

## 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 Wealth Edge Plan Option < <b>Invest Plus/ Premium Plus/ Life Plus</b> > UIN 136L085V04	-
2	Proposal Number	< <b>Proposal Number</b> >	-
3	Type of Insurance Policy	Unit Linked Individual Savings Life Insurance Plan	-
4	Basic Policy details	Single/ Instalment Premium: ₹ < <b>Modal Premium Amount</b> >	-
		Premium Payment Mode: < <b>Single/ Monthly/ Quarterly/ Half-Yearly/ Yearly</b> >	-
		Sum Assured on death: ₹ < <b>Sum Assured</b> >	-
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: < <b>Premium Payment Term</b> > years	-
		Policy Term: < <b>Policy Term</b> > years	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Following is applicable for an in-force policy: Fund Value as on Maturity Date and the Policy will terminate upon payment of such benefit.	Clause 1 (1.2) of Part C
		Benefits payable on death: Following is applicable for an in-force policy: < <b>Invest Plus/ Life Plus</b> > 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. < <b>Premium Plus</b> > 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 will be transferred to the Discontinued Policy Fund subject to deduction of applicable Surrender/ Discontinuance Charges</li><li>• Surrender post 5 policy years - Fund Value will be paid out</li></ul>	Clause 6 (6.1) of Part D

		<p>Options to policyholders for availing benefits, if any, covered under the policy: <b>&lt;Invest Plus/ Premium Plus&gt;</b></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</li> </ul> <p><b>&lt;Life Plus&gt;</b></p> <ul style="list-style-type: none"> <li>• Partial Withdrawals</li> <li>• Milestone Withdrawal Option (MWO)</li> <li>• Systematic Withdrawal Option (SWO)</li> </ul>	<b>&lt;Invest Plus/ Premium Plus&gt;</b> Clause 4 (4.9, 4.10, 4.12, 4.13) of Part D  <b>&lt;Life Plus&gt;</b> Clause 4 (4.9, 4.12, 4.13) of Part D
		Other benefits/ options payable, specific to the policy, if any: Not applicable	-
		Lock-in period: 5 years	Part B
6	Options available (in case of Linked Insurance Products)	<p>Partial Withdrawal: Available</p> <p>Top-up Provision: Not available</p> <p>Switches: Available</p> <p>Settlement option: <b>&lt;Invest Plus/ Premium Plus&gt;</b> Available <b>&lt;Life Plus&gt;</b> Not available</p>	Clause 4 (4.9) of Part D - Clause 4 (4.8) of Part D <b>&lt;Invest Plus/ Premium Plus&gt;</b> Clause 4 (4.10) of Part D <b>&lt;Life Plus&gt;</b> -  <b>&lt;Non-Single Pay policies&gt;</b> <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>• Increase or Decrease of the Sum Assured</li> <li>• Loss Protector Strategy</li> <li>• Reduction in Premium</li> <li>• Option to increase Policy Term</li> </ul> <p><b>&lt;Single Pay policies&gt;</b></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>• Increase or Decrease of the Sum Assured</li> <li>• Loss Protector Strategy</li> <li>• Option to increase Policy Term</li> </ul>
7	Option available (in case of Annuity product)	Not applicable	-
8	Riders opted, if any		

	<p>&lt;&lt;If “Canara HSBC Life Insurance Accidental Benefit Rider (Linked)” is opted&gt;&gt;</p> <p>Rider Name: Canara HSBC Life Insurance Accidental Benefit Rider (Linked)</p> <p>Rider UIN: &lt;&lt;136A016V01&gt;&gt;</p> <p>Rider Option Opted: &lt;&lt;Option 1: Accidental Death Benefit&gt;&gt;/&lt;&lt;Option 2: Accidental Total &amp; Permanent Disability&gt;&gt;/&lt;&lt;Option 1: Accidental Death Benefit &amp; Option 2: Accidental Total &amp; Permanent Disability&gt;&gt;&gt;&gt;</p> <p>Return Of Premium: &lt;&lt;Yes/No&gt;&gt;</p> <p>Rider Sum Assured for Option 1: Accidental Death Benefit (ADB): &lt;&lt;ADB Sum Assured &gt;&gt;</p> <p>Rider Sum Assured for Accidental Total &amp; Permanent Disability &lt;&lt;ATPD&gt;&gt;: &lt;&lt;ATPD Sum Assured&gt;&gt; (available only once)</p> <ul style="list-style-type: none"> <li>• Summary of Coverage</li> </ul> <p>Option 1: Accidental Death Benefit (ADB) - Death Benefit: 100% of ADB Sum Assured Maturity Benefit: If Return of Premium option is selected, total premiums paid for the rider (excluding loading for modal premiums, underwriting extra premium and taxes, if collected explicitly) shall be payable. If Return of Premium option is not selected, No Maturity Benefit is Payable.</p> <p>Option 2: Accidental Total and Permanent Disability (ATPD) - Disability Benefit: 100% of ATPD Sum Assured Maturity Benefit: If Return of Premium option is selected, total premiums payable for the rider (excluding loading for modal premiums, underwriting extra premium and taxes, if collected explicitly) shall be payable. If Return of Premium option is not selected, No Maturity Benefit is Payable.</p> <ul style="list-style-type: none"> <li>• Exclusions: Yes, please refer to the Terms and conditions.</li> <li>• Rider Benefits are payable subject to payable of applicable premium.</li> <li>• No ADB/ATPD benefit is payable in case the Rider is in Lapsed State.</li> <li>• Non-Forfeiture benefits available under the plan</li> </ul> <table border="1"> <thead> <tr> <th colspan="4">Without Return of Premium Option</th></tr> <tr> <th></th><th>Surrender</th><th>Paid-Up</th><th>Lapse</th></tr> </thead> <tbody> <tr> <td>Single Pay</td><td>Yes</td><td>Not Applicable</td><td>Not Applicable</td></tr> <tr> <td>Limited Pay</td><td>Yes</td><td>Not Applicable</td><td>Early Exit Value available, after payment of all due</td></tr> </tbody> </table>	Without Return of Premium Option					Surrender	Paid-Up	Lapse	Single Pay	Yes	Not Applicable	Not Applicable	Limited Pay	Yes	Not Applicable	Early Exit Value available, after payment of all due	<p>Policy Schedule of Part A of the Base Policy Document and Rider Policy Document</p> <p>Under Part C under ‘benefits’ section, part (i) of Rider Document</p> <p>Under Part C, under ‘benefits’ section, part (ii) of Rider Document</p> <p>‘Exclusions’ under Part F</p> <p>Part D under ‘Surrender’, ‘Paid-Up Benefits’, ‘Lapse’ for ‘Rider without Return of Premium’</p>
Without Return of Premium Option																		
	Surrender	Paid-Up	Lapse															
Single Pay	Yes	Not Applicable	Not Applicable															
Limited Pay	Yes	Not Applicable	Early Exit Value available, after payment of all due															

			premiums for the first 2 consecutive policy years		
	Regular Pay	Not Applicable	Not Applicable	No	
<b>With Return of Premium Option</b>					
	Surrender	Paid-Up	Lapse		
	Single Pay	Yes	Not Applicable	Not Applicable	
	Limited Pay	Yes	Yes, Paid-Up payable	No	
	Regular Pay	Yes	Yes, Paid-Up payable	No	
	<ul style="list-style-type: none"> <li>• In case of Life Assured surviving the entire Rider Policy Term, maturity Benefit shall be paid if ROP Option is opted. In case ROP option is not opted, no maturity benefit shall be payable.</li> </ul> <p>&lt;&lt;If “Canara HSBC Life Insurance Linked Critical Illness Benefit Rider” is opted&gt;&gt;</p> <p>Rider Name: Canara HSBC Life Insurance Linked Critical Illness Benefit Rider</p> <p>Rider UIN: &lt;&lt;136A018V01&gt;&gt;</p> <p>Please refer to the Customer Information Sheet of Linked Critical Illness Benefit Rider for more details on the Rider.</p> <p>For definitions and conditions of payment, please refer to the Rider Terms &amp; conditions</p> <p>&lt;&lt;If Riders is not opted&gt;&gt;</p> <p>Rider is not opted</p>				
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	<p><b>&lt;Non-Single Pay policies&gt;</b></p> <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> <p><b>&lt;Single Pay policies&gt;</b> Not applicable</p>			<p><b>&lt;Non-Single Pay policies&gt;</b></p> <p>Clause 3 of Part C</p> <p><b>&lt;Single Pay policies&gt;</b> -</p>

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	<p>Lapse: Not applicable</p> <p>Reduced Paid-up: In case of non-payment of due Premium after completion of Lock-in Period, the policy benefits would reduce.</p> <p>Revival: <i>&lt;Non-Single Pay policies&gt;</i> Policy can be revived within a revival period of 3 consecutive years from the date of first unpaid premium.</p> <p><i>&lt;Single Pay policies&gt;</i> Not applicable</p>	<p>-</p> <p>Clause 6 (6.2.2) of Part D</p> <p><i>&lt;Non-Single Pay policies&gt;</i> Part B (33) and Clause 5 of Part D</p> <p><i>&lt;Single Pay policies&gt;</i> -</p>				
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>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> <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>	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	-
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						
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> </ul>	-				

		<ul style="list-style-type: none"> <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>	Part G - Grievance Redressal procedure-

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.