CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your Policy.
You are also advised to go through your Policy Document

Sl No.	Title	Description *(Please refer to applicable Policy Clause Number in next column)*	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Canara HSBC Life Insurance EZ Pension UIN 136L094V01	-
2	Proposal Number	*<Proposal Number>*	-
3	Type of Insurance Policy	Unit Linked Individual Pension Plan	-
4	Basic Policy details	Instalment Premium: ₹ *<Modal Premium Amount>*	-
		Premium Payment Mode: *<Single/Monthly/ Quarterly/ Half-Yearly/ Yearly >*	-
		Sum Assured on death: ₹ *<Sum Assured>* at inception	-
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: *<Premium Payment Term> years*	-
		Policy Term: *<Policy Term> years*	-
5	Policy Coverage/ benefits payable	Benefits payable on vesting/maturity: Following is applicable for an in-force policy: Fund Value as on Maturity Date and the Policy will terminate upon payment of such benefit.	Clause 1 (1.2) of Part C
		Benefits payable on death: Following is applicable for an in-force policy: Higher of: • Fund Value as available on date of intimation, or • 105% of all premiums paid up to the date of death. Upon payment of this benefit, no other benefit shall be payable and the Policy will immediately and automatically terminate.	Clause 1 (1.1) of Part C
		Survival benefits excluding that payable on maturity: Not applicable	-
		Surrender benefits: • Surrender in first 5 policy years - Fund Value as on the date of receipt of valid surrender request will be transferred to the Pension Discontinued Policy Fund subject to deduction of applicable Surrender/Discontinuance Charges. Discontinuance Value as on the end of the Lock in Period will be paid. • Surrender post 5 policy years - Fund Value as on the date of receipt of valid surrender request will be paid.	Clause 6 (6.1) of Part D
		Options to policyholders for availing benefits, if any, covered under the policy: • Utilization of vesting/surrender benefit – i) To utilize the entire proceeds to purchase immediate annuity or deferred annuity from us at the then prevailing annuity rate.	6.1, of Part D and 1.2 of Part C

		ii) To commute up to 60% and utilize the balance amount to purchase immediate annuity or deferred annuity from us at the then prevailing annuity rates. iii) To purchase immediate annuity or deferred annuity from another insurer at the then prevailing annuity rate, as stipulated by the Authority, currently up to 50%, of the entire proceeds of the policy net of commutation In case proceeds of the policy (net of commutation) on vesting are not sufficient to purchase minimum annuity as allowed by Authority, as amended from time to time, such amount may be paid to the policyholder as lumpsum	
		Other benefits/ options payable, specific to the policy, if any: Not applicable	-
		Lock-in period: 5 years	Part B Glossary of Important Terms
6	Options available (in case of Linked Insurance Products)	Partial Withdrawal: Available	Clause 4 (4.1) of Part D
		Top-up Provision: Not available	-
		Switches: Available	Clause 4 (4.5) of Part D
		Settlement option: Not available	-
		Any other option: • Premium Redirection • Postponement of Date of Vesting • Change in Premium payment mode • Premium Reduction	Clause 4.2, 4.3, 4.4, of Part D and 1.4 of Part C
7	Option available (in case of Annuity product)	Not applicable	-
8	Riders opted, if any	Not applicable	-
9	Exclusions (events where insurance coverage is not payable), if any	Suicide Exclusion	Clause 22 of Part F
10	Waiting/ lien Period, if any	Not applicable	-
11	Grace period	• 30 days in case of yearly, half-yearly and quarterly premium payment mode • 15 days in case of monthly premium payment mode	Clause 3 of Part C
12	Free Look Period	30 days from the date of receipt of the Policy Document, whether received electronically or otherwise (whichever is earlier).	Clause 7 of Part D
13		**Lapse:** If premiums have not been paid –	Clause 6 of Part D

	Lapse, paid-up and revival of the Policy	**During the first five (5) policy years:** Policy will be converted to a discontinued life policy at the end of the grace period **After first five (5) policy years:** Policy will be, immediately & automatically, converted to a paid-up policy at the end of the grace period.	
		Reduced Paid-up: In case of non-payment of due Premium after completion of Lock-in Period, the policy benefits would reduce.	Clause 6 (6.2.2) of Part D
		Revival: Policy can be revived within a revival period of consecutive 3 years from the date of first unpaid premium.	Clause 5 of Part D
14	Policy Loan, if applicable	Not applicable	-
15	Claims/ Claims Procedure	Turn Around Time (TAT) for death claims settlement: Death claim, except in cases warranting investigation — Within 15 days from the date of intimation of claim Death claim warranting investigation — Within 45 days from the date of intimation of claim Above shall be aligned to comply with the Regulatory changes, if any, at all times.	-
		Claims procedure: Step 1 – Claim Intimation & Registration: The nominee/ claimant can intimate about the claim by filling the Claim Form and sending it to Insurer at head office/ nearest Bank branch/ Insurer offices or online along with mandatory documents. Step 2 – Claim Processing: Special Claim Team will assess the claim and inform in case any further document is needed to be submitted. Step 3 – Claim Settlement: Once the claim is intimated, and all the relevant documents are received, the claim decision shall be taken.	
		Helpline/ Call-centre number: 1800-103–0003 / 1800-891-0003	
		Contact details of the Insurer: https://www.canarahsbclife.com/contact-us/contact-details Register and track claim at: Customer Portal: https://customer.canarahsbclife.com/#/login Customer service App: For android mobile: https://play.google.com/store/apps/details?id=com.choiceapp.genius&hl=en_IN For iOS: https://apps.apple.com/in/app/canara-hsbc-life/id1637840399	
		Link for downloading Claim form & list of documents required: https://www.canarahsbclife.com/claims	
16	Policy Servicing	Turn Around Time (TAT): • Free-look cancellation - Within 7 days from date of request • Surrender/ Partial-withdrawal – Within 7 days from date of request • Survival payouts – on or before due date (subject to NAV)	-
		Helpline/ Call-centre number: 1800-103–0003 / 1800-891-0003	
		Contact details of the Insurer: https://www.canarahsbclife.com/contact-us/contact-details	

		Download forms, access list of documents and/or place service request through following modes: • Customer Portal: https://customer.canarahsbclife.com/#/login • Customer service App: https://www.canarahsbclife.com/app-download.html • Email: customerservice@canarahsbclife.in • Walk-in to any of our nearest branches	
17	Grievances/ Complaints	Complaint Redressal: Toll Free: 1800-103-0003 / - 1800-891-0003 email: cru@canarahsbclife.in. Website link for registering complaints: https://www.canarahsbclife.com/contact-us/grievance-redressal, Resolution time: two weeks from date of receipt of complaint Escalation: Grievance Redressal Officer: Canara HSBC Life Insurance Company, 139P, sector 44, Gurugram - 122003, Haryana, India. Toll Free: 1800-103-0003 / 1800-891-0003 email: gro@canarahsbclife.in Incase not satisfied or no response received from Us within 2 weeks, you can register complaint at Bima Bharosa https://bimabharosa.irdai.gov.in Or You can approach Insurance Ombudsman of the respective state, if you do not receive response from us within 30 days from the date of filing the complaint. Kindly refer GBIC website at https://cioins.co.in/Ombudsman for the list of Ombudsman.	-

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place: (Signature of the Policyholder)

Date:

Note: Incase of any conflict, the terms and conditions mentioned in the policy document shall prevail.