

# Promise enhanced protection to your loved ones

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



**Life Secure**

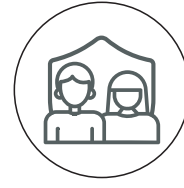
Key Features\*:



Life Cover



Block your Premium



Spouse Cover



Child Care Benefit



Critical Illness Cover

## PLAN AT A GLANCE

PARAMETERS	DESCRIPTION										
Minimum Age at Entry <i>(age as on last birthday)</i>	Life Assured/Spouse: 18 years										
Maximum Age at Entry <i>(age as on last birthday)</i>	65 years, except for the following: Single Premium: 40 years For PPT of 'Up to 60 years': 55 years Non-working Spouse: 50 Years (40 years for Single Premium)										
Maximum Maturity Age <i>(subject to maximum Policy Term)</i>	99 years (80 Years for Single Premium or for a Non-Working Spouse) 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 of the base plan can be 99 years while the maximum maturity of CI cover will be 70 years										
Minimum Policy Term <sup>#5</sup>	5* years										
Maximum Policy Term <sup>#5</sup>	81 Years (99 minus age at entry)** <sup>\$\$\$</sup> for Regular Pay/Limited Pay)/62 Years (80 minus age at entry)** <sup>\$\$\$</sup> for Single Pay)										
Premium Payment Term (PPT) <sup>^^@/#^</sup>	Single Pay (Not applicable where Maturity Age is above 80 Years) Regular Pay Limited Pay options of 5 <sup>^</sup> /10/15/20/25/Up to age 60 years <sup>@</sup>										
Premium Frequency	Yearly/Half Yearly/Quarterly/Monthly/Single The Policyholder may change the premium payment mode anytime during the PPT under Life Secure Plan Option subject to application of modal factor. There is no fee on such alteration. <table border="1"> <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	Rs. 25 Lakhs Critical Illness Sum Assured: Rs. 5 Lakhs										
Maximum Sum Assured	No Limit (Subject to Board Approved Underwriting Policy) ; For Non-working Spouse: Rs.50 Lakhs 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										
<b>Note:</b>	<ul style="list-style-type: none"> <li>The Sum Assured for Accidental Death Benefit, Accidental Total &amp; Permanent Disability, Critical Illness, Terminal Illness, Child Care Benefit 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.</li> <li>For Block Your Premium option, the Policy Term of the base Death Benefit should be more than or equal to 10 years.</li> </ul>										
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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#Policy Term for Spouse Coverage as well as ADB / ATPD / TI benefits will be same as that applicable for base Death Benefit for all the Plan Options.

\*5-9 years of Policy Terms are only available for ages at entry of 35 years and above.

\*\*Age at Entry is the higher of the Age (last birthday) of the Life Assured and Working Spouse (where applicable)

\$\$\$The Policy Term for CI benefit shall be lower of the outstanding PT for the base Death Benefit or 21 minus the Age last birthday of Child of the Life Assured / Working Spouse, as applicable, at the time this option becomes effective. The Life Assured / Working Spouse shall independently choose the Policy Term of the base Death Benefit and CCB.

^5 years PPT with Policy Terms up to 9 years is only available for ages at entry of 35 years and above.

@This PPT option will be available subject to a minimum PPT in the Policy being 5 years and will be calculated as 60 minus age at entry. Further, this option is not available if Spouse coverage (working or non-working) is selected.

#^ PPT for Spouse Coverage as well as ADB / ATPD / TI benefits will be same as that applicable for base Death Benefit

^^The Life Assured/Working Spouse shall independently choose the Premium Payment Term for CCB 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 CCB.

@@The Life Assured / Working Spouse 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.

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