

## 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 Legacy Builder UIN: 136L095V01	-
2	Proposal Number	<i>&lt;Proposal Number&gt;</i>	-
3	Type of Insurance Policy	Unit Linked Individual Pension Plan	-
4	Basic Policy details	Instalment Premium: ₹ <i>&lt;Modal Premium Amount&gt;</i>	Policy Schedule
		Premium Payment Mode: <i>&lt;Single/Monthly/ Half-Yearly/ Yearly &gt;</i>	
		Sum Assured on death: Not applicable	
		Sum Assured on Maturity: Not applicable	
		Premium payment Term: <i>&lt;Premium Payment Term&gt; years</i>	
		Policy Term: <i>&lt;Policy Term&gt; years</i>	
5	Policy Coverage/ benefits payable	Benefits payable on vesting/maturity: Following is applicable for an in-force policy: Fund Value including Top-up Fund value (if any) 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: Higher of: <ul style="list-style-type: none"> <li>• Fund Value including Top-up Fund value (if any) as available on date of intimation, or</li> <li>• 105% of all premiums paid (including top-up premiums (if any) 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.	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 as on the date of receipt of valid surrender request will be transferred to the Pension Discontinued Policy Fund subject to deduction of applicable Surrender/Discontinuance Charges. Discontinuance Value as on the end of the Lock in Period will be paid.</li> <li>• Surrender post 5 policy years - Fund Value including Top-up Fund value (if any) as on the date of receipt of valid surrender request will be paid.</li> </ul>	Clause 6 (6.1) of Part D
		Options to policyholders for availing benefits, if any, covered under the policy: <ul style="list-style-type: none"> <li>• Utilization of vesting/surrender benefit –</li> </ul>	6.1, of Part D and 1.2 of Part C

		<p>i) To utilize the entire proceeds to purchase immediate annuity or deferred annuity from us at the then prevailing annuity rate.</p> <p>ii) To commute up to 60% and utilize the balance amount to purchase immediate annuity or deferred annuity from us at the then prevailing annuity rates.</p> <p>iii) To purchase immediate annuity or deferred annuity from another insurer at the then prevailing annuity rate, up to 50%, of the entire proceeds of the policy net of commutation</p> <p>In case proceeds of the policy (net of commutation) on vesting are not sufficient to purchase minimum annuity as allowed by Authority, as amended from time to time, such amount may be paid to the policyholder as lumpsum</p>	
		Other benefits/ options payable, specific to the policy, if any: Loyalty Additions and Maturity Booster are available under the products.	-
		Lock-in period: 5 years	Part B Glossary of Important Terms
6	Options available (in case of Linked Insurance Products)	Partial Withdrawal: Available	Clause 4 (4.1) of Part D
		Top-up Provision: Available	Clause 2 of Part C
		Switches: Available	Clause 4 (4.5) of Part D
		Settlement option: Not available	-
		Any other option: <ul style="list-style-type: none"> <li>Premium Redirection</li> <li>Postponement of Date of Vesting</li> <li>Change in Premium payment mode</li> <li>Premium Reduction</li> </ul>	Clause 4.2, 4.3, 4.4, of Part D and 1.5 of Part C
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: In case of death due to suicide within 12 months from the date of commencement of the Policy or from the date of the revival of the Policy, the nominee or beneficiary of the Policyholder shall be entitled to fund value, including Top-up Fund Value, if any, as available on the date of intimation of death date whichever is earlier. Further, any charges other than Fund Management Charges recovered subsequent to the date of death of the Life Assured shall be added back to the Fund Value as available on the date of intimation of death whichever is earlier. The Policy will terminate upon payment of such benefit amount.	Clause 23 of Part F
10	Waiting/ lien Period, if any	Not applicable	-

11	Grace period	<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>	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 7 of Part D
13	Lapse, paid-up and revival of the Policy	<b>Lapse:</b> Not Applicable	Clause 6 of Part D
		<b>Reduced Paid-up:</b> In case of non-payment of due Premium after completion of Lock-in Period, the policy benefits would reduce.	Clause 6 (6.2.2) of Part D
		<b>Revival:</b> Policy can be revived within a revival period of consecutive 3 years from the date of first unpaid premium.	Clause 5 of Part D
14	Policy Loan, if applicable	Not applicable	-
15	Claims/ Claims Procedure	Turn Around Time (TAT) for death claims settlement:	
		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
		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: <a href="https://www.canarahsbclife.com/contact-us/contact-details">https://www.canarahsbclife.com/contact-us/contact-details</a>	
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>			
Link for downloading Claim form & list of documents required:			
<a href="https://www.canarahsbclife.com/claims">https://www.canarahsbclife.com/claims</a>			
16	Policy Servicing	Turn Around Time (TAT):	-
		<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> <li>• Survival payouts – on or before due date (subject to NAV)</li> </ul>	
		Helpline/ Call-Centre number: 1800-103-0003 / 1800-891-0003	

		<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> <p>Link for downloading applicable forms and list of documents required: <a href="https://www.canarahsbclife.com/download-centre/policy-servicing-forms">https://www.canarahsbclife.com/download-centre/policy-servicing-forms</a></p>	
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>,</p> <p>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></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 or if your complaint is rejected or if you are not satisfied with our response. Kindly refer GBIC website at <a href="https://cioins.co.in/Ombudsman">https://cioins.co.in/Ombudsman</a> for the list of Ombudsman and office details.</p>	Clause 32 of Part G

Web-link for the product where product related documents can be downloaded:

<https://www.canarahsbclife.com/retirement-plans/legacy-builder>

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.