

**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 <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Canara HSBC Life iSelect Smart360 Term Plan Plan Option <b>&lt;Life Secure / Life Secure with Income / Life Secure with Return of Premium &gt;</b> UIN 136N080V02	-
2	Proposal Number	<b>&lt;Proposal Number&gt;</b>	-
3	Type of Insurance Policy	Non-Linked Non-Participating Individual Pure Risk Premium Life Insurance Plan	-
4	Basic Policy details	Single/Instalment Premium: (Life Assured /Spouse) ₹ <b>&lt;Modal Premium Amount&gt;</b>	-
		Premium Payment Mode: <b>&lt;Single/ Monthly/ Quarterly/ Half-Yearly/ Yearly &gt;</b>	-
		Sum Assured on death: Life Assured ₹ <b>&lt;Life Assured's Sum Assured&gt;</b> , Spouse ₹ <b>&lt;Spouse's Sum Assured&gt;</b>	-
		Sum Assured on Maturity: <b>&lt;Life Secure&gt;</b> Not applicable <b>&lt;Life Secure with Income &gt;</b> Not applicable <b>&lt;Life Secure with Return of Premium &gt;</b> ₹ <b>&lt;Sum Assured on Maturity&gt;</b>	-
		Premium payment Term: <b>&lt;Premium Payment Term&gt;</b> years	-
		Policy Term: <b>&lt;Policy Term&gt;</b> years	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Following is applicable for an in-force policy: <b>&lt;Life Secure/ Life Secure with Income &gt;</b> Not applicable <b>&lt;Life Secure with Return of Premium &gt;</b> Sum Assured on Maturity. Upon payment of this benefit, the Policy will immediately and automatically terminate and no other benefit will be payable under the Policy	Clause 1 (B) of Part C
		Benefits payable on death: Following is applicable for an in-force policy: Sum Assured on Death, in accordance with the Death Benefit Payout Option opted at inception of the Policy and as specified in the Policy Schedule. Upon payment of this benefit, the Policy will immediately and automatically terminate and no other benefit will be payable under the Policy	Clause 1 (A) of Part C
		Survival benefits excluding that payable on maturity: Not applicable	-
		Surrender benefits: <b>&lt;Life Secure&gt;</b> <ul style="list-style-type: none"> <li>• Single and Limited Premium: Surrender Value is payable provided all due premiums have been paid</li> <li>• Regular Premium: Not applicable</li> </ul> <b>&lt;Life Secure with Income/ Life Secure with Return of Premium &gt;</b> Surrender Value is higher of Guaranteed Surrender Value and Special Surrender Value. Policy will acquire Guaranteed Surrender Value after receipt of at least	Clause 5 (A, B, C)of Part D

		<p>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.</p> <p>Options to policyholders for availing benefits, if any, covered under the policy:</p> <ul style="list-style-type: none"> <li>• Accidental Death Benefit</li> <li>• Accidental Total and Permanent Disability (Premium Protection option / Premium Protection Plus option)</li> <li>• Child Care Benefit (available only under Life Secure)</li> <li>• Block Your Premium (available only under Life Secure)</li> <li>• Terminal Illness Benefit (available only under Life Secure and Life Secure with Return of Premium)</li> </ul> <p>Other benefits/ options payable, specific to the policy, if any:</p> <ul style="list-style-type: none"> <li>• Level/Increasing Cover</li> <li>• Life Stage Enhancement</li> <li>• Death Benefit Payout options</li> <li>• Special Exit Value</li> </ul> <p>Lock-in period: Not applicable</p>	
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, Exclusions for Accidental Death Benefit, Exclusions for Accidental Total and Permanent Disability Benefit,	Clause 16 (A, B, C) of Part F
10	Waiting/ lien Period, if any	Not applicable	-
11	Grace period	30 days in case of yearly, Quarterly and half-yearly premium payment mode 15 days in case of monthly premium payment mode	Clause 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 7 of Part D
13	Lapse, paid-up and revival of the Policy	<p>Lapse: <a href="#"><i>Life Secure</i></a></p> <p>Policy acquires lapsed state at the expiry of grace period if due premiums are not paid within the grace period</p> <p><a href="#"><i>Life Secure with Income / Life Secure with Return of Premium</i></a></p>	Clause 2 (2.4) of Part C

		<p>Policy acquires lapsed state at the expiry of grace period if the premium for at least one full policy year's is not paid</p> <p>Paid-up: <i>&lt; Life Secure&gt;</i> Not applicable  <i>&lt;Life Secure with Income / Life Secure with Return of Premium &gt;</i>  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: Policy can be revived within 5 years from the date of first unpaid premium</p>	
14	Policy Loan, if applicable	Not applicable	-
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:</p> <p>Customer Portal: <a href="https://customer.canarahsbclife.com/#/login">https://customer.canarahsbclife.com/#/login</a></p> <p>Customer service App:</p> <p>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></p> <p>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> <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> <p>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></p>	
17	Grievances/ Complaints	<p>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</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 ID: <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>.</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 <a href="https://cioins.co.in/Ombudsman">https://cioins.co.in/Ombudsman</a> for the list of Ombudsman and office details.</p>	-

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.