

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 Saral Jeevan Bima UIN 136N075V02	-
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	Single/ Instalment Premium: ₹ <Modal Premium Amount>	-
		Premium Payment Mode: <Single/ Monthly/ Half-Yearly/ Yearly >	-
		Sum Assured on death: ₹ <Sum Assured>	-
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: <Premium Payment Term> years	-
		Policy Term: <Policy Term> years	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Not applicable	Clause 1 (b) of Part C
		Benefits payable on death: Following is applicable for an in-force policy: During Waiting Period: Accidental Death: Sum Assured on Death is Payable. Death other than Accident: 100% of Total Premiums Paid After the Waiting Period: Sum Assured on Death is Payable	Clause 1 (a) of Part C
		Survival benefits excluding that payable on maturity: Not applicable	-
		Surrender benefits: Not applicable	Clause 5 of Part D
		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	Suicide Exclusion	Clause 4 of Part F
10	Waiting/ lien Period, if any	45 days	Clause 53 of Part B
11	Grace period	<p>< <i>Non-Single Pay Policies</i> ></p> <p>30 days in case of yearly and half-yearly premium payment mode</p> <p>15 days in case of monthly premium payment mode</p> <p>< <i>Single Pay Policies</i> > Not applicable</p>	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 10 of Part D
13	Lapse, paid-up and revival of the Policy	Lapse: < <i>Regular Premium</i> > Policy acquires lapsed state at the expiry of Grace Period if due premiums are not paid within the Grace Period	Clause 3 of Part D
		< <i>Limited Premium</i> > Policy acquires lapsed state at the expiry of Grace Period if the premium for at least 2 consecutive policy years is not paid in full	
		Reduced Paid-up: Not applicable	-
		Revival: Policy can be revived within 5 years from the date of first unpaid premium	Clause 4 of Part D
14	Policy Loan, if applicable	Not applicable	-
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 Above shall be aligned to comply with the Regulatory changes, if any at all times.	-
		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.	
		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	

		<p>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</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</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>Incase not satisfied or no response received from Us within 2 weeks, you can register complaint at Bima Bharosa https://bimabharosa.irdai.gov.in</p> <p>Or You can approach Insurance Ombudsman of the respective state, if you do not receive response from us within 30 days from the date of filing the complaint. Kindly refer GBIC website at https://cioins.co.in/Ombudsman for the list of Ombudsman.</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.