CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your Policy.
You are also advised to go through your Policy Document

S.No.	Title	Description *(Please refer to applicable Policy Clause Number in next column)*	Policy Clause Number (To be updated)
1	Name of the Insurance Product and Unique Identification Number (UIN)	Canara HSBC Life Insurance Promise2Secure Plan Option *< Life Secure / Life Secure with Return of Premium >* UIN 136N099V01	-
2	Proposal Number	*<Proposal Number>*	-
3	Type of Insurance Policy	Non-Linked Non-Participating Individual Pure Risk Premium Life Insurance Plan	-
4	Basic Policy details	Instalment Premium (1st Year): (Life Assured/Spouse) ₹ *<Modal Premium Amount>* Instalment Premium (2nd Year onwards): (Life Assured/Spouse) ₹ *<Modal Premium Amount>*	Policy Schedule
		Premium Payment Mode: *< Monthly/ Quarterly/ Half-Yearly/ Yearly >*	
		Sum Assured on death: Life Assured ₹ *< Life Assured's Sum Assured>*, Spouse ₹ *< Spouse's Sum Assured>*	
		Sum Assured on Maturity: *< Life Secure>* Not applicable *<Life Secure with Return of Premium >* ₹ *<Sum Assured on Maturity>*	
		Premium payment Term: *<Premium Payment Term> years*	
		Policy Term: *<Policy Term> years*	
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Following is applicable for an in-force policy: *< Life Secure >* Not applicable *< Life Secure with Return of Premium >* 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 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 of Part C
		Survival benefits excluding that payable on maturity: Not applicable	-
		Surrender benefits: *< Life Secure >* • Limited Premium: Surrender Value is payable provided all due premiums have been paid • Regular Premium: Not applicable *< Life Secure with Return of Premium >* Surrender Value is higher of Guaranteed Surrender Value and Special Surrender Value. Policy will acquire Guaranteed Surrender Value after	Clause 5 of Part D

<table>
<tr><td></td><td></td><td>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.</td><td></td></tr>
<tr><td></td><td></td><td>Options to policyholders for availing benefits, if any, covered under the policy:
Accidental Death Benefit
Accidental Total and Permanent Disability (Premium Protection/ Premium Protection Plus)
Critical Illness
Child Care Benefit
Block Your Premium Rate
Life Stage Enhancement
Level/ Increasing Cover
Death Benefit Payout options
Special Exit Value</td><td>Clause 1.2 , Clause 1.1, Clause 1, Clause 2.4 of Part C</td></tr>
<tr><td></td><td></td><td>Other benefits/ options payable, specific to the policy, if any:
<u>Waiver of Premium on Diagnosis of Terminal Illness:</u> In case of diagnosis of Terminal Illness, all future premiums of the impacted life under the Policy will be waived.
<u>Health & Wellness Benefits:</u> As part of this policy, Life Insured can access health management services from our registered service providers to support their health and well-being. Details are available in the Policy Document.
<u>Insta Payout on Claim Intimation due to Death:</u> Under this benefit, on receipt of intimation of death (along with required documents) after completion of 3 years from the date of policy issuance or revival, an accelerated benefit as applicable (higher of Rs. 1 lakh or 2% of Base Sum Assured) out of base sum assured shall be payable within 1 working day from claim registration date provided all mandatory documents are submitted.
<u>Premium Deferment:</u> After completing 5 policy years with all premiums paid, the policyholder may request a premium deferment of up to 12 months by submitting a prior written request at least 30 days before the next policy anniversary (15 days for monthly mode).
<u>Online Will Preparation</u>: Under this benefit, a free, secure online will can be prepared, enabling easy documentation of asset distribution, guardian appointments, and legal wishes from home.</td><td>Clause 11 of Part D</td></tr>
<tr><td></td><td></td><td>Lock-in period: Not applicable</td><td>-</td></tr>
<tr><td>6</td><td>Options available (in case of Linked Insurance Products)</td><td>Not applicable</td><td>-</td></tr>
<tr><td>7</td><td>Option available (in case of Annuity product)</td><td>Not applicable</td><td>-</td></tr>
<tr><td>8</td><td>Riders opted, if any</td><td>Not applicable</td><td>-</td></tr>
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<tr><td>9</td><td>Exclusions (events where insurance coverage is not payable), if any</td><td>Suicide Exclusion: In case of death of Life Assured / Spouse due to suicide within 12 months from the Risk Commencement Date under the Policy or from the date of revival of the Policy, as applicable, the Claimant shall be entitled to at least 80% of the Total Premiums Paid till the date of death for their respective cover or their respective Early Exit Value/Surrender Value available as on the date of death, whichever is higher, provided the Policy is in-force / Paid -up.

Exclusions for Accidental Death Benefit, ATPD Benefit, Critical Illness Benefit</td><td>Clause 20 of Part F</td></tr>
<tr><td>10</td><td>Waiting/ lien Period, if any</td><td>90 days from the date of commencement or revival of cover, whichever occurs later, for availing Critical Illness Benefit.</td><td>Part B</td></tr>
<tr><td>11</td><td>Grace period</td><td>30 days in case of yearly, half-yearly and quarterly premium payment mode
15 days in case of monthly premium payment mode</td><td>Clause 3 of Part C</td></tr>
<tr><td>12</td><td>Free Look Period</td><td>30 days from the date of receipt of the Policy Document, whether received electronically or otherwise (whichever is earlier).</td><td>Clause 10 of Part D</td></tr>
<tr><td rowspan="3">13</td><td rowspan="3">Lapse, paid-up and revival of the Policy</td><td>Lapse: < Life Secure>
Policy acquires lapsed state at the expiry of grace Period if due premiums are not paid within the Grace Period
<Life Secure with Return of Premium >
Policy acquires lapsed state at the expiry of grace Period if the premium for at least one full policy year’s is not paid</td><td>Clause 2.4 of Part C</td></tr>
<tr><td>Paid-up: < Life Secure> Not applicable
<Life Secure with Return of Premium > 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</td><td>Clause 4 of Part D</td></tr>
<tr><td>Revival: Policy can be revived within 5 years from the date of first unpaid premium</td><td>Clause 6 of Part D</td></tr>
<tr><td>14</td><td>Policy Loan, if applicable</td><td>Not applicable</td><td>-</td></tr>
<tr><td rowspan="2">15</td><td rowspan="2">Claims/ Claims Procedure</td><td>Turn Around Time (TAT) for death claims settlement:<table><tr><td>Death Claim, except in cases warranting investigation</td><td>Within 15days 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>Above shall be aligned to comply with the Regulatory changes, if any at all times.

If death is intimated with required documents after 3 policy years, an accelerated benefit out of the base sum assured is paid within 1 working day of claim registration, subject to document submission in case of Insta Payout on Claim intimation due to Death.</td><td rowspan="2">Clause 21 of Part F</td></tr>
<tr><td>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.</td></tr>
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		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	Turn Around Time (TAT): • Free-look cancellation - Within 7 days from date of request • Surrender/ Partial-withdrawal – Within 7 days from date of request Survival payouts – on or before due date	Clause 26 of Part F
		Helpline/ Call-centre number: 1800-103–0003 / 1800-891-0003	
		Contact details of the Insurer: https://www.canarahsbclife.com/contact-us/contact-details Customers can place the servicing requests through any of the below modes: : • 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 • Link for downloading applicable forms and list of documents required: https://www.canarahsbclife.com/download-centre/policy-servicing-forms	
17	Grievances/ Complaints	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 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 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 GBIC website at https://cioins.co.in/Ombudsman for the list of Ombudsman and office details.	Part 28 of Part G

Web-link for the product where product related documents can be downloaded:
https://www.canarahsbclife.com/term-insurance/promise-2-secure

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.