



# WE PROMISE YOU A PLAN THAT CHANGES WHEN YOUR PLANS CHANGE

## Key Features



Increasing cover option<sup>1</sup>



Whole Life Cover<sup>2</sup>



Spouse cover<sup>3</sup>

CANARA HSBC ORIENTAL BANK OF COMMERCE LIFE INSURANCE



**iSelect Star**  
Term Plan

An Individual Non-Linked Non-Par Pure Risk Premium Life Insurance Term Plan

## PLAN AT GLANCE

| Parameters                                    | Minimum                                                                                                                                                                                                                      | Maximum                                                                                                                                                                                                                                             |
|-----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Age at Entry                                  | 18 years                                                                                                                                                                                                                     | 65 years<br>For PPT Upto Age 60 years (Under Plan Option Life) <sup>4</sup> – 55 years<br>For PPT Upto Age 60 years (Under other Plan Options) <sup>4</sup> – 50 years<br>For Single Premium Option – 45 years<br>For Non-Working Spouse – 50 years |
| Age at Maturity                               | 28 years                                                                                                                                                                                                                     | 80 years<br>For Whole Life Coverage <sup>4</sup> under Plan Option Life – 99 years<br>For ADB / ATPD – 75 years                                                                                                                                     |
| Policy Term (subject to Maximum Maturity Age) | Plan Option Life – 5 years <sup>5</sup><br>Other Plan Options – 10 years                                                                                                                                                     | Plan Option Life – 62 years except for Whole Life Coverage <sup>4</sup> where it will be fixed at 99 minus Age at Entry<br>Other Plan Options – 30 years                                                                                            |
| Premium Payment Term (PPT)                    | Life                                                                                                                                                                                                                         | Single Premium (not available for Whole Life Coverage)<br>Limited Pay – 5 <sup>5</sup> / 10 / 15 / 20 / 25 / Up to Age 60 years <sup>4,6</sup><br>Regular Pay – Equal to the Policy Term                                                            |
|                                               | Life with Return of Premiums                                                                                                                                                                                                 | Limited Pay – 10 / 15 / 20 / 25 / Up to Age 60 years <sup>6</sup><br>Regular Pay – Equal to the Policy Term                                                                                                                                         |
|                                               | Life Plus                                                                                                                                                                                                                    | Limited Pay – 10 / 15 / 20 / 25 / Up to Age 60 years <sup>6</sup><br>Regular Pay – Equal to the Policy Term                                                                                                                                         |
| Premium Payment Mode                          | Yearly / Half-yearly / Quarterly / Monthly<br>The Policyholder may change the premium payment mode anytime during the PPT under Plan Option Life subject to application of modal factor. There is no fee on such alteration. |                                                                                                                                                                                                                                                     |
|                                               | Mode                                                                                                                                                                                                                         | Modal Factors                                                                                                                                                                                                                                       |
|                                               | Annual                                                                                                                                                                                                                       | 1.00                                                                                                                                                                                                                                                |
|                                               | Half-Yearly                                                                                                                                                                                                                  | 0.51                                                                                                                                                                                                                                                |
|                                               | Quarterly                                                                                                                                                                                                                    | 0.26                                                                                                                                                                                                                                                |
| Monthly                                       | 0.09                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                     |
| Sum Assured                                   | Plan Option Life <sup>7</sup> – ₹25,00,000<br>Optional In-Built Covers – ₹25,00,000<br>Other Plan Options – ₹15,00,000                                                                                                       | As per Board Approved Underwriting Policy (BAUP)<br>For ADB – ₹3,00,00,000<br>For ATPD PPP – ₹1,00,00,000<br>For non-Working Spouse – ₹25,00,000                                                                                                    |
| Premium                                       | Would vary and depends on the chosen Plan Option, Sum Assured, Policy Term, PPT, Premium Payment Mode and other options available under the plan                                                                             |                                                                                                                                                                                                                                                     |



LIFE INSURANCE COMPANY OF THE YEAR 2020\*\*

\*\*In March 2020 Canara HSBC Oriental Bank of Commerce Life Insurance has been conferred with "Life Insurance Company of the Year" at India Insurance Summit and Awards 2020. <sup>1</sup>Increasing Cover Option is applicable under Life Option. <sup>2</sup>Whole Life Cover is applicable under plan options Life & Life plus. <sup>3</sup>Spouse coverage is applicable under Life Option only and cannot be opted with Whole Life Coverage or where Premium Payment Term is Up to Age 60 Years under Plan Option Life. <sup>4</sup>This Option is not available if you have opted for Spouse coverage. <sup>5</sup>Policy Term of 5 years to 9 years is available only for Age at entry of 35 years and above. Similarly 5 years PPT with Policy Terms up to 9 years is only available for ages at entry of 35 years and above. <sup>6</sup>The minimum PPT under this Option will be 5 years and 10 years for Plan Option Life and other Plan Options respectively. <sup>7</sup>For CSB option, the base Sum Assured chosen by the Policyholder / Working Spouse should be at least ₹50,00,000. Purchase of any insurance products by a bank's customer is purely voluntary and is not linked to availment of any other facility from the bank.

**BEWARE OF SPURIOUS/FRAUD PHONE CALLS ! • IRDAI is not involved 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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