

While you secure the nation, we guarantee¹ to secure your life and your child's future



Key Benefits:



Life
Cover



Guaranteed
Maturity Benefits²



Premium
Protection Benefit³

WE COVER WAR AND WAR-LIKE SITUATIONS

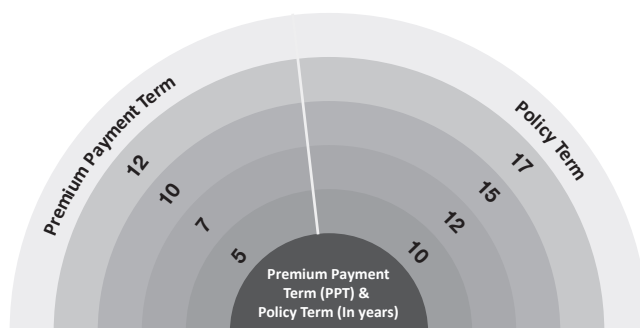
Canara HSBC Life Insurance | Promises ka Partner

¹Benefits are guaranteed provided all premiums are paid as and when due. ²On survival of life assured till maturity, Guaranteed Sum Assured plus accrued Guaranteed Monthly Additions will be paid in lumpsum provided policy is in-force. ³On death of life assured during policy term, all future premiums will be waived off and policy will continue with maturity benefit as an in-force policy.

PLAN AT A GLANCE

Canara HSBC Life Insurance Guaranteed Suraksha Kavach is a guaranteed benefit plan that is exclusively designed to suit your financial needs and provide a secure future with **Future Suraksha**. It is a Non-Linked Non-Par Individual Life Insurance Savings cum Protection Plan.

Parameters	Minimum	Maximum
Entry Age as on Last Birthday	18 years	55 years
Maturity Age as on Last Birthday	28 years	70 years



Premium (in Rupees)

Monthly	Quarterly	Half-Yearly	Yearly
2,000	6,000	12,000	24,000

No limit*

Premium
Payment Mode

Yearly, Half-Yearly, Quarterly & Monthly

Guaranteed
Sum Assured

Will depend upon your age,
your nature of duty
Annualized Premium, Policy
Term and Premium Payment
Mode

No limit*

*Subject to Board Approved Underwriting Policy of the Company

CASE STUDY

Sohan Singh, aged 28 years, has a 2 years old child - Pawan. Sohan wants Pawan to become a Doctor once he grows up. To ensure, this dream does not have to face any adversities, he buys an insurance plan with guaranteed benefits - Canara HSBC Life Insurance Guaranteed Suraksha Kavach.

He opts for a Policy Term of 15 years. He makes a commitment to pay ₹3,000 at the start of every month for 10 years.

Below are two scenarios illustrating benefits which will be payable under each of them.

SCENARIO 1: MATURITY BENEFIT

Maturity Benefits			
Parameters	Income	Parameters	Income
Policy Tenure (Policy Term)	15 Years	Total Guaranteed Monthly Additions	₹1,08,000
Payment Period for Insurance (PPT)	10 Years	Guaranteed Sum Assured	₹ 4,60,246
Total Give	₹3,60,000	Total Get	₹5,68,246

SCENARIO 2: DEATH BENEFIT

Death Benefits			
Parameters	Income	Parameters	Income
Policy Tenure (Policy Term)	15 Years	Immediately after death	
Death Year	4 th Year	Immediate Benefits of Guaranteed Sum Assured	₹4,60,246
Payment Period for Insurance (PPT)	10 Years	Monthly family income benefit (for 11 years)	₹5,70,240
		After Maturity	
		Total Guaranteed Monthly Additions	₹1,08,000
		Guaranteed Sum Assured	₹4,60,246
Total Give	₹1,44,000	Total Get	₹15,98,732

In case of unfortunate death of Sohan Singh at the end of 4th policy year:
Policy will terminate on payment of this benefit. Premium used in illustration is exclusive of taxes.

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"BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint."

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