CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your Group Insurance Scheme.
You are also advised to go through your Master Policy & Scheme Rules.

Sl No.	Title	Description *(Please refer to applicable Clause Number in next column)*	Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Canara HSBC Life Insurance Group Term Edge Plan Coverage Option:*< Death Only/ Death & Terminal Illness/ Death, Terminal Illness and Critical Illness >* UIN 136N070V02	-
2	Proposal Number	*<Proposal Number>*	-
3	Type of Insurance Policy	Non-Linked Non-Par One Year Renewable Group Term Pure Risk Life Insurance Plan	-
4	Basic Policy details	Instalment Premium: ₹ *<Yearly/ Half-Yearly/Quarterly/ Monthly>*	-
		Premium Payment Mode: *<Yearly/ Half-Yearly/Quarterly/ Monthly>*	-
		Total Sum Assured: ₹ *<Total Sum Assured of Members>* (Initial Sum Assured)	-
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: One Year	-
		Policy Term: One Year from the Date of Commencement of Master Policy	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Not applicable	
		Benefits payable on death: Following is applicable for an in-force policy: On Death of the Insured Member provided no Terminal Illness benefit has been paid, if applicable, Sum Assured applicable to the Insured Member shall be paid. All future insurance coverage will cease.	Clause 4.1
		Survival benefits excluding that payable on maturity: Not applicable	-
		Surrender benefits: Not applicable	-
		Options to member for availing benefits, if any, covered under the Master Policy: • Death • Death & Terminal Illness • Death, Terminal Illness and Critical Illness	Clause 4
		Other benefits/ options payable, specific to the policy, if any: Not applicable	-
		Lock-in period: Not applicable	-
6	Options available (in case of Linked Insurance Products)	Not applicable	-
7	Option available (in	Not applicable	-

	case of Annuity product)		
8	Riders opted, if any	Not applicable	-
9	Exclusions (events where insurance coverage is not payable), if any	• Suicide Exclusion • Exclusions for Critical Illness	Clause 16
10	Waiting/ lien Period, if any	*<<If Critical Illness benefit is opted>* In case of Critical Illness a period of 90 days from the date of commencement of the Master Policy or effective date of joining of the Insured Member, whichever is later *<<If Critical Illness benefit is not opted>* Not applicable	Clause 12.b
11	Grace period	*<Non-Single Pay policies>* • 30 days in case of half-yearly and quarterly premium payment mode • 15 days in case of monthly premium payment mode • In case of Yearly premium payment: Not applicable *<Single Pay policies>* Not applicable	*<Non-Single Pay policies>* Clause 11 *<Single Pay policies>* -
12	Free Look Period	30 days from the date of receipt of Policy Document, whether received electronically or otherwise (whichever is earlier)	Clause 22
13	Lapse, paid-up and revival of the Policy	Lapse: non-Payment of due Premium within Grace Period.	Part B (Glossary of important terms)
		Reduced Paid-up: Not applicable	-
		Lapse & Revival: A lapsed Insurance Coverage can be revived within 90 days of the first unpaid premium or up to the scheme renewal date, whichever is earlier	Clause 14
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 the Insurer/Master Policyholder 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.	-

Declaration by the Master Policyholder

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

Place: (Signature of the Master Policyholder)

Date:

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