

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

*This document provides key information about your Policy.
You are also advised to go through your Certificate of Insurance(COI)*

Sl No.	Title	Description (Please refer to applicable COI Clause Number in next column)	COI Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Canara HSBC Life Insurance Group Asset Secure Non-Linked Non-Participating Group Pure Risk Premium Credit Life Insurance Plan Coverage Option <i><Coverage Option Name></i> UIN 136N082V02	-
2	Master Policy Number/ Member Enrollment Number	Master Policy Number <i><Master Policy Number></i> / Member Enrollment Number <i>< Member Enrollment Number ></i>	-
3	Type of Insurance Policy	Non-Linked Non-Participating Group Pure Risk Premium Credit Life Insurance Plan	-
4	Basic Policy details	Single/ Instalment Premium: ₹ <i><Modal Premium Amount></i>	-
		Premium Payment Mode: <i><Single/ Monthly/Quarterly/ Half-Yearly/ Yearly ></i>	-
		Sum Assured on death: ₹ <i><Sum Assured></i> (Initial Sum Assured)	-
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: <i><Premium Payment Term> years</i>	-
		Policy Term: <i><Coverage Term> Months</i>	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Not applicable	Clause 2
		Benefits payable on death: Following is applicable for an in-force policy: <i><Level Cover></i> Sum Assured. On payment of this benefit the Insurance Coverage for the Insured Member will cease and no further benefit will be payable. <i><Reducing Cover></i> Sum Assured as per Sum Assured Schedule. On payment of this benefit the Insurance Coverage for the Insured Member will cease and no further benefit will be payable.	Clause 1
		Survival benefits excluding that payable on maturity: Not applicable	-
		Surrender benefits: <i><Single Premium></i> Available from first coverage year. <i><Regular Premium></i> Not applicable <i><Limited Premium></i> Available after all due premiums are paid.	Clause 4
		Options to members for availing benefits, if any, covered under the Master policy: On the pre-closure of the loan, Insured member will have an option to continue the cover	Clause 1.6
		Other benefits/ options payable, specific to the policy, if any:	Clause 4

		<i><Limited Premium></i> If an Insured Member wishes to terminate the Policy during the Premium Payment Term without paying all the due Premiums as per the Premium Payment Term, Early Exit Value will be payable. <i><Single Premium></i> Not applicable <i><Regular Premium></i> Not applicable	
		Lock-in period: Not applicable	-
6	Options available (in case of Linked Insurance Products)	Not applicable	-
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 • Exclusions for Accidental Death Benefit • Exclusion for Critical Illness • Exclusion for Accidental Total & Permanent Disability	Clause 7
10	Waiting/ lien Period, if any	<i><<If Critical Illness benefit is opted>></i> A Waiting Period of 90 days will be applicable from the risk commencement date or date of revival (only if revival happens post 90 days of lapse), whichever is later <i><<If Critical Illness benefit is not opted>></i> Nil	Clause 7
11	Grace period	<i><Non-Single Pay policies></i> • 30 days in case of yearly, half-yearly and quarterly premium payment mode • 15 days in case of monthly premium payment mode <i><Single Pay policies></i> Not applicable	<i><Non-Single Pay policies></i> Clause 5 <i><Single Pay policies></i> -
12	Free Look Period	30 days from the date of receipt of Certificate of Insurance, whether received electronically or otherwise (whichever is earlier).	Clause 16
13	Lapse, paid-up and revival of the Policy	Lapse: <i><Single Pay policies></i> Not applicable	Clause 3.3
		<i><Non-Single Pay policies></i> On non-payment of due premium within the Grace Period	
		Reduced Paid-up: Not applicable	-
		Revival: <i><Non-Single Pay policies></i> A lapsed Insurance Coverage can be revived within 5 years of the due date of the first unpaid premium <i><Single Pay policies></i> Not applicable	<i><Non-Single Pay policies></i> Important definitions of COI <i><Single Pay policies></i> NA
14	Policy Loan, if applicable	Not applicable	-
15	Claims/ Claims Procedure	Turn Around Time (TAT) for death claims settlement: • Last document to settlement (Non-investigation cases) – 30 days	-

		Intimation to settlement (Investigated cases) – 120 days 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 or last necessary document received - Surrender – Within 15 days from date of request or last necessary document received - Survival payouts- Not applicable 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 Unit: Toll Free: 1800-103-0003 / 1800-891-0003, Email ID: cru@canarahsbclife.in. Website link for registering complaints: https://www.canarahsbclife.com/contact-us/grievance-	-

		redressal , Resolution time: two weeks from the 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 ID: gro@canarahsbclife.in In case not satisfied or no response received from Us within 2 weeks, you can approach the Grievance cell of IRDAI and register complaint at Bima Bharosa Shikayat Nivaran Kendra at https://bimabharosa.irdai.gov.in , Toll Free No: 18004254732/155255, Email ID: complaints@irdai.gov.in. Or You can approach Insurance Ombudsman of your respective State, if you do not receive response from us within 30 days from the date of filing the complaint or if your complaint is rejected or if you are not satisfied with our response. Kindly refer the website at https://cioins.co.in/Ombudsman for the list of Ombudsman and office details.	
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Declaration by the Member

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

Place:

(Signature of the Member)

Date:

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