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 Clause Number in next column)*	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Canara HSBC Life Insurance Group Traditional Plan Scheme Chosen: *<Defined Benefit/Defined Contribution>* UIN 136N014V03	-
2	Master Policy Number	*< Master Policy Number >*	-
3	Type of Insurance Policy	Non-Linked, Non-Par, Life/Pension Group Savings Insurance Plan	-
4	Basic Policy details	Contribution Amount: ₹ *<Contribution Amount>*	-
		Frequency of Payment of Contribution: *< Frequency of Payment of Contribution>*	-
		Sum Assured on death: ₹ 10,000 per member apart from applicable Master Policy Benefits	
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: Any Amount of Contribution(s) is/are allowed at any time	-
		Policy Term: No defined Policy Term	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Not applicable	-
		Benefits payable on death: In the event of exit of a Member due to death when the Member's cover under this Master Policy is in force, in addition to the Master Policy Benefits, death benefit of Rs. 10,000 will be paid.	Clause 2
		Survival benefits excluding that payable on maturity: In case of an Insured Event as specified in the Scheme Rules in respect of a Member after the Master Policy Commencement Date, the Benefits payable shall be debited from the Scheme Account in accordance with amounts specified in the Scheme Rules.	Clause 2
		Surrender benefits: Master Policy can be surrendered anytime	Clause 7
		Options to member for availing benefits: Not applicable	-
		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	Not applicable	-
10	Waiting/ lien Period, if any	Not applicable	-
11	Grace period	Not applicable	-
12	Free Look Period	30 days from the date of receipt of Policy Document, whether received electronically or otherwise (whichever is earlier)	Clause 9 (o)
13	Lapse, paid-up and revival of the Policy	Not applicable	-
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 Member 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	

<table>
<tr><td>16</td><td>Policy Servicing</td><td>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</td><td>-</td></tr>
<tr><td>17</td><td>Grievances/ Complaints</td><td>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.</td><td>-</td></tr>
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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.