

Enhanced protection with return of premium for a secure life.

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



Life Secure with Return of Premium

- Key Features*:**
-  Life Cover
 -  Return of Premium
 -  Terminal Illness Benefit
 -  Critical Illness Cover
 -  Accidental Death or Disability Cover

PLAN AT A GLANCE

PARAMETERS	DESCRIPTION										
Minimum Age at Entry <i>(age as on last birthday)</i>	18 years										
Maximum Age at Entry <i>(age as on last birthday)</i>	65 years, except for the following: For PPT of 'Up to 60 years': 50 years										
Maximum Maturity Age <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/ TI/ 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 shall be 70 years both for base plan & CI benefit.										
Minimum Policy Term^{1,2}	10 years										
Maximum Policy Term^{1,2}	81 Years (99 minus age at Entry)										
Premium Payment Term (PPT)^{3,4}	Regular Pay Limited Pay options of 10/15/20/25/Up to age 60 years ⁵										
Premium Frequency	Yearly/Half Yearly/Quarterly/Monthly <table border="1" style="width: 100%; margin-top: 5px;"> <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										
Half-Yearly	0.51										
Quarterly	0.26										
Monthly	0.09										
Minimum Sum Assured	Rs. 15 Lakhs Critical Illness Sum Assured: Rs. 5 Lakhs										
Maximum Sum Assured	No Limit (Subject to Board Approved Underwriting Policy) ; Optional In-built Covers (subject to underwriting) ADB/Terminal Illness 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										
Note:	– The Sum Assured for Accidental Death Benefit, Accidental Total & Permanent Disability, Critical Illness, Terminal 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.										
Premium	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. ¹Policy Term for ADB / ATPD / TI benefits will be same as that applicable for base Death Benefit for all the Plan Options. ²The Policy Term for CI benefit shall be same as that applicable for base Death Benefit ³PPT for ADB / ATPD / TI/ CI benefits will be same as that applicable for base Death Benefit ⁴PPT for CI benefit will be same as that applicable for base Death Benefit ⁵ 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. Purchase of any insurance product 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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