

**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 Promise4Growth Plan Option <a href="#"><i>&lt;Promise4Wealth/ Promise4Life/ Promise4Care&gt;</i></a> UIN 136L089V02	-
2	Proposal Number	<a href="#"><i>&lt;Proposal Number&gt;</i></a>	-
3	Type of Insurance Policy	Unit Linked Individual Savings Life Insurance Plan	-
4	Basic Policy details	Instalment Premium: ₹ <a href="#"><i>&lt;Modal Premium Amount&gt;</i></a>	-
		Premium Payment Mode: <a href="#"><i>&lt;Monthly/ Quarterly/ Half-Yearly/ Yearly &gt;</i></a>	-
		Sum Assured on death: ₹ <a href="#"><i>&lt;Sum Assured&gt;</i></a>	-
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: <a href="#"><i>&lt;Premium Payment Term&gt; years</i></a>	-
		Policy Term: <a href="#"><i>&lt;Policy Term&gt; years</i></a>	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Following is applicable for an in-force policy: <a href="#"><i>&lt;Promise4Wealth/ Promise4Life&gt;</i></a> Fund Value as on Maturity Date and the Policy will terminate upon payment of such benefit. <a href="#"><i>&lt;Promise4Care&gt;</i></a> Fund Value as on Maturity Date is payable as under: <ul style="list-style-type: none"> <li>• To the Life Assured, if alive</li> <li>• To the Nominee(s), if the Life Assured is not alive. The policy will terminate on payment of such benefit.</li> </ul>	Clause 1 (1.2) of Part C
		Benefits payable on death: Following is applicable for an in-force policy: <a href="#"><i>&lt;Promise4Wealth/ Promise4Life&gt;</i></a> Higher of: <ul style="list-style-type: none"> <li>• Sum Assured less partial withdrawals/ withdrawals under MWO/ SWO, made in the preceding 2 years of the death of the Life Assured; or</li> <li>• Fund Value; or</li> <li>• 105% of all premiums paid up to the date of death.</li> </ul> Upon payment of this benefit, no other benefit shall be payable and the Policy will immediately and automatically terminate. <a href="#"><i>&lt;Promise4Care&gt;</i></a> Higher of Sum Assured or 105% of all premiums paid up to the date of death PLUS Premium Funding Benefit will become applicable PLUS upon maturity, Fund Value is payable as a lump sum or as per Settlement Option chosen before death.	Clause 1 (1.1) of Part C
		Survival benefits excluding that payable on maturity: Not applicable	-
		Surrender benefits: <ul style="list-style-type: none"> <li>• Surrender in first 5 policy years - Fund Value as on the date of receipt of valid surrender request will be transferred to the Discontinued Policy</li> </ul>	Clause 6 (6.1) of Part D

N		<p>Fund subject to deduction of applicable Surrender/Discontinuance Charges.</p> <ul style="list-style-type: none"> <li>Surrender post 5 policy years - Fund Value as on the date of receipt of valid surrender request will be paid out and this Policy will be terminated.</li> </ul>	
		<p>Options to policyholders for availing benefits, if any, covered under the policy:</p> <ul style="list-style-type: none"> <li>Partial Withdrawals</li> <li>Milestone Withdrawal Option (MWO)</li> <li>Systematic Withdrawal Option (SWO)</li> <li>Settlement Option (Applicable only for Promise4Wealth and Promise4Care)</li> </ul> <p><i>Settlement Option under Promise4Care is not available post death of Life Assured</i></p>	Clause 4 (4.9, 4.10, 4.11, 4.12) of Part D
		<p>Other benefits/ options payable, specific to the policy, if any: Loyalty Additions, Wealth Boosters, and Return of Mortality Charges are applicable under the product</p>	-
		Lock-in period: 5 years	Part B Glossary of Important Terms
6	Options available (in case of Linked Insurance Products)	Partial Withdrawal: Available	Clause 4 (4.9) of Part D
		Top-up Provision: Top-up Premiums are not allowed under this product	-
		Switches: Available	Clause 4 (4.12) of Part D
		<p>Settlement option: <i>&lt;Promise4Wealth/ Promise4Care&gt;</i> Available <i>&lt;Promise4Life&gt;</i> Not available</p>	<i>&lt;Promise4Wealth/ Promise4Care&gt;</i> Clause 4 (4.12) of Part D <i>&lt;Promise4Life&gt;</i> -
		<p>Any other option:</p> <ul style="list-style-type: none"> <li>Systematic Transfer Option</li> <li>Return Protector Option</li> <li>Auto Funds Rebalancing</li> <li>Safety Switch Option</li> <li>Premium Redirection</li> <li>Change in Premium payment mode</li> <li>Change in Premium Payment Term</li> <li>Reduction in Premium</li> <li>Option to increase Policy Term</li> </ul>	Clause 4 (4.1, 4.3, 4.4, 4.5, 4.9, 4.10, 4.13, 4.14, ) of Part D
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	Clause 22 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 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	Lapse: Not applicable	-				
		Reduced Paid-up: In case of non-payment of due Premium after completion of Lock-in Period, the policy benefits would reduce.	Clause 6 (6.2.2) of Part D				
		Revival: Policy can be revived within a revival period of 3 years from the date of first unpaid premium.	Clause 5 of Part D				
14	Policy Loan, if applicable	Not applicable	-				
15	Claims/ Claims Procedure	<p>Turn Around Time (TAT) for death claims settlement:</p> <table border="1"> <tr> <td>Death Claim, except in cases warranting investigation</td> <td>Within 15 days 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> <p>Above shall be aligned to comply with the Regulatory changes, if any.</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>	Death Claim, except in cases warranting investigation	Within 15 days 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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		<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.genius&amp;hl=en_IN">https://play.google.com/store/apps/details?id=com.choiceapp.genius&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>	
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</li> <li>• Surrender/ Partial-withdrawal – Within 7 days from date of request</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>	
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>	-

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.