

## 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 iSelect Guaranteed Future Plus Plan Option: <i>&lt;Endowment Option / Regular Income Option / Long Term Income with Return of Premium Option / Early Income Option &gt;</i> UIN 136N098V04	-
2	Proposal Number	<i>&lt;Proposal Number&gt;</i>	-
3	Type of Insurance Policy	Non-Linked Non-Participating Individual Savings Life Insurance 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 at policy inception: ₹ <i>&lt;Sum Assured on Death&gt;</i> Maturity Benefit: <i>&lt;Endowment Option&gt;</i> ₹ <i>&lt;Guaranteed Sum Assured on Maturity plus Total Accrued Guaranteed Additions &gt;</i> <i>&lt;Regular Income Option&gt;</i> ₹ <i>&lt;Total Accrued Guaranteed Additions&gt;</i> <i>&lt;Early Income Option&gt;</i> Not applicable <i>&lt;Long Term Income with Return of Premium Option&gt;</i> ₹ <i>&lt;Guaranteed Sum Assured on Maturity&gt;</i> Survival Benefit: <i>&lt;Endowment Option&gt;</i> Not applicable <i>&lt;Regular Income Option&gt;</i> ₹ <i>&lt;Guaranteed Income&gt;</i> <i>&lt;Long Term Income with Return of Premium Option&gt;</i> ₹ <i>&lt;Guaranteed Income&gt;</i> <i>&lt; Early Income Option&gt;</i> ₹ <i>&lt;Guaranteed Income&gt;</i> Premium payment Term: <i>&lt;Premium Payment Term&gt; years</i> Consolidation Period: <i>&lt;Consolidation Period&gt;</i> years (applicable for Long Term Income with Return of Premium Option and Early Income Option) / Not applicable (for Endowment and Regular Income plan option) Income Period: <i>&lt;Income Period&gt;</i> years (applicable for Regular Income, Long Term Income with Return of Premium Option and Early Income Plan Option) / Not applicable (for Endowment a plan option) Policy Term: <i>&lt;Policy Term&gt; years</i>	Policy Schedule
5	Policy Coverage/ benefits payable	Benefit payable on maturity: Following is applicable for an in-force policy: <i>&lt;Endowment Option&gt;</i> Guaranteed Sum Assured on Maturity plus Accrued Guaranteed Additions.	Clause 1 of Part C

	<p>Upon payment of this benefit, no other benefit shall be payable, and the Policy will immediately and automatically terminate.</p> <p><i>&lt;Regular Income Option&gt;</i> Accrued Guaranteed Additions.</p> <p>Upon payment of this benefit, no other benefit shall be payable, and the Policy will immediately and automatically terminate</p> <p><i>&lt;Early Income Option&gt;</i> Not applicable</p> <p><i>&lt;Long Term Income with Return of Premium Option&gt;</i> Guaranteed Sum Assured on Maturity</p> <p>Upon payment of this benefit, no other benefit shall be payable, and the Policy will immediately and automatically terminate.</p>	
	<p>Benefit payable on death: Following is applicable for an in-force policy:</p> <p><i>Endowment Option / Regular Income Option (if Life Assured = Policyholder)</i>: On death of the Life Assured, the following benefit will be paid:</p> <ul style="list-style-type: none"> <li>• Sum Assured on Death; plus</li> <li>• Accrued Guaranteed Additions</li> </ul> <p>Subject to the minimum of Surrender Value</p> <p><b>If Accidental Death Benefit (ADB) was opted</b>, an additional benefit equal to ADB Sum Assured will be paid, if death is due to an accident</p> <p><b>If Payor Premium Protection Cover was opted</b>, Sum Assured on Death will be paid and all future premiums will be waived off and policy will continue as in force Policy till end of the Policy Term, and all applicable benefits will be payable</p> <p><i>Endowment Option/ Regular Income Option (if Life Assured ≠ Policyholder)</i>: On death of the Life Assured, the following benefit will be paid:</p> <ul style="list-style-type: none"> <li>• Sum Assured on Death; plus</li> <li>• Accrued Guaranteed Additions</li> </ul> <p>Subject to the minimum of Surrender Value</p> <p><b>If Accidental Death Benefit (ADB) was opted</b>, an additional benefit equal to ADB Sum Assured will be paid, if death is due to an accident</p> <p><b>If Payor Premium Protection Cover was opted</b>, on death of Policyholder, all future premiums will be waived off, and policy will continue as in force Policy till end of the Policy Term and all applicable benefits will be payable</p> <p><i>&lt;Early Income Option/ Long Term Income with Return of Premium Option&gt;</i></p> <p>Sum Assured on Death will be paid, subject to a minimum of Surrender Value.</p> <p><b>If Accidental Death Benefit (ADB) was opted</b>, an additional benefit equal to ADB Sum Assured will be paid, if death is due to an accident</p>	<p>Clause 1 of Part C</p>
	<p>Survival Benefits excluding that payable on maturity: <i>&lt;Endowment Option&gt;</i> Not applicable</p>	<p>Clause 1 of Part C</p>

		<p><i>&lt;Regular Income Option&gt;</i> Guaranteed Income payable post completion of Premium Payment Term till the end of the Policy Term, in arrears as per the Income Frequency chosen</p> <p><i>&lt;Early Income Option/ Long Term Income with Return of Premium Option&gt;</i> Guaranteed Income payable post commencement of the income period till end of the Policy Term, in arrears as per the Income Frequency chosen</p>	
		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 3 of Part D
		Options to policyholders for availing benefits, if any, covered under the policy: Not applicable	-
		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 Accidental Death Benefit Exclusions	Clause 17 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 (2.3) 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	<p>Lapse: A policy shall lapse if the policyholder fails to pay due premiums within the grace period in the first policy year.</p> <p>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.</p> <p>Revival: A policy can be revived anytime during the policy term within five years from the date of first un-paid Premium</p>	Clause 2 (2.2) of Part C

14	Policy Loan, if applicable	Option to take policy loan, subject to a maximum limit of 80% of the surrender value available under the policy, if any and subject to a minimum loan amount of Rs. 20,000.	Clause 5 of Part D				
15	Claims/ Claims Procedure	<p>Turn Around Time (TAT) for death claims settlement:</p> <table border="1" data-bbox="477 296 1192 594"> <tr> <td data-bbox="477 296 834 443">Death Claim, except in cases warranting investigation</td> <td data-bbox="834 296 1192 443">Within 15days from the date of intimation of claim</td> </tr> <tr> <td data-bbox="477 443 834 594">Death Claim warranting investigation</td> <td data-bbox="834 443 1192 594">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 &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.geenius&amp;hl=en_IN">https://play.google.com/store/apps/details?id=com.choiceapp.geenius&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>	Death Claim, except in cases warranting investigation	Within 15days 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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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 – on or before due date</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: Toll Free: 1800-103-0003 / - 1800-891-0003 email: <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 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: <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> 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.</p>	-

Web-link for the product where product related documents can be downloaded:  
<https://www.canarahsbclife.com/savings-and-investment-plans/iselect-guaranteed-future-plus>

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.