

Life may bowl bouncers but you've got the perfect defence

Assure your family's tomorrow at zero cost life insurance* with return of premium.



Boost your sum assured



Life cover up to 80 years



Death benefits payable as lump sum or installments



Canara HSBC Life Insurance | Promises Ka Partner

*The above premium is calculated for male aged 30 years applicable for a Male Non-Smoker Life, opting for the Level Coverage Option of Life Secure with Return of Premium with a Sum Assured of ₹1 crore, an annual premium payment mode, and a policy term of 40 years with Limited Pay of 10 years. This is calculated by dividing the annual premium ₹36,995 by 12 which results to ₹3,083 per month. The premium is exclusive of Goods and Service Tax and applicable cess(es)/levy, if any. Actual premium rates may vary and will depend on the company's assessment of risk on insured's health, lifestyle, occupation, etc. Other terms and conditions will also apply. ^At the end of the Policy Term, Total Premiums Paid, excluding the underwriting extra premiums, if any, will be returned to the policyholder under 'Life Secure with Return of Premium' option, provided applicable conditions are met.

About The Product

In life, we often take the future for granted, but unexpected events can disrupt everything in an instant. The thought of leaving your loved ones unprepared for such situations can be overwhelming. That's where having a safety net becomes crucial – something that ensures they are financially stable, no matter what happens.

Introducing **PROMISE2PROTECT**

your reliable partner in securing your family's future.

It ensures financial stability for your loved ones with a lump sum payout in case of an unfortunate event. Offering two flexible options, Life Secure provides life cover for the policy term, while Life Secure with Return of Premium offers life cover along with a return of premiums if you outlive the policy term. Promise2Protect is here to provide peace of mind, knowing your family is protected.

Key Benefits

1

Whole Life Cover:

Get coverage till 80 years, securing your future and legacy.

2

Customisable Coverage:

Increase your sum assured by up to 100% to match your growing lifestyle.

3

Family Oriented:

Cover your spouse with the same or separate sum assured for full family security.

4

Return of Premium Option:

Get your premiums back if you outlive the term, ensuring peace of mind.

5

Flexible Payout Option:

Get the death benefit as a lump sum, in installments, or both with increasing income options.



1

Life Secure

Under this option, the Sum Assured on Death will be paid if the Life Assured or Spouse passes away during the policy term, as long as the policy is active. Both the Life Assured and Spouse can be covered for the entire policy term, based on the policy terms. The policy will end when the last surviving person covered under it passes away or the policy term ends.

2

Life Secure with Return of Premium

Under this option, the Sum Assured on Death, as per the chosen coverage option, will be paid upon the death of the Life Assured during the policy term. The policy will terminate after this benefit is paid.

If the Life Assured survives until the end of the policy term and the policy is active, the Sum Assured on Maturity will be paid to the Policyholder on the maturity date, and the policy will then terminate.



Sample Illustration

Below is an illustration showing the premium amounts (in ₹) for different ages and premium payment tenures under the plan options. These rates are applicable for a Male Non-Smoker Life, opting for the Level Coverage Option with a Sum Assured of ₹1 crore, an annual premium payment mode, and a policy term of 40 years.



Plan Option	Age (in years)	Limited Pay 5 years	Limited Pay 10 years	Limited Pay 15 years	Regular Pay
Life Secure	18	32,451 p.a./2,704 p.m.	18,242 p.a./1,520 p.m.	13,141 p.a./1,095 p.m.	8,786 p.a./732 p.m.
	20	32,453 p.a./2,704 p.m.	18,224 p.a./1,520 p.m.	13,143 p.a./1,095 p.m.	8,788 p.a./732 p.m.
	30	48,157 p.a./4,013 p.m.	28,162 p.a./2,347 p.m.	19,254 p.a./1,604 p.m.	11,942 p.a./995 p.m.
	40	1,11,092 p.a./9,258 p.m.	57,149 p.a./4,762 p.m.	46,251 p.a./3,854 p.m.	26,662 p.a./2,222 p.m.
Life Secure with Return of Premium	18	N/A	27,381 p.a./2,282 p.m.	22,723 p.a./1,893 p.m.	16,462 p.a./1,372 p.m.
	20	N/A	27,383 p.a./2,282 p.m.	22,725 p.a./1,894 p.m.	16,464 p.a./1,372 p.m.
	30	N/A	36,995 p.a./3,083 p.m.	30,988 p.a./2,582 p.m.	21,982 p.a./1,832 p.m.
	40	N/A	77,416 p.a./6,451 p.m.	70,022 p.a./5,835 p.m.	46,181 p.a./3,848 p.m.

Note: Premium amounts shown are exclusive of taxes

Plan at a Glance

PARAMETERS	DESCRIPTION
Plan Options	1. Life Secure 2. Life Secure with Return of Premium
Minimum Age at Entry (age as on last birthday)	18 years
Maximum Age at Entry (age as on last birthday)	60 years For PPT option "Upto 60 years" Life Secure: 55 years Life Secure with Return of Premium: 50 years
Maximum Maturity Age (subject to maximum Policy Term)	80 years
Minimum Policy Term [#]	Life Secure: 5* Years Life Secure with Return of Premium: 10 Years
Maximum Policy Term [#]	Life Secure: (80 years - Age at entry)** Life Secure with Return of Premium: (80 years - Age at entry)**

PARAMETERS	DESCRIPTION										
Premium Payment Term (PPT) ^	Life Secure: Regular Pay Limited Pay options of 5 [^] /10/15/Up to age 60 years [®] Life Secure with Return of Premium ^{###} : Regular Pay Limited Pay options of 10/15/Up to age 60 years										
Premium Frequency	Yearly/Half Yearly/Quarterly/Monthly The Policyholder may change the premium payment mode anytime during the PPT under Life Secure Plan Option. The same shall be effective from the subsequent Policy Anniversary date, subject to application of modal factor. The request should be made at least 60 days prior to the Policy Anniversary from which the change will be effective. There is no fee on such alteration. <table border="1" data-bbox="318 316 983 480"> <thead> <tr> <th>Mode</th> <th>Modal Factors</th> </tr> </thead> <tbody> <tr> <td>Annual</td> <td>1.00</td> </tr> <tr> <td>Half-Yearly</td> <td>0.51</td> </tr> <tr> <td>Quarterly</td> <td>0.26</td> </tr> <tr> <td>Monthly</td> <td>0.09</td> </tr> </tbody> </table>	Mode	Modal Factors	Annual	1.00	Half-Yearly	0.51	Quarterly	0.26	Monthly	0.09
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Minimum Sum Assured	Life Secure: ₹ 25 Lakhs										
Maximum Sum Assured	No Limit (Subject to Board Approved Underwriting Policy); For Non-working Spouse: ₹ 50 Lakhs										
Premium	The premiums payable will vary basis the chosen Plan Option, Sum Assured, Coverage Option, Premium Payment Term, Policy Term, Premium Payment Frequency, age, gender of the Life Assured/Spouse, tobacco usage and any other factors depending upon the risks associated with the health of the Life Assured/Spouse, subject to Board Approved Underwriting Policy.										

**Where both Life Assured and Spouse are covered under the policy, Age at Entry for calculating maximum Policy Term is the higher of the Age (last birthday) of the Life Assured and Working/Non Working Spouse (where applicable) at the time of policy inception.

[^]5 years PPT with Policy Terms up to 9 years is only available for ages at entry of 35 years and above for respective lives (as applicable).

[®]This option is not available if Spouse coverage (working or non-working) is selected.

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