

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 Guaranteed Suraksha Kavach Plan Option Future Suraksha UIN 136N078V03	-
2	Proposal Number	<Proposal Number>	-
3	Type of Insurance Policy	Non-Linked Non-Participating Individual Life Insurance Savings cum Protection Plan	-
4	Basic Policy details	Instalment Premium: ₹ <Modal Premium Amount>	-
		Premium Payment Mode: <Monthly/ Quarterly/ Half-Yearly/ Yearly>	-
		Sum Assured on death: ₹ <Guaranteed Sum Assured>	-
		Sum Assured on Maturity: ₹ <Guaranteed Sum Assured plus accrued Accrued Guaranteed Monthly Additions>	-
		Premium payment Term: <Premium Payment Term> years	-
		Policy Term: <Policy Term> years	-
5	Policy Coverage/ benefits payable	Benefit payable on maturity: Following is applicable for an in-force policy: Guaranteed Sum Assured plus Accrued Guaranteed Monthly Additions. Upon payment of above benefits, the Policy will immediately terminate and no other benefit shall be payable.	Clause 1 of Part C
		Benefit payable on death: Immediate Benefit: Following is applicable for an in-force policy: Guaranteed Sum Assured payable as lump sum • Family Income Benefit shall become payable. • Premium Protection Benefit: All the future premiums payable shall be waived off and the Policy shall continue till the end of the Policy Term with all future benefits accruing as if the Policy was in-force. Upon payment of these benefits the Policy will immediately terminate and no other benefit shall be payable.	Clause 1 of Part C
		Survival Benefits excluding that payable on maturity: Not applicable	-
		Surrender benefits: Surrender Value is higher of Guaranteed Surrender Value and Special Surrender Value. Policy will acquire Guaranteed Surrender Value after 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.	Clause 3 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 17 of Part F
10	Waiting/ lien Period, if any	Nil	-
11	Grace period	<ul style="list-style-type: none"> 30 days in case of yearly, half-yearly and quarterly premium payment mode 15 days in case of monthly premium payment mode 	Clause 2 (2.3) 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 8 of Part D
13	Lapse, paid-up and revival of the Policy	<p>Lapse: A policy shall lapse if the policyholder fails to pay due premiums within the grace period in the first policy year</p> <p>Paid-up: 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</p> <p>Revival: A policy can be revived anytime during the policy term within five consecutive complete years from the date of first un-paid Premium</p>	Clause 2 (2.2) of Part C
14	Policy Loan, if applicable	Available	Clause 5 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>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>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– Within 15 days from date of request or last necessary document received • Survival payouts – on or before due date <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 not satisfied with our response. Kindly refer the website at https://cioins.co.in/Ombudsman for the list of Ombudsman and office details.</p>	-
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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.