premium Payment Term>></td><td><< Policy Term>></td><td><<Rider Premium >></td><td><<Same as Base Plan>></td></tr> </tbody> </table>						Rider Risk Commencement Date	Rider Sum Assured	Rider Premium Payment Term	Rider Policy Term	Rider Premium	Rider Premium Payment Frequency	<<DD/MM/YY YY>>	<< Sum Assured >>	<< Premium Payment Term>>	<< Policy Term>>	<<Rider Premium >>	<<Same as Base Plan>>	Policy Schedule of Base Policy
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5	Policy Coverage (What the policy covers?)	<p><u>Diagnosis of specified Critical Illnesses</u> On the Life Assured being diagnosed on first occurrence of any of the covered critical illnesses provided the Rider is in-force at the time of diagnosis of critical illness and Life Assured has survived the Survival Period of 30 days, 100% of the Critical Illness Sum Assured shall be payable, Subject to applicable Exclusions and the Policy and Rider remaining in force.</p> <p>This benefit is payable only once during the Coverage Term and shall terminate upon death of the Life Insured or expiry of the Coverage Term, whichever earlier.</p> <p><u>Survival Benefit</u> There is no survival benefit under the plan</p> <p><u>Maturity Benefit</u> There is no maturity benefit under the plan</p>						Clause (i) under 'Benefits' of Part C												
6	Exclusions (What the policy does not cover)	Notwithstanding anything to the contrary stated herein and in addition to the foregoing exclusions, no Critical Illness benefit will be payable if the						Clause 'Exclusions' under Part F.												

		<p>Critical Illness Condition occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily, due to one of the following:</p> <ul style="list-style-type: none"> • Any Pre-existing condition or physical condition, unless Life Assured has disclosed the same at the time of proposal or date of revival whichever is later and the Company has accepted the same. • Intentional self-inflicted injury, suicide or attempted suicide. • For any medical conditions suffered by the Life Assured Spouse or any medical procedure undergone by the Life Assured, if that medical condition or that medical procedure was caused directly or indirectly by influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescriptions of a registered medical practitioner. • Engaging in or taking part in hazardous activities, including but not limited to, diving or riding or any kind of race; martial arts; hunting; mountaineering; parachuting; bungee jumping; underwater activities involving the use of breathing apparatus or not; • Participation in a criminal or unlawful act with criminal intent; • For any medical condition or any medical procedure arising from nuclear contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature; • For any medical condition or any medical procedure arising either as a result of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, terrorism, military or usurped power, riot or civil commotion, strikes or participation in any naval, military or air force operation during peace time; • For any medical condition or any medical procedure arising from participation in any flying activity, except as a bona fide, fare-paying passenger and aviation industry employee like pilot or cabin crew of a recognized airline on regular routes and on a scheduled timetable. • Any External Congenital Anomaly which is not as a consequence of Genetic disorder. In case any Internal congenital condition or related illness is known and was/is being treated, is disclosed at proposal stage and accepted, claims will be processed as per policy terms and conditions. 	
7	Waiting Period	No benefit shall be paid in case the Life Assured is diagnosed with any of the applicable listed Critical Illnesses within 90 days from the date of commencement or revival of cover, whichever occurs later.	Pt. 26 of Part B
8	Financial Limits of Coverage i. Sub-limit (It is a pre-defined limit and the insurance company will not pay any amount in excess of this limit)	i. We will pay the Rider Sum Assured if the Life Assured is diagnosed with any one of the specified Critical Illnesses subject to terms and conditions. We shall pay Rider Sum Assured in respect of the life on whom the contingent event has occurred as specified in the Policy Schedule as lump sum provided the Life Assured survives the Survival Period following diagnosis of the said Critical Illness.	Clause (i) under 'Benefits' of Part C

	<p>ii. Co-payment (It is a specified amount/percentage of the admissible claim amount to be paid by policyholder/insure).</p> <p>iii. Deductible (It is a specified amount: - up to which an insurance company will not pay any claim, and which will be deducted from total claim amount (if claim amount is more than the specified amount))</p> <p>iv. Any other limit (as applicable)</p>	<p>ii. Not Applicable</p> <p>iii. Not Applicable</p> <p>iv. Not Applicable</p>					
9	Claims/Claims Procedure	<p>Turn Around Time (TAT) for death claims settlement:</p> <table border="1"> <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> <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 & 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: https://www.canarahsbclife.com/contact-us/contact-details</p>	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	-
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		<p>Register and track claim at: Customer Portal: https://customer.canarahsbclife.com/#/login</p> <p>Customer service App: For android mobile: https://play.google.com/store/apps/details?id=com.choiceapp.genius&hl=en_IN</p> <p>For iOS: https://apps.apple.com/in/app/canara-hsbc-life/id1637840399</p> <p>Link for downloading Claim form & list of documents required: https://www.canarahsbclife.com/claims</p>	
10	Policy Servicing	<p>Helpline/ Call-centre number: 1800-103-0003 / 1800-891- 0003</p> <p>Contact details of the Insurer: Customer Service Desk https://www.canarahsbclife.com/contact-us/contact-details</p> <p>Download forms, access list of documents and/or place service request through following modes:</p> <ul style="list-style-type: none"> • 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 	-
11	Grievance/Complaints	<p>Complaint Redressal: Toll Free: 1800-103-0003 / - 1800-891-0003 email: cru@canarahsbclife.in.</p> <p>Website link for registering complaints: https://www.canarahsbclife.com/contact-us/grievance-redressal</p> <p>Resolution time: two weeks from 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: gro@canarahsbclife.in</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 https://bimabharosa.irdai.gov.in,</p> <p>Toll Free No: 18004254732/155255, Email ID: complaints@irdai.gov.in</p> <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 https://cioins.co.in/Ombudsman for the list of Ombudsman and office details</p>	
12	Things to Remember	<p><u>Free look Cancellation:</u> 30 days from the date of receipt of the Policy Document, whether received electronically or otherwise (whichever is earlier).</p> <p><u>Survival Period:</u></p>	Clause 'Free Look Period' of Part D

	<p>A period of 30 days after the date of first diagnosis of covered Critical Illness Condition that the Life Assured has to survive to be eligible for receiving the benefit amount covered under Critical Illness benefit.</p> <p><u>Surrender Benefit:</u> In case of Limited Premium Payment 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 Payment riders.</p> <p><u>Paid-Up Benefit:</u> This 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 Limited Premium Term upon the expiry of the Revival period. No benefit is payable for the Rider with Regular Premium Term.</p> <p><u>Lapse Benefit:</u> 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. There is no lapse benefit in case of Regular Premium Payment Riders. However, in case of Limited Premium Payment 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. 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).</p> <p><u>Pre-existing Disease:</u> Pre-existing Disease means any condition, ailment, injury or disease:</p> <ol style="list-style-type: none"> That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement or For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement. <p>This exclusion will not be applicable to conditions, ailments or injuries or related condition(s) which are underwritten and accepted by insurer at inception or at reinstatement.</p> <p>In case CI benefit is claimed but is not admissible due to any of the exclusion clause(s) applicable for CI, then the CI benefit would not be payable. However, the benefits payable on other events covered under the Policy will continue.</p> <p><u>Rider Conditions:</u></p> <ul style="list-style-type: none"> The Rider options can be chosen along with base policy at inception, subject to minimum Rider premium payment term. Rider premium would be collected over and above the base policy premium and it would be based on rider sum assured chosen, Rider term Rider premium paying term, Gender and entry age of Life Assured 	<p>Pt. 23 of Part B</p> <p>Clause 'Surrender' under Part D</p> <p>Clause 'Paid-Up benefits' under Part D</p> <p>Clause 'Lapse' under Part D</p> <p>Pt. 6 of Part B</p>
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- Premium payment frequency and mode of the Rider shall be same as premium payment frequency and mode of the base plan.
- The Rider premium shall be compliant with the IRDAI Master Circular on Life Insurance Products,2024, so should not exceed 100% of base policy premium
- If the base plan is terminated by way of cancellation, surrender, lapse, death, maturity or if a claim under this Rider is paid, the Rider coverage will be terminated.
- No benefit shall be paid in case the Life Assured is diagnosed with any of the applicable listed Critical Illnesses within 90 days from the date of commencement or revival of cover
- No benefit shall be paid in case the Life Assured is diagnosed with any of the applicable listed Critical Illnesses dies within 30 days from the date of diagnosis of the listed critical illness.

Grace Period:

The grace period will be same as applicable under the base plan.

Rider Renewal:

The Rider will be renewed in accordance with the terms of the base Policy

40 Critical Illnesses Covered under the Rider:

1	Alzheimer's Disease
2	Apallic Syndrome
3	Aplastic Anaemia
4	Bacterial Meningitis - resulting in persistent symptoms
5	Benign Brain Tumor
6	Blindness
7	Cancer of Specified Severity
8	Cardiomyopathy
9	Chronic Adrenocortical Insufficiency (Addison's Disease)
10	Chronic Recurring Pancreatitis
11	Coma Of Specified Severity
12	Creutzfeldt-Jakob Disease
13	Deafness
14	Encephalitis
15	End Stage Liver Failure
16	End Stage Lung Failure
17	Fulminant Viral Hepatitis - resulting in acute liver failure
18	Kidney Failure Requiring Regular Dialysis
19	Loss of Independent Existence
20	Loss Of Limbs
21	Loss Of Speech
22	Major Head Trauma
23	Major Organ /Bone Marrow Transplant

Clause
'Grace
Period' under
Part C

Annexure A -
Definitions
of Covered
Critical
Illness
Conditions

		<table border="1"> <tr><td>24</td><td>Major Surgery of the Aorta</td></tr> <tr><td>25</td><td>Medullary Cystic Disease</td></tr> <tr><td>26</td><td>Motor Neuron Disease With Permanent Symptoms</td></tr> <tr><td>27</td><td>Multiple Sclerosis With Persisting Symptoms</td></tr> <tr><td>28</td><td>Muscular Dystrophy</td></tr> <tr><td>29</td><td>Myocardial Infarction (First Heart Attack Of Specific Severity)</td></tr> <tr><td>30</td><td>Open Chest CABG</td></tr> <tr><td>31</td><td>Open Heart Replacement Or Repair Of Heart Valves</td></tr> <tr><td>32</td><td>Parkinson's Disease</td></tr> <tr><td>33</td><td>Permanent Paralysis Of Limbs</td></tr> <tr><td>34</td><td>Poliomyelitis - resulting in paralysis</td></tr> <tr><td>35</td><td>Primary (Idiopathic) Pulmonary Hypertension</td></tr> <tr><td>36</td><td>Scleroderma</td></tr> <tr><td>37</td><td>Severe Rheumatoid arthritis</td></tr> <tr><td>38</td><td>Stroke Resulting In Permanent Symptoms</td></tr> <tr><td>39</td><td>Systemic Lupus Erythematosus – with Lupus Nephritis</td></tr> <tr><td>40</td><td>Third Degree Burns</td></tr> </table>	24	Major Surgery of the Aorta	25	Medullary Cystic Disease	26	Motor Neuron Disease With Permanent Symptoms	27	Multiple Sclerosis With Persisting Symptoms	28	Muscular Dystrophy	29	Myocardial Infarction (First Heart Attack Of Specific Severity)	30	Open Chest CABG	31	Open Heart Replacement Or Repair Of Heart Valves	32	Parkinson's Disease	33	Permanent Paralysis Of Limbs	34	Poliomyelitis - resulting in paralysis	35	Primary (Idiopathic) Pulmonary Hypertension	36	Scleroderma	37	Severe Rheumatoid arthritis	38	Stroke Resulting In Permanent Symptoms	39	Systemic Lupus Erythematosus – with Lupus Nephritis	40	Third Degree Burns	
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13	Your Obligations	<ul style="list-style-type: none"> • Please disclose all pre-existing disease/s or condition/s before buying a Policy. Non-disclosure may result in claim not being paid. • All information sought in the Proposal form is Material for issuance of the policy and settlement of claim. • Disclosure of Material Information and any changes therein during the Policy period should be communicated to us by on Sending an email to customerservice@canarahsbclife.in from your email id registered with us or Submission of the Request for Change form* (filled and signed) at any Canara HSBC Life Insurance Branch or Service Centre 	-																																		

Declaration by the Policy Holder;

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

Place:

Date:

(Signature of the Policyholder)

Note:

1. For the rider related documents including the Customer Information sheet please refer to <https://www.canarahsbclife.com/>
2. In case of any conflict, the terms and conditions mentioned in the Rider document shall prevail.
3. In the event of any conflict or discrepancy between any translated version and the English language version of this CIS, the English language version of this CIS shall prevail.