

# Enjoy an independent future with an enhanced Protection plan.

CANARA HSBC LIFE INSURANCE  
**iSELECT**  
**SMART360 TERM PLAN**  
A Non-Linked Non-Participating Individual Pure Risk Premium Life Insurance Plan



**Life Secure with Income**

- Key Features\*:**
-  **Life Cover**
  -  **Income Benefit**
  -  **Critical Illness Cover**
  -  **Accidental Death or Disability Cover**

## PLAN AT A GLANCE

PARAMETERS	DESCRIPTION										
<b>Minimum Age at Entry</b> <i>(age as on last birthday)</i>	18 years										
<b>Maximum Age at Entry</b> <i>(age as on last birthday)</i>	55 years, except for the following: For PPT of 'Up to 60 years': 50 years										
<b>Maximum Maturity Age</b> <i>(subject to maximum Policy Term)</i>	99 years Where Policy Term of up to 99 years of age is opted, the Policy terminates on the Policy Anniversary coinciding with or immediately after the 99th birthday of the Life Assured.  If ADB/ ATPD PP/ATPD PPP Optional In-Built Cover are opted, maximum maturity of the base plan as well as these Optional In-Built Covers will be 75 years. If CI PP/CI PPP Optional In-Built Cover is opted, maximum maturity of the base plan can be 99 years while the maximum maturity of CI cover will be 70 years										
<b>Minimum Policy Term<sup>1,2</sup></b>	65 minus age at entry										
<b>Maximum Policy Term<sup>1,2</sup></b>	81 Years (99 minus age at Entry)										
<b>Premium Payment Term (PPT)<sup>3,4</sup></b>	Regular Pay Limited Pay options of 10/15/20/25/Up to age 60 years <sup>5</sup>										
<b>Premium Frequency</b>	Yearly/Half Yearly/Quarterly/Monthly The Policyholder may change the premium payment mode anytime during the PPT under Life Secure with Income Plan Option subject to application of modal factor. There is no fee on such alteration. <table border="1" data-bbox="405 2743 1407 2935"> <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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Annual	1.00										
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<b>Minimum Sum Assured</b>	Rs. 15 Lakhs Critical Illness Sum Assured: Rs. 5 Lakhs										
<b>Maximum Sum Assured</b>	No Limit (Subject to Board Approved Underwriting Policy) ; Optional In-built Covers (subject to underwriting) ADB Sum Assured: Rs. 2 Crore ATPD Sum Assured: Rs 1 Crore Critical Illness Sum Assured: Rs. 50 Lakhs capped at 50% of Base Sum Assured										
<b>Note:</b>	– <i>The Sum Assured for Accidental Death Benefit, Accidental Total &amp; Permanent Disability, Critical Illness under Optional In-built Covers can be chosen independently from the Sum Assured opted under the base Plan Option at inception but cannot be more than the same.</i>										
<b>Premium</b>	Would vary and depends on the Age, Gender, Tobacco usage, chosen Plan Option, Coverage Option, Sum Assured, Policy Term, Premium Payment Term, Premium Payment Mode, Optional In-built Cover(s) available under the plan and Underwriting.										



**SPEAK TO YOUR BANK MANAGER FOR DETAILS**

**For more information: ☎ 1800-103-0003/1800-180-0003/1800-891-0003**

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\*Benefit shall be available as per the plan/coverage option, optional inbuilt covers opted and applicable terms and conditions. <sup>1</sup>Policy Term for ADB / ATPD benefits will be same as that applicable for base Death Benefit for all the Plan Options. <sup>2</sup>The Policy Term for CI benefit shall be lower of the Policy Term applicable for base Death Benefit or 70 - Age at Entry <sup>3</sup>PPT for ADB / ATPD benefits will be same as that applicable for base Death Benefit <sup>4</sup>This PPT option will be available subject to a minimum PPT in the Policy being 10 years and will be calculated as 60 minus age at entry. <sup>5</sup>The Life Assured shall independently choose the Premium Payment Term for CI benefit which should be less than or equal to the Premium Payment Term of the base Death benefit, subject to PPT Option being same for both base Death Benefit and CI benefit. 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.

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