

		<ul style="list-style-type: none"> Sum Assured; or 105% of all premiums paid up to the date of death <p>PLUS, Premium Funding Benefit will become applicable. In addition to the same an Income Benefit (i.e.1/12 of the Annualized Premium) will be provided as a monthly income starting from the upcoming policy anniversary post death payable till the end of Policy Term subject to maximum income period of 120 months. Also, upon maturity, Fund Value is payable as a lump sum or as per Settlement Option chosen before death.</p> <p>The Sum Assured payable on death under Promise4Wealth Shield option is not reduced by the partial withdrawals made prior to the death of the Life Assured.</p>	
		Survival benefits excluding that payable on maturity: Not applicable	-
		Surrender benefits: <ul style="list-style-type: none"> Surrender in first 5 policy years - Fund Value as on the date of receipt of valid surrender request will be transferred to the Discontinued Policy Fund subject to deduction of applicable Surrender/ Discontinuance Charges. Surrender post 5 policy years - Fund Value as on the date of receipt of valid surrender request will be paid out and this Policy will be terminated. 	Clause 5.9 of Part D
		Options to policyholders for availing benefits, if any, covered under the policy: <ul style="list-style-type: none"> Partial Withdrawals Systematic Withdrawal Option (SWO) Settlement Option (Applicable only for Promise4Wealth Maximiser and Promise4Wealth Shield only). Settlement Option under Promise4Wealth Shield option is not available post death of Life Assured 	Clause 5 (5.5., 5.16. &5.6.) of Part D
		Other benefits/ options payable, specific to the policy, if any: <ul style="list-style-type: none"> Value Booster (if applicable) Loyalty Additions Wealth Boosters Return of Mortality Charges (Promise4Wealth Maximiser and Promise4Wealth LongLife only) Return of Policy Administration Charges 	Clause 2 of Part C
		Lock-in period: 5 years	Part B Glossary of Important Terms
6	Options available (in case of Linked Insurance Products)	Partial Withdrawal: Available	Clause 5.5. of Part D
		Top-up Provision: Not applicable	-
		Switches: Available	Clause 5.4. of Part D
		Settlement option Promise4Wealth Maximiser / Promise4Wealth Shield s: Available Promise4Wealth LongLife: Not available	Clause 5.6. of Part D
		Any other option: <ul style="list-style-type: none"> Premium Redirection Change in Premium Payment Mode Change in Premium Payment Term Reduction in Premium Option to increase Policy Term 	Clause 5 (5.1, 5.2, 5.3, 5.7, 5.8) of Part D
7	Option available (in case of	Not applicable	-

	Annuity product)						
8	Riders opted, if any	Not applicable	-				
9	Exclusions (events where insurance coverage is not payable), if any	<p>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 of the Policyholder shall be entitled to fund value, as available on the date of intimation of death. 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. The Policy will terminate upon payment of such benefit amount.</p> <p>No other exclusion other than the one specified above.</p>	Clause 21 of Part F				
10	Waiting/ lien Period, if any	Not applicable	-				
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 4 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 5.15 of Part D				
13	Lapse, paid-up and revival of the Policy	<p>Lapse / Discontinuance: If the premiums have not been paid:</p> <ul style="list-style-type: none"> During the first five (5) policy years: Policy will be converted to a discontinued life policy at the end of the grace period After first five (5) policy years: Policy will be, immediately & automatically, converted to a paid-up policy at the end of the grace period 	Clause 5.10. of Part D				
		<p>Reduced Paid-up: In case of non-payment of due Premium after completion of Lock-in Period, the policy benefits would reduce.</p>	Clause 5.10.2. of Part D				
		<p>Revival: Policy can be revived within a revival period of 3 years from the date of first unpaid premium.</p>	Clause 5.11. of Part D				
14	Policy Loan, if applicable	Not applicable	-				
15	Claims/ Claims Procedure	Turn Around Time (TAT) for death claims settlement:	Clause 22 of Part F				
		<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>		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			
Above shall be aligned to comply with the Regulatory changes, if any, at all times.							
<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>							
Helpline/ Call-centre number: 1800-103-0003 / 1800-891-0003							

		<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 • Surrender/ Partial-withdrawal – Within 7 days from date of request • 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 <p>Link for downloading applicable forms and list of documents required: https://www.canarahsbclife.com/download-centre/policy-servicing-forms</p>	-
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>	Clause 28 of Part G

Web-link for the product where product related documents can be downloaded:
<https://www.canarahsbclife.com/savings-and-investment-plans/promise-4-wealth>

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.