

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 Promise4Life Plan Option < <i>Promise4Life Forever Income / Promise4Life Century Milestone / Promise4Life Assured Term Income</i> > UIN: 136N120V01	-
2	Proposal Number	< <i>Proposal Number</i> >	-
3	Type of Insurance Policy	A Non-Linked Participating Individual Life Insurance Savings Plan	-
4	Basic Policy details	<div>Instalment Premium: ₹ < <i>Modal Premium Amount</i> ></div> <div>Premium Payment Mode: < <i>Monthly/ Quarterly/ Half-Yearly/ Yearly</i> ></div> <div>Sum Assured : ₹ < <i>Sum Assured</i> ></div> <div>Guaranteed Income Mode: < <i>Advance/ Arrear</i> > <u><i>This field will be applicable and printed only for Promise4Life Forever Income and Promise4Life Assured Term Income</i></u></div> <div>Guaranteed Sum Assured on Maturity: ₹ < <i>Guaranteed Sum Assured on Maturity</i> ></div> <div>Premium payment Term: < <i>Premium Payment Term</i> > years</div> <div>Policy Term: < <i>Policy Term</i> > years</div> <div>Survival Benefit: ₹ < <i>Guaranteed Income</i> > <u><i>This field will be applicable and printed only for Promise4Life Forever Income and Promise4Life Assured Term Income</i></u></div> <div>Maturity Benefit: ₹ < <i>Maturity Benefit</i> ></div>	Policy Schedule

5	Policy Coverage/ benefits payable	<p><i>< Promise4Life Forever Income> < Promise4Life Assured Term Income></i></p> <p><u>Following is applicable for an in-force policy:</u></p> <p><u>Benefits payable on death-</u></p> <p>Sum Assured on Death plus Interim Cash Bonus, if any. Further, the Death Benefit will be at least equal to Surrender Value</p> <p>Additionally, any balance in the Savings Wallet is also payable along with the Death Benefit. Upon payment of the death benefit, the policy terminates and no further benefits are provided.</p> <p><u>Survival benefits excluding that payable on maturity:</u> Guaranteed Income + Cash Bonus (if any)</p> <p><u>Benefits payable on maturity:</u></p> <p>Guaranteed Sum Assured on Maturity plus Terminal Bonus (if any)</p> <p>Additionally, balance in Savings Wallet, if any, shall be payable. The Policy will immediately and automatically terminate and no other benefit will be payable under the Policy</p> <p><i><Promise4Life Century Milestone></i></p> <p><u>Following is applicable for an in-force policy:</u></p> <p><u>Benefits payable on death:</u></p> <p>Sum Assured on Death plus Accrued Annual Reversionary Bonuses, if any, plus Interim Annual Reversionary Bonus, if any. Further, the Death Benefit will be at least equal to Surrender Value</p> <p>Additionally, any balance in the Savings Wallet is also payable along with the Death Benefit. Upon payment of the death benefit, the policy terminates and no further benefits are provided.</p> <p><u>Benefits payable on maturity:</u></p> <p>Guaranteed Sum Assured on Maturity plus Terminal Bonus (if any) plus accrued Reversionary Bonuses (if any) Additionally, balance in Savings Wallet, if any, shall be payable.</p>	Clause 2 of Part C
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		<p>The Policy will immediately and automatically terminate and no other benefit will be payable under the Policy</p>	
		<p>Surrender benefits: Surrender Value is higher of Guaranteed Surrender Value and Special Surrender Value.</p> <p><i><Promise4Life Forever Income> < Promise4Life Assured Term Income></i></p> <p>a policy shall acquire a Guaranteed Surrender Value (GSV) after payment of at least first 2 consecutive years' Premiums.</p> <p><i><Promise4Life Century Milestone></i></p> <p>a policy shall acquire a Guaranteed Surrender Value (GSV) after completion of first policy year provided one full policy year's Premium has been received.</p>	<p>Clause 5 of Part D</p>

		<p><i><Promise4Life Forever Income> < Promise4Life Century Milestone></i> <i><Promise4Life Assured Term Income></i></p> <p>Special Surrender Value shall become payable after completion of first policy year provided one full policy year's Premium has been received.</p>	
		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	<p>Suicide Exclusion: In case of death due to suicide within 12 months</p> <ul style="list-style-type: none"> From the date of inception of the Policy, an amount which is higher of 80% of the Total Premium Paid till the date of death or the Surrender Value as available on the date of death, provided the Policy is in-force or From the date of revival of the Policy, an amount which is higher of 80% of the Total Premiums Paid till the date of death or the Surrender Value as available on the date of death. <p>Further, balance in Deferred Survival Benefit facility, if any, will be paid. Upon payment of the above benefit, the Policy will terminate.</p>	Clause 21 of Part F
10	Waiting/ lien Period, if any	Nil	-
11	Grace period	<ul style="list-style-type: none"> 30 days in case of yearly, half-yearly and quarterly premium payment mode 15 days in case of monthly premium payment mode 	Clause 4 (4.4) 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 10 of Part D
13	Lapse, paid-up and revival of the Policy	Lapse: A policy shall lapse if the policyholder fails to pay due premiums within the grace period in the first policy year.	Clause 4 (4.3) of Part C
		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.	Clause 2 of Part C
		Revival: A policy can be revived anytime during the policy term within five years from the date of first un-paid Premium.	Clause 6 of Part D
14	Policy Loan, if applicable	Available	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) – 15 days Intimation to settlement (Investigated cases) – 45 days Above shall be aligned to comply with the Regulatory changes, if any at all times.	Clause 22 of Part F
		Claims procedure: Step 1 – Claim Intimation & Registration: The nominee/ claimant can intimate about the claim by filling the Death Claim Form and sending it to Insurer at head office/ nearest Bank branch/ Insurer offices or online along with mandatory documents.	
		Step 2 – Claim Processing: Special Claim Team will assess the claim and inform in case any further document is needed to be submitted.	
		Step 3 – Claim Settlement: Once the claim is intimated, and all the relevant documents are received, the claim decision shall be taken.	
		Helpline/ Call-centre number: 1800-103-0003 / 1800-891-0003	
		Contact details of the Insurer: https://www.canarahsbclife.com/contact-us/contact-details Register and track claim at: Customer Portal: https://customer.canarahsbclife.com/#/login Customer service App: For android mobile: https://play.google.com/store/apps/details?id=com.choiceapp.genius&hl=en_IN For ios: https://apps.apple.com/in/app/canara-hsbc-life/id1637840399	

		Link for downloading Claim form & list of documents required: https://www.canarahsbclife.com/claims	
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>Customers can place the servicing requests through any of the below 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 <p>Link for downloading applicable forms and list of documents required: https://www.canarahsbclife.com/download-centre/policy-servicing-forms</p>	-
17	Grievances/ Complaints	<p>Complaint Redressal Unit: Toll Free: 1800-103-0003 / 1800-891-0003, Email ID: cru@canarahsbclife.in. Website link for registering complaints: https://www.canarahsbclife.com/contact-us/grievance-redressal , 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: 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.,</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>	Clause 32 of Part G

Declaration by the Policyholder

Place:

(Signature of the Policyholder)

Date:

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