

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your Policy.

You are also advised to go through your Policy Document

SI 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 Pension4life Plan Annuity Option <Option 1: Immediate Life Annuity (Single Life)/ Option 2: Immediate Life Annuity with Return of Purchase Price (Single Life)/ Option 3: Immediate Life Annuity with Return of Balance Purchase Price (Single Life)/ Option 4: Immediate Life Annuity with Return of Purchase Price on Critical Illness (CI) or Accidental Total & Permanent Disability (ATPD) or Death (Single Life)/ Option 5: Immediate Joint Life Annuity with Return of Purchase Price/ Option 6: Deferred Life Annuity with Return of Purchase Price (Single Life)/ Option 7: NPS – Family Income> UIN - 136N071V11	-
2	Proposal Number	<Proposal Number>	-
3	Type of Insurance Policy	Individual Non-Linked Non-Par General Annuity Plan	-
4	Basic Policy details	Single Premium: ₹ <Purchase Price>	-
		Premium Payment Mode: Single	-
		Sum Assured on death: Not applicable	-
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: Not applicable	-
		Policy Term: < Single Life > Till death of the annuitant or till the diagnosis of covered CI or ATPD (if applicable), whichever is earlier/ <Joint Life> Till the death of the last survivor	-
5	Policy Coverage/ benefits payable	Benefit payable on maturity: Not applicable	Clause 2.4 of Part C
		Benefit payable on death: <Option 1> Not applicable/ <Option 2 and 4> Purchase Price/ (<Option 3> Purchase Price less sum total of Annuity Installments paid till date of death/ <Option 5> Purchase Price payable on death of the Last Surviving Annuitant/ <Option 6> Higher of i) Purchase Price plus Guaranteed Additions less total annuity payouts till date of death or; ii) 105% of Purchase Price/ <Option 7> Purchase Price to be utilized in accordance with the PFRDA Regulation	Clause 2.1 (2.1.1) of Part C
		Survival Benefits excluding that payable on maturity: Annuity Installment as per the Annuity Installment Frequency chosen	Clause 2.3 of Part C
		Surrender benefits: <Option 1, 3, 7> : Not available/ <Option 2, 4, 5, 6> : Available	Clause 6 of Part D
6	Options available (in case of Linked	Not applicable	-

	Insurance Products)		
7	Option available (in case of Annuity product)	<p>Annuity Options:</p> <ul style="list-style-type: none"> • Option 1: Immediate Life Annuity (Single Life) • Option 2: Immediate Life Annuity with Return of Purchase Price (Single Life) • Option 3: Immediate Life Annuity with Return of Balance Purchase Price (Single Life) • Option 4: Immediate Life Annuity with Return of Purchase Price on Critical Illness (CI) or Accidental Total & Permanent Disability (ATPD) or Death (Single Life) • Option 5: Immediate Joint Life Annuity with Return of Purchase Price • Option 6: Deferred Life Annuity with Return of Purchase Price (Single Life) • Option 7: NPS – Family Income (option available only for National Pension System (NPS) subscribers) 	Clause 1 of Part C
8	Riders opted, if any	Not applicable	-
9	Exclusions (events where insurance coverage is not payable), if any	Applicable under Option 4: <ul style="list-style-type: none"> • Accidental Total and Permanent Disability exclusions • Critical Illness exclusions • Suicide Exclusion 	Clause 2.2 of Part C Suicide Claim provisions of Part F
10	Waiting/ lien Period, if any	Applicable under Option 4: Waiting period applicable for listed Critical Illnesses 90 days from the date of risk commencement date	-
11	Grace period	Not applicable	-
12	Free Look Period	30 days from the date of receipt of the Policy Document, whether received electronically or otherwise (whichever is earlier).	Free-look period of Part F
13	Lapse, paid-up and revival of the Policy	Not applicable	-
14	Policy Loan, if applicable	Available under Option 6 (Deferred Life Annuity with Return of Purchase Price)	Clause 7 of Part D
15	Claims/ Claims Procedure	Turn Around Time (TAT) for death claims settlement: <ul style="list-style-type: none"> • Last document to settlement (Non-investigation cases) – 30 days • Intimation to settlement (Investigated cases) – 120 days <p>Above shall be aligned to comply with the Regulatory changes, if any at all times.</p>	-
		Claims procedure: 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>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> <p>Register and track claim at:</p> <p>Customer Portal: https://customer.canarahsbclife.com/#/login</p> <p>Customer service App:</p> <p>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>	
16	Policy Servicing	<p>Turn Around Time (TAT):</p> <ul style="list-style-type: none"> • Free-look cancellation - Within 7 days from date of request or last necessary document received • Surrender/ Partial-withdrawal – Within 15 days from date of request or last necessary document received • Survival payouts – on or before due date (subject to NAV) <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> <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 	-

17	Grievances/ Complaints	<p>Complaint Redressal: Toll Free: 1800-103-0003 / - 1800-891-0003 email: cru@canarahsbclife.in. Website link for registering complaints: https://www.canarahsbclife.com/contact-us/grievance-redressal, 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: 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, Toll Free No: 18004254732/155255, Email ID: complaints@irdai.gov.in 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>	-
----	------------------------	---	---

Declaration by the Policyholder

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

Place: _____ (Signature of the Policyholder)

Date:

Note: Incase of any conflict, the terms and conditions mentioned in the policy document shall prevail.