

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 Saral Pension Annuity Option <i><Option 1: Life Annuity with Return of 100% of Purchase Price/ Option 2: Joint Life Last Survivor Annuity with Return of 100% of Purchase Price on death of the Last Survivor></i> UIN - 136N076V03	-
2	Proposal Number	<i><Proposal Number></i>	-
3	Type of Insurance Policy	Non-Linked, Non-Participating Single Premium, Individual, Immediate Annuity Plan	-
4	Basic Policy details	Single Premium: ₹ <i><Purchase Price></i>	-
		Premium Payment Mode: Single	-
		Sum Assured on death: Not applicable	-
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: Not applicable	-
		Policy Term: <i><Single Life></i> Till the death the Annuitant / <i><Joint Life></i> Till the death of the last survivor	-
5	Policy Coverage/ benefits payable	Benefit payable on maturity: Not applicable	Clause 2 of Part C
		Benefit payable on death: <i><Option 1></i> On death of the Annuitant, the Annuity payment shall cease immediately. The Purchase Price shall be payable to nominee(s) / legal heirs> / <i><Option 2></i> On death of the last survivor: The Annuity payments will cease immediately and 100% of the Purchase Price shall be payable to the Nominee(s) / legal heirs On first death (of either of the covered lives): 100% of the Annuity amount shall continue to be paid as long as one of the Annuitants is alive.	Clause 1 of Part C
		Survival Benefits excluding that payable on maturity: Annuity Installment as per the Annuity Installment Frequency chosen	Clause 1 of Part C
		Surrender benefits: any time after six months from the Date of Commencement, if the Annuitant, or spouse or any of the children of the Annuitant is diagnosed as suffering from any of the critical illnesses	Clause 3 of Part D
		Options to policyholders for availing benefits, if any, covered under the policy: • Critical Illness Covered	
		Other benefits/ options payable, specific to the policy, if any: • High Purchase Price Incentive	
		Lock-in period: Not applicable	-

6	Options available (in case of Linked Insurance Products)	Not applicable	-
7	Option available (in case of Annuity product)	Annuity Options: <ul style="list-style-type: none"> • Option 1: Life Annuity with Return of 100% of Purchase Price • Option 2: Joint Life Last Survivor Annuity with Return of 100% of Purchase Price on death of the Last Survivor 	Clause 1 of Part C
8	Riders opted, if any	Not applicable	-
9	Exclusions (events where insurance coverage is not payable), if any	Critical Illness exclusions	Annexure 5 to the Policy Contract.
10	Waiting/ lien Period, if any	Nil	-
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).	Clause 5 of Part D
13	Lapse, paid-up and revival of the Policy	Not applicable	-
14	Policy Loan, if applicable	Available	Clause 4 of Part D
15	Claims/ Claims Procedure	<p>Turn Around Time (TAT) for death claims settlement:</p> <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> <p>Claims procedure:</p> <p>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> <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>Contact details of the Insurer: https://www.canarahsbclife.com/contact-us/contact-details</p> <p>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</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</p>	-

		not satisfied with our response. Kindly refer the website at https://cioins.co.in/Ombudsman for the list of Ombudsman and office details.	
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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.