

PLAY A WINNING SHOT TODAY WITH **PROMISE4FUTURE**

Grow your savings and ensure a steady income for the future

BENEFITS



Life
cover



High premium booster
to increase coverage



Yearly rewards
as an annual bonus¹



Flexibility to
change premium
payment modes



Tax benefits²



¹Bonus are not guaranteed and will be dependent on the Company's experience in the With-Profit fund managed by Canara HSBC Life Insurance. ²Tax benefits under this plan will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

Canara HSBC Life Insurance Promise4Future

A Non-Linked Par Individual Life Insurance Savings cum Protection Plan

Canara HSBC Life Insurance Promise4Future is a comprehensive financial plan designed to align with your lifestyle and aspirations. It provides financial protection to your family incase of an eventuality. The Plan offers two distinct plan options: Savings4Future for targeted savings and Income4Future that creates parallel income stream for you. Each plan option comes with a suite of benefits including Annual Bonuses (if any), Guaranteed Sum Assured on maturity, Sum Assured on Death, etc. to enhance your financial security. Please note, once an option is chosen at inception, it cannot be altered. Embrace a promising future with Canara HSBC Life Insurance Promise4Future , a plan that grows with you. The Plan is additionally available through online channel.

KEY HIGHLIGHTS

Ideal instrument
to meet target
savings milestone

Life cover
throughout the
policy term

Offers two plan options
Savings4Future and
Income4Future to meet
your saving goals

Flexibility to build
anytime redeemable
Deferred Survival
Benefit facility

Bonus in the
policy to augment
policy benefits

Tax Benefits as per
applicable laws as
amended from
time to time

‘SAVINGS4FUTURE’ IN 3 SIMPLE STEPS

Step 1: Choose how much you want to save. This is your premium.

Step 2: Choose your Policy Term (PT), Premium Payment Term (PPT) and premium payment mode.

Step 3: The Guaranteed Sum Assured on maturity in this plan will be determined on the basis of your age and the options chosen above.

KEY BENEFITS

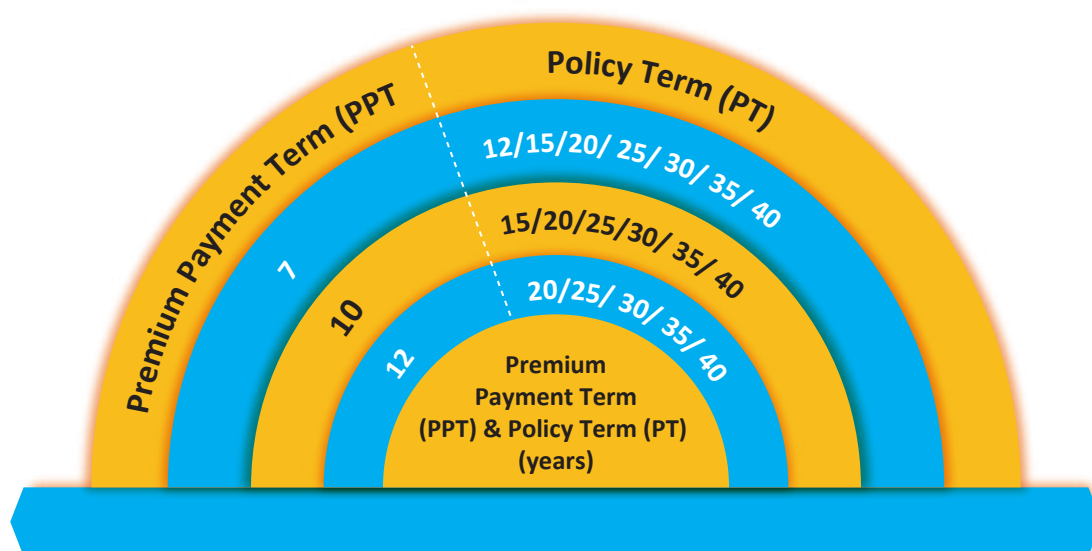
Death Benefit	<p>Higher of:</p> <ul style="list-style-type: none">Sum Assured on Death PLUS accrued Annual Bonuses, if any PLUS Interim Annual Bonus, if any Subject to minimum of Surrender Value payable.105% of the Total Premiums Paid till the date of death. <p>On payment of this benefit, the Policy will terminate.</p>
Maturity Benefit	<p>Guaranteed Sum Assured on Maturity PLUS Guaranteed Loyalty Addition PLUS accrued Annual Bonuses, if any PLUS Final Bonus, if any On payment of this benefit, the policy will terminate.</p>

The definitions below will help you understand the benefits of the plan better:

- **Sum Assured on Death** is the amount that is higher of:
 - a. Guaranteed Sum Assured on Maturity
 - b. 11 times the Annualized Premium
- **Guaranteed Loyalty Addition** is an amount equal to 25% of the Guaranteed Sum Assured on Maturity.
- **Annualized Premium** shall be the premium payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.
- **Total Premiums Paid** means total of all the premiums paid under the base product, excluding any extra premiums, and taxes, if collected explicitly.
- **Bonuses:**
 - Annual Bonus (Simple Reversionary Bonus), expressed as a percentage of Guaranteed Sum Assured, may be declared annually from the first year and will be payable on death or maturity.
 - Final Bonus (Terminal Bonus), expressed as a percentage of Guaranteed Sum Assured, if declared by the Company will be payable at policy maturity.

PLAN AT A GLANCE

Parameters	Minimum	Maximum
Entry Age as on Last Birthday (years)	0	60 for annual mode/ 50 for non-annual modes
Maturity Age as on Last Birthday (years)	18	75 for annual mode/ 70 for non-annual modes



Premium (in Rupees)

Yearly	Half-Yearly	Quarterly	Monthly	No limit (Subject to Board Approved Underwriting Policy of the Company)
Rs. 24,000	Rs. 18,360	Rs. 9,360	Rs. 3,240	

Yearly, Half-Yearly, Quarterly & Monthly are available

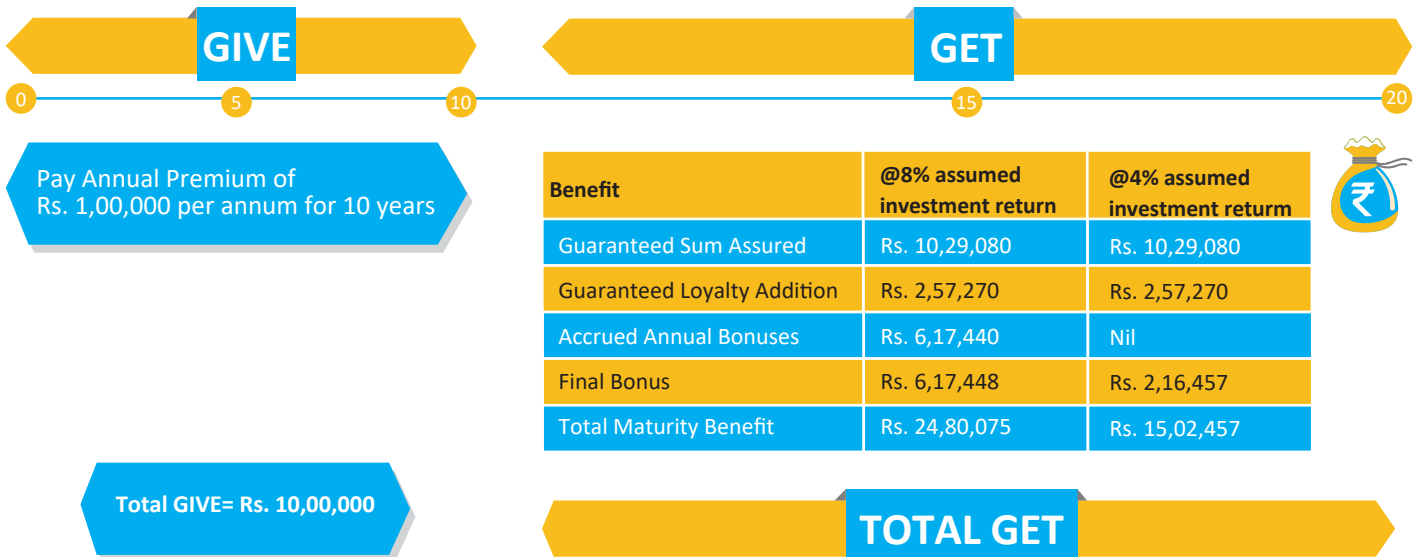
Premium Payment Mode and Modal Factors	Mode	Modal Factors
	Annual	1.00
	Half-Yearly	0.51
	Quarterly	0.26
	Monthly	0.09

The Policyholder can choose to change the mode of premium payment subject to application of modal factor.

CASE STUDY

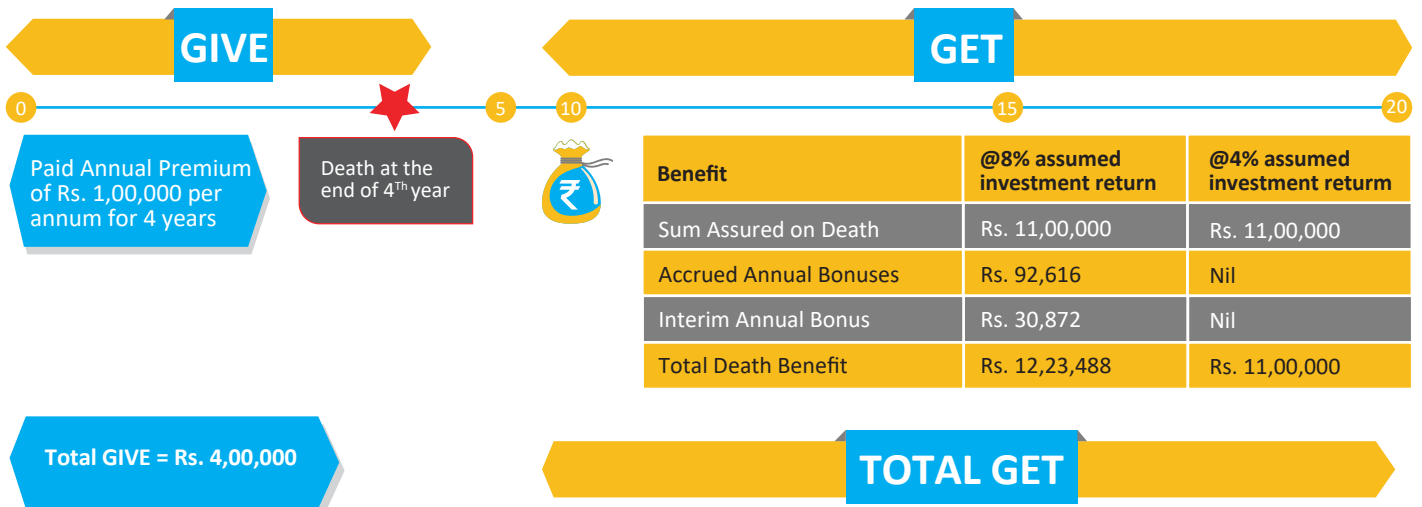
Age 40 years, Policy Term 20 years, Premium Payment Term 10 years and yearly premium payment frequency.

Scenario 1: Maturity Benefit



Scenario 2: Death Benefit

In case of unfortunate death at the end of 4th policy year:



Policy will terminate on payment of the above benefits.

Premium used in illustration is exclusive of taxes. Annual Bonus and Interim Annual Bonus at 4% and 8% are not guaranteed and are presented for illustration purpose only.

OTHER FEATURES UNDER 'SAVING4FUTURE'

High Premium Booster

- Avail higher Guaranteed Sum Assured for higher premium. Guaranteed Sum Assured will increase by applicable High Premium Booster percentage. High Premium Booster percentage varies by Plan Option, Policy Term and Premium Payment Term.

Loan Facility

- To meet any contingent need, you may avail the loan facility in this plan.
- Loan facility is available once an in-force policy acquires a Surrender Value.
- The minimum loan amount that can be availed is Rs. 20,000 and the maximum is 80% of prevailing Surrender Value at the time of availing the loan. The tenure of any such loan will be equal to the outstanding Policy Term.
- The Company will review the interest rate for Policy Loans on 31st December every year and changes, if any, will be effective from the 1st of April of the following year. Interest compounding will happen on Policy Anniversary. The applicable loan interest rate for the financial year 2024-25 is 8.50% per annum chargeable from the date of loan disbursement.
- The policy will be assigned to the Company to the extent of outstanding loan amount and all benefits - Surrender, Death, and Maturity will be paid after deducting the outstanding policy loan and interest.
- At any point in time the Outstanding Loan Amount and interest thereon is equal to or more than the prevailing Surrender Value and the Policyholder fails to repay the same outstanding loan including outstanding interest after being given intimation of 3 months (or the timeline as applicable as per Company policy at that point in time) and reasonable opportunity to continue the policy, the policy will be foreclosed and all rights and benefits under the policy will cease in case of a policy that is not premium paying or not fully Paid-up.

Tax Benefit

- You may be entitled for tax benefits in accordance with the provision of Income Tax Act, 1961 as amended from time to time. Please consult your independent tax advisor for tax related queries.

'INCOME4FUTURE' IN 3 SIMPLE STEPS

Step 1: Choose how much you want to save. This is your premium.

Step 2: Choose your Policy Term (PT), Premium Payment Term (PPT) and premium payment mode.

Step 3: The Guaranteed Sum Assured in this plan will be determined on the basis of your age and the options chosen above.

KEY BENEFITS

Death Benefit	<p>Higher of:</p> <ul style="list-style-type: none">• Sum Assured on Death PLUS accrued Annual Bonuses, if any PLUS Interim Annual Bonus, if declared PLUS Interim Cash Bonus, if any Subject to minimum of Surrender Value payable• 105% of the Total Premiums Paid till the date of death. PLUS Balance in Deferred Survival Benefit if any <p>On payment of this benefit, the policy will terminate, and all benefits cease to exist thereafter.</p>
Survival/ Maturity Benefit	<ul style="list-style-type: none">• At the end of the PPT, you will get: Guaranteed Survival Benefit• Each year after end of PPT, you will get: Guaranteed Income plus Cash Bonus, if any, at the end of each policy year• At the end of Policy Term, you will get: 100% Guaranteed Sum Assured on Maturity PLUS accrued Annual Bonuses, if any PLUS Final Bonus, if any PLUS Balance in Deferred Survival Benefit if any• On payment of this benefit, the policy will terminate, and all benefits will cease to exist thereafter.

The definitions below will help you understand the benefits of the plan better:

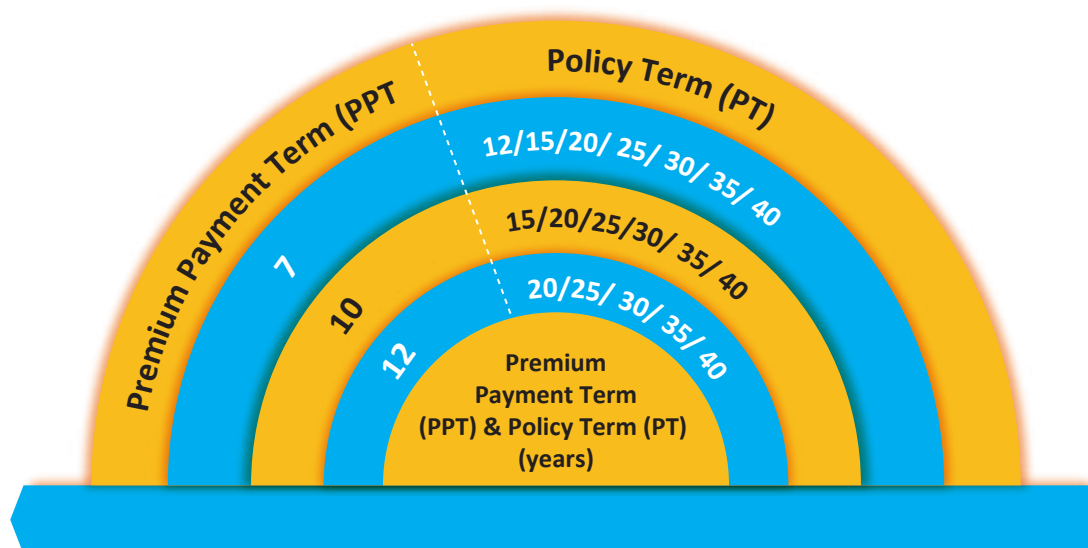
- **Sum Assured on Death** is the amount that is higher of:
 - Guaranteed Sum Assured on Maturity
 - 11 times the Annualized Premium
- **Annualized Premium** shall be the premium payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.
- **Total Premiums Paid** means total of all the premiums paid under the base product, excluding any extra premiums, and taxes, if collected explicitly.
- **Guaranteed Income** is an amount equal to 50% of the Guaranteed Sum Assured divided by (Policy Term minus Premium Payment Term)
- **Guaranteed Survival Benefit** is an amount equal to 50% of Guaranteed Sum Assured on Maturity.

Bonuses:

- Annual Bonus (Simple Reversionary Bonus), expressed as a percentage of Guaranteed Sum Assured, may be declared annually from the first year and will be payable on death or maturity.
- Cash Bonus, expressed as a percentage of Guaranteed Sum Assured, may be declared annually from the year after the end of the premium payment term and will be payable every year.
- Final Bonus (Terminal Bonus), expressed as a percentage of Guaranteed Sum Assured, if declared by the Company will be payable at policy maturity.

PLAN AT A GLANCE

Parameters	Minimum	Maximum
Entry Age as on Last Birthday (years)	0	55 for annual mode/ 45 for non-annual modes
Maturity Age as on Last Birthday (years)	18	70



Premium (in Rupees)				No limit (Subject to Board Approved Underwriting Policy of the Company)
Yearly	Half-Yearly	Quarterly	Monthly	
Rs. 24,000	Rs. 18,360	Rs. 9,360	Rs. 3,240	

Yearly, Half-Yearly, Quarterly & Monthly are available

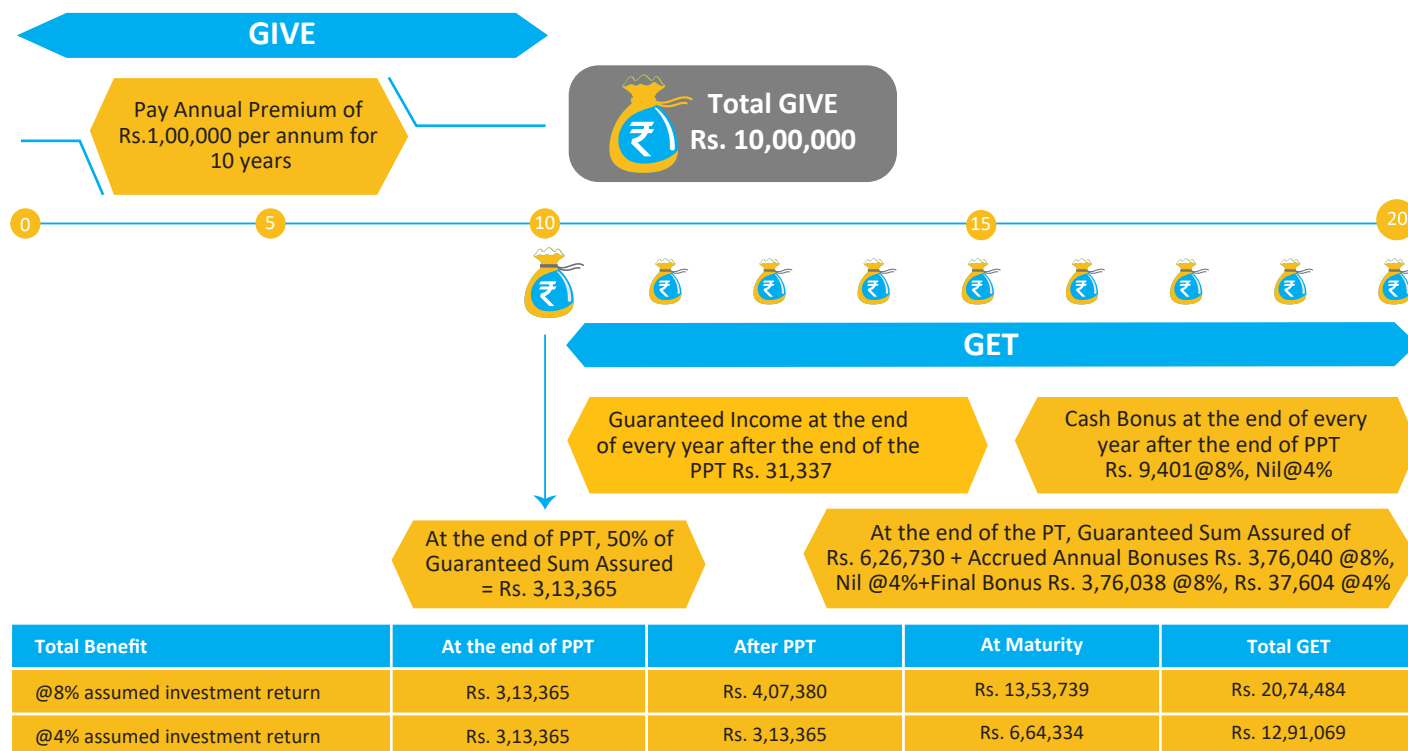
Premium Payment Mode and Modal Factors	Mode	Modal Factors
	Annual	1.00
	Half-Yearly	0.51
	Quarterly	0.26
	Monthly	0.09

The Policyholder can choose to change the mode of premium payment subject to application of modal factor.

CASE STUDY

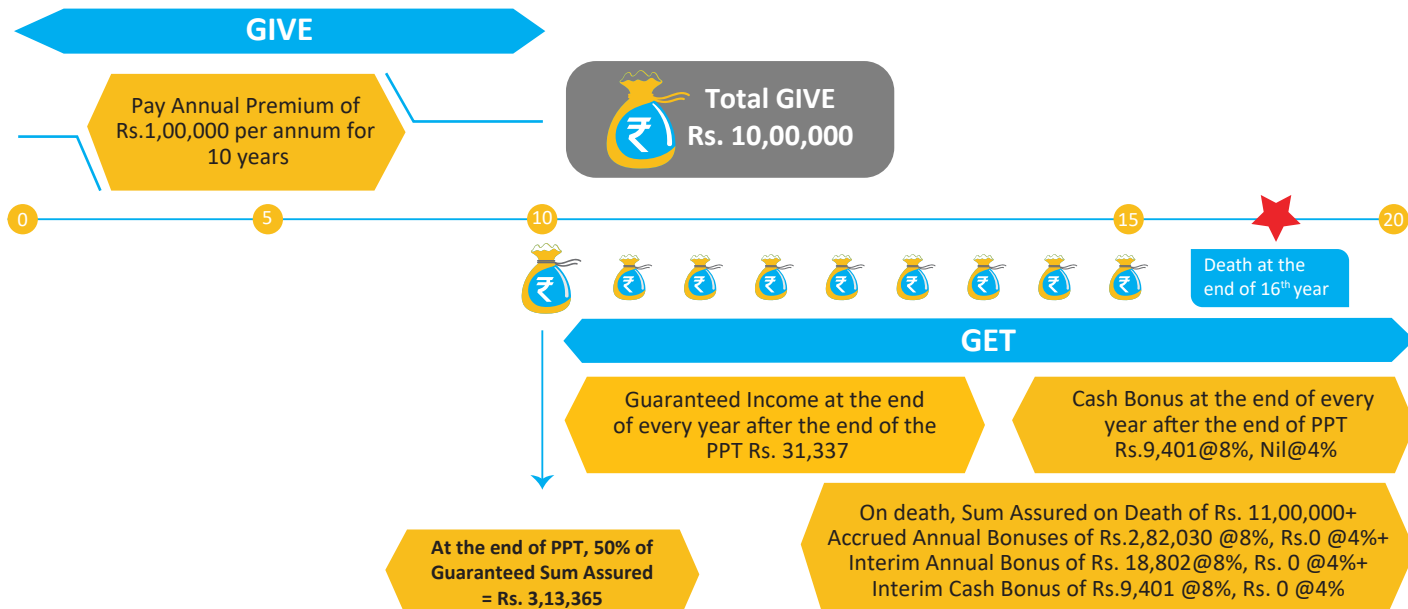
Age 40 years, Policy Term 20 years, Premium Payment Term 10 years and yearly premium payment frequency.

Scenario 1: Maturity Benefit



Scenario 2: Death Benefit

In case of unfortunate death at the end of 16th policy year:



Total Benefit	At the end of PPT	After PPT	At Maturity	Total GET
@8% assumed investment return	Rs. 3,13,365	Rs. 2,03,690	Rs. 14,10,233	Rs. 19,27,288
@4% assumed investment return	Rs. 3,13,365	Rs. 1,56,685	Rs. 11,00,000	Rs. 15,70,050

Policy will terminate on payment of the above benefits.

Premium used in illustration is exclusive of taxes. Annual Bonus, Interim Annual Bonus, Cash Bonus, Interim Cash Bonus at 4% and 8% are not guaranteed and are presented for illustration purpose only.

Flexibility WITH 'INCOME4FUTURE'

You have flexibility to accumulate money in your life insurance policy Deferred Survival Benefit facility

- At policy inception or anytime during policy term, You can choose to not avail 50% of Guaranteed Sum Assured at the end of premium payment term and/ or Guaranteed Income and/ or Cash Bonus, if any and put the money in your Deferred Survival Benefit.
- Your money will not be kept idle and shall be kept safe in the Deferred Survival Benefit.
- Your money lying in Deferred Survival Benefit will further grow at a non-participating accumulation rate*.
- You can withdraw, partially or fully, from Deferred Survival Benefit during policy term without any withdrawal charges.
- You can opt in or opt out of Deferred Survival Benefit facility at anytime during policy term by giving the Company a written notice at least 30 days before the next payment due date, as applicable.
- The balance in Deferred Survival Benefit will be paid as a lumpsum on earlier of death of Life Assured or maturity or surrender.

**Non-participating annual accumulation rate shall be calculated as the 10 Year G-Sec (as at 31st December every year) less 2.0%, rounded down to nearest 10 bps (floored at 0%), which shall be applicable over the following financial year. Interest compounding will happen on Policy Anniversary.*

OTHER FEATURES

High Premium Booster

- Avail higher Guaranteed Sum Assured for higher premium. Guaranteed Sum Assured will increase by applicable High Premium Booster percentage. High Premium Booster percentage varies by Plan Option, Policy Term and Premium Payment Term.

Loan Facility

- To meet any contingent need, you may avail the loan facility in this plan.
- Loan facility is available once an in-force policy acquires a Surrender Value.
- The minimum loan amount that can be availed is Rs.20,000 and the maximum is 80% of prevailing Surrender Value at the time of availing the loan. The tenure of any such loan will be equal to the outstanding Policy Term.
- The Company will review the interest rate for Policy Loans on 31st December every year and changes, if any, will be effective from the 1st of April of the following year. Interest compounding will happen on Policy Anniversary. The applicable loan interest rate for the financial year 2024-25 is 8.50 % per annum chargeable from the date of loan disbursement.
- The policy will be assigned to the Company to the extent of outstanding loan amount and all benefits - Surrender, Death, Maturity and Survival will be paid after deducting the outstanding policy loan and interest. Only the balance amount, if any, shall be payable or be available for depositing in the Deferred Survival Benefit facility where applicable.
- At any point in time the Outstanding Loan Amount and interest thereon is equal to or more than the prevailing Surrender Value and the Policyholder fails to repay the same post deducting the balance in Deferred Survival Benefit and after being given intimation of 3 months (or the timeline as applicable as per Company policy at that point in time) and reasonable opportunity to continue the policy, the policy will be foreclosed and all rights and benefits under the policy will cease in case of a policy that is not premium paying or not fully Paid-up.

Tax Benefit

You may be entitled for tax benefits in accordance with the provision of Income Tax Act, 1961 as amended from time to time. Please consult your independent tax advisor for tax related queries.

IN CASE OF NON-PAYMENT OF THE PREMIUMS

The plan is intended to meet your financial goals. Therefore, we strongly advise that the policy should be continued throughout the Policy Term to realize the full benefits. The plan offers policy loan that can be availed (as per terms and conditions) to manage any liquidity needs.

- **If you fail to pay full premium for the first policy year** within the Grace Period, then your policy will lapse at the expiry of the Grace Period and the insurance cover will cease immediately, and no benefit on - death/ request for termination of the policy will be paid.
- **If you fail to pay due premium within the Grace Period after paying premium for first policy year'**, your policy will become a Paid-up policy and will continue with reduced benefits till death/ maturity.

Annual bonuses will stop accruing further if policy status is Lapse or Paid-up.

BENEFITS UNDER PAID-UP POLICY

Your policy will acquire a Paid-up status at the expiry of the Grace Period from the due date of the first unpaid premium, provided first policy year's full premium has been paid. Once the policy is in Paid-up status and provided the policy is not surrendered or revived, the benefits payable are as follows:

Reduced Survival / Maturity Benefit	<p>Savings4Future:</p> <p>Paid-up Guaranteed Sum Assured on Maturity plus Paid-up Guaranteed Loyalty Addition plus accrued Annual Bonuses, if any plus Final Bonus, if any will be payable on maturity in lump sum on survival of Life Assured.</p> <p>On payment of this benefit, the policy will terminate.</p> <p>Income4Future:</p> <p>Reduced Survival Benefit:</p> <p>Paid-up Guaranteed Survival Benefit will be paid at the end of premium payment term on survival (Paid-up Guaranteed Survival Benefit is an amount equal to 50% of Paid-up Guaranteed Sum Assured on Maturity)</p> <p>Paid-up Guaranteed Income will be paid on survival each policy year subsequent to end of premium payment term till maturity.</p> <p>Reduced Maturity Benefit:</p> <p>100% of Paid-up Guaranteed Sum Assured on Maturity plus accrued Annual Bonuses, if any plus Final Bonus, if any plus balance in Deferred Survival Benefit, if any will be payable on maturity in lump sum on survival.</p> <p>On payment of this benefit, the policy will terminate.</p>
Reduced Death Benefit	<p>In case of death, your Nominee/ Legal Heir will receive Paid-up Sum Assured on Death plus accrued Annual Bonuses, if any subject to minimum of Surrender Value payable plus balance in Deferred Survival Benefit if any.</p> <p>On payment of this benefit, the policy will terminate.</p>

The definitions below will help you understand the Paid-up benefits better:

$$\text{Paid-up Guaranteed Sum Assured on Maturity} = \text{Guaranteed Sum Assured on Maturity} \times \frac{\text{Number of premiums paid}}{\text{Total number of premiums payable during the Policy Term}}$$

$$\text{Paid-up Sum Assured on Death} = \text{Sum Assured on Death} \times \frac{\text{Number of premiums paid}}{\text{Total number of premiums payable during the Policy Term}}$$

$$\text{Paid-up Guaranteed Loyalty Addition} = \text{Guaranteed Loyalty Addition} \times \frac{\text{Number of premiums paid}}{\text{Total number of premiums payable during the Policy Term}}$$

$$\text{Paid-up Guaranteed Income} = \text{Payout under Guaranteed Income} \times \frac{\text{Number of premiums paid}}{(\text{Total number of premiums payable during the Policy Term})}$$

BENEFITS UNDER SURRENDERED POLICY

This plan intends to meet your financial goals. We strongly advise that the policy should be continued throughout the defined Policy Term to realize the full policy benefits.

- On surrender of the policy, the Surrender Value payable will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).
- Policy acquires a GSV after payment of at least first 2 consecutive policy years' premiums and a (SSV) shall become payable after completion of first policy year provided one full policy year's Premium has been received.
- SSV will be determined by the Company and may vary from time to time, with prior approval of the Authority.
- For Savings4Future, the GSV is determined based on a defined percentage of Total Premiums Paid plus a defined percentage of accrued Annual Bonuses (if any).
- For Income4Future the GSV is determined based on a defined percentage of Total Premiums Paid plus a defined percentage of accrued Annual Bonuses, if any less survival benefits paid till the date of Surrender, if any. Balance in Deferred Survival Benefit if any will also be paid along with Surrender Value.
- For the details on GSV factors (percentages) applicable, please refer to the sample policy contract available on the Company's website.
- Further, a Policy which has acquired a surrender value shall not lapse by reason of the non-payment of further premium but shall be kept in-force to the extent of the paid-up sum assured and the subsisting reversionary bonuses including guaranteed additions, if any, except for policies whose paid up sum assured is less than two thousand five hundred as mentioned in clause 4(A)(a)(8) of Schedule I of IRDAI (Insurance Products) Regulations, 2024.

POLICY REVIVAL

You can make a request for revival of your policy if your policy is in lapse or paid-up status.

- The request for revival can be made anytime during the revival period of 5 years from the due date of first unpaid premium.
- The revival of the policy will be as per the Board Approved Underwriting Policy of the Company.
- All due premiums need to be paid by You along with applicable interest* The interest applicable on revival shall be calculated on simple interest basis, as defined by the Company from time to time (from the respective premium due dates till the revival date).
- If a policy in lapse state is not revived within the revival period, it shall terminate upon expiry of the revival period.

**The basis for determining the interest rate is the average of the daily rates of 10-Year G-Sec rate over the last five calendar years ending 31st December every year rounded to the nearest 50 bps plus a margin of 200 bps. Any change in the basis of this interest rate will be subject to the prior approval of the Authority. The Company undertakes the review of the interest rates for revivals on 31st December every year with any changes resulting from the review being effective from the 1st of April of the following year. The applicable interest rate for the financial year 2024-25 is 8.50% per annum.*

KEY TERMS AND CONDITIONS

1. The definition of Age used is 'Age as on last birthday'.
2. For monthly mode policies, the Company may accept three months premium in advance at policy inception. Collection of advance premium shall be allowed within the same financial year for the premium due in that financial year. However, where the premium due in one financial year is being collected in advance in earlier financial year, the Company may collect the same for a maximum period of three months in advance of the due date of the premium. The premium so collected in advance shall only be adjusted on the due date of the premium.

3. The risk under this policy will commence on the date the Company underwrites the risk, subject to realization of full premium.
4. There is no guarantee on the amount of future bonuses being declared and these will be declared at the sole discretion of the Company. Hence, the bonuses in this plan may vary from time to time.
5. **Goods and Services Tax & applicable cess (es)/levy**, if any will be charged over and above the premium as per applicable laws as amended from time to time.
6. **Suicide exclusion:** If the Life Assured, commits suicide within 12 months from the date of commencement of risk under the policy or date of revival of the policy, the benefits payable under this policy shall be:
 - in case of death due to suicide within 12 months from the date of commencement of risk under the policy and the policy is in force, 80% of the Total Premiums Paid till the date of death or the surrender value available as on date of death, whichever is higher.
 - in case of death due to suicide within 12 months from the revival date of the policy, higher of 80% of the Total Premiums Paid till the date of death or the surrender value as available on the date of death .

Upon such payments, the Policy will terminate and no benefit will be payable.

There are no exclusions other than suicide clause (as mentioned above) for Death Benefit.

7. **Free look period:** If the Policyholder does not agree with the terms and conditions of the Policy or otherwise & has not made any claim they shall have the option to request for cancellation of the Policy by returning the Policy Document (if issued physically upon request) along with a written request stating the reasons for non-acceptance to the Company within the free-look period of 30 days from the date of receipt of the Policy Document, whether received electronically or otherwise (whichever is earlier). The refund of the premium will be paid subject to deduction of the proportionate risk premium for the period of cover, stamp duty charges and expenses incurred on medicals (if any).
8. **Grace Period:** You are required to pay premium on or before the premium payment due date. However, A Grace Period of 15 days for monthly mode and 30 days for all other modes will be allowed from Premium due date to pay due premium. The policy and applicable benefits will remain in force and in case of an admissible claim, the benefits will be payable post deduction of due unpaid premium.
9. **Minor Life:** When the Life Assured is minor at the time of the taking policy, the ownership of the policy life will automatically vest in the Life Assured turning 18 years of age. Till then Life Assured and Policyholder will be different. The risk cover of the Life Assured shall start immediately from the date of commencement of the Policy. No benefits are payable on the death of the Policyholder when the Life Assured is a minor. In the event of death of the Life Assured in minority, all the proceeds under the Policy would go to the Policyholder and the Policy will terminate. If the Policyholder dies while the Life Assured is still a minor then the legal guardian of the minor or the legal heir of the Policyholder can become the Policyholder and continue to pay the premium to keep the policy alive. Further, the Policyholder (proposer) must have an insurable interest in the life of the minor and the same shall be determined as per the Company's Board Approved Underwriting Policy.
10. **Nomination and Assignment:**
 - Nomination should be in accordance with provisions of Section 39 of the Insurance Act, 1938, as amended from time to time.
 - Assignment should be in accordance with provisions of Section 38 of the Insurance Act, 1938, as amended from time to time.

Section 41 of the Insurance Act, 1938 (as amended from time to time):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty that may extend to ten lakh rupees.

Section 45 of the Insurance Act, 1938 (as amended from time to time):

Fraud and Misstatement would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938, as amended from time to time. For provisions of this Section, please contact the insurance Company or refer to the sample policy contract of this product on our website www.canarahsbclife.com.

Procedure for Grievance Redressal

Grievance Redressal Process In case of any concern you may have, kindly visit any of our branches or call our resolution center. You can also write an email to us or reach us through the online form on our website. We will respond to you maximum within two weeks from the date of receiving your complaint.

Complaint Redressal Unit Canara HSBC Life Insurance Company, 139P, sector 44, Gurugram - 122003, Haryana, India Toll Free- 1800-103-0003/1800-891-0003 Email: cru@canarahsbclife.in. In case you do not receive a response from us or are not satisfied with the same you may write to our Grievance Redressal Officer at 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 (<https://www.canarahsbclife.com/contact-us/grievance-redressal>). To locate our branch please visit <https://www.canarahsbclife.com/contact-us/locate-a-branch>. In case the complaint is not attended to within two weeks of registration of the complaint or the resolution provided by the Insurer/GRO is not satisfactory, the client may complain to Bima Bharosa by visiting: <https://bimabharosa.irdai.gov.in>

In case you are still not satisfied with the decision/resolution provided by the Company, you may approach the Insurance Ombudsman of your respective State for redressal of your grievance. For more details kindly refer to our website www.canarahsbclife.com or the GBIC website at <https://cioins.co.in/Ombudsman> for the list of Ombudsman.

Kindly note that you may approach the Insurance ombudsman, 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.

About us:

Canara HSBC Life Insurance Company Limited is a joint venture promoted by Canara Bank and HSBC Insurance (Asia Pacific) Holdings Limited. Punjab National Bank is also a shareholder of the Company, while the remaining is held by other public shareholders and other investors.

Our aim is to provide you with a range of life insurance products backed by customer service and thereby, making your life simpler.



Canara HSBC Life Insurance Company Limited
(IRDAI Regn. No. 136)

Registered Office: 8th Floor, Unit No. 808 - 814, Ambadeep Building,
Plot No.14, Kasturba Gandhi Marg, New Delhi - 110001, India

Head Office: 139 P, Sector 44, Gurugram-122003, Haryana, India

Corporate Identity No.: L66010DL2007PLC248825

Website: www.canarahsbclife.com

Call: 1800-103-0003/1800-891-0003

Email: customerservice@canarahsbclife.in

“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 ”

Trade Logo of Canara HSBC Life Insurance Company Limited is used under license with Canara Bank, HSBC Group Management Services Limited. This product brochure gives only the salient features of the plan and it is indicative of terms and conditions. This brochure should be read in conjunction with the Terms & Conditions for this plan as provided in sample policy contract available on our website.