

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 Guaranteed Fortune Plan Plan Option <i>< Guaranteed Savings Option / Guaranteed Cash Back Option ></i> UIN 136N084V05	-
2	Proposal Number	<i><Proposal Number></i>	-
3	Type of Insurance Policy	Non-linked, non-participating, individual, life insurance, savings cum protection plan	-
4	Basic Policy details	Instalment Premium: ₹ <i><Modal Premium Amount></i> Premium Payment Mode: <i><Monthly/ Quarterly/ Half-Yearly/ Yearly ></i> Sum Assured on death at policy inception: ₹ <i><Sum Assured on Death></i> Maturity Benefit: ₹ <i><Guaranteed Sum Assured on Maturity plus Accrued Guaranteed Yearly Addition(s) less Survival Benefit already paid (If applicable)></i> Premium payment Term: <i><Premium Payment Term> years</i> Policy Term: <i><Policy Term> years</i>	Policy Schedule
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Following is applicable for an in-force policy: <i><Guaranteed Savings Option></i> - Guaranteed Sum Assured on Maturity; plus - Accrued Guaranteed Yearly Addition(s) Upon payment of this benefit, the Policy shall immediately and automatically terminate, and no further benefit shall be payable. <i><Guaranteed Cash Back Option></i> - Guaranteed Sum Assured on Maturity, less Survival Benefit already paid, if any, plus - Deferred Survival Benefit, if any; plus - Accrued Guaranteed Yearly Addition(s) Upon payment of this benefit, the Policy shall immediately and automatically terminate, and no further benefit shall be payable.	Clause 1 (1.1) of Part C

	Benefits payable on death: Following is applicable for an in-force policy: < Guaranteed Savings Option > - Sum Assured on Death less CARE Pay Benefit already paid, if any; plus - Accrued Guaranteed Yearly Addition(s), if any. Upon payment of this benefit, the Policy shall immediately and automatically terminate, and no further benefit shall be payable. < Guaranteed Cash Back Option > - Sum Assured on Death less CARE Pay Benefit already paid, if any; plus - Deferred Survival Benefit, if any, plus - Accrued Guaranteed Yearly Addition(s), if any Upon payment of this benefit, the Policy shall immediately and automatically terminate, and no further benefit shall be payable.	Clause 1 (1.2) of Part C
	Survival benefits excluding that payable on maturity: < Guaranteed Savings Option > Not applicable < Guaranteed Cash Back Option > Following is applicable for an in-force policy: Guaranteed Cash Back equal to 15% of Guaranteed Sum Assured on Maturity is payable at the end of each 5th Policy Year, falling before the end of the Policy Term	Clause 1 (1.3) of Part C
	Surrender benefits: Surrender Value is higher of Guaranteed Surrender Value and Special Surrender Value. Policy will acquire Guaranteed Surrender Value after receipt of at least first 2 consecutive Policy Years' Premiums in full. Policy will acquire Special Surrender Value after completion of first Policy Year provided one full year's Premium has been paid.	Clause 1 (1.3) of Part C
	Options to policyholders for availing benefits, if any, covered under the policy: < Guaranteed Savings Option > - CARE Pay CARE Pay benefit shall be applicable under both the Plan Options. Under CARE Pay, provided all due Premiums have been paid and the Policy is in in-force status at the time of death, 100% of Total Premiums Paid till date of death shall be accelerated and paid immediately on intimation of death of the Life Assured. This benefit will be deduced from the Sum Assured on Death payable subsequently under the Policy post the completion of the applicable claim procedure as laid down by the Company. < Guaranteed Cash Back Option > - CARE Pay CARE Pay benefit shall be applicable under both the Plan Options. Under CARE Pay, provided all due Premiums have been paid and the Policy is in in-force status at the time of death, 100% of Total Premiums Paid till date of death shall be accelerated and paid immediately on intimation of death of the Life Assured. This benefit will be deduced from the Sum Assured on Death payable	Clause 1 (1.2) of Part C

		subsequently under the Policy post the completion of the applicable claim procedure as laid down by the Company. Deferring Survival Benefits Under this option, the Policyholder can choose to defer the payout of the survival benefits i.e. the Guaranteed Cash Backs to the end of the Policy Term. The amounts added will be accumulated at a non-participating accumulation rate. This non-participating annual accumulation rate shall be calculated as the 10 Year G-Sec (as of 31st December every year) less 2.0% (floored at 0%), which shall be applicable over the following financial year. The benefits shall be payable upon death of the Life Assured or upon Surrender / Maturity under the Policy, whichever is earlier.	
		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 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 If the Life Assured commits suicide within 12 months from the date of commencement of risk under the policy or date of revival of the policy, the benefits payable to nominee / beneficiary under this policy shall be - From the date of inception of the Policy, an amount which is higher of 80% of the Total Premium Paid till the date of death or the Surrender Value as available on the date of death, provided the Policy is in-force or - From the date of revival of the Policy, an amount which is higher of 80% of the Total Premiums Paid till the date of death or the Surrender Value as available on the date of death. Upon payment of the above benefit, the Policy will terminate.	Clause 17 of Part F
10	Waiting/ lien Period, if any	Not applicable	-
11	Grace period	30 days in case of Annual, half-yearly and quarterly premium payment mode 15 days in case of monthly premium payment mode	Clause 2 (2.4) 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 8 of Part D

13	Lapse, paid-up and revival of the Policy	Lapse: A policy shall lapse if the policyholder fails to pay due premiums within the grace period in the first policy year		Clause 2 (2.3) of Part C
		Paid-up: After payment of at least first year's premium, if any subsequent due premium is not paid within the grace period, the policy shall acquire a paid-up status		Clause 16 of Part B
		Revival: A policy can be revived anytime during the policy term within five years from the date of first un-paid Premium		Clause 4 of Part D
14	Policy Loan, if applicable	The Policyholder can avail a loan for an amount of up to 80% of the Surrender Value, after utilizing 100% of deferred Survival Benefits, if any, and subject to a minimum loan amount of Rs. 20,000. The tenure of any such loan will be equal to the outstanding Policy Term		Clause 5 of Part D
15	Claims/ Claims Procedure	Turn Around Time (TAT) for death claims settlement:		Clause 18 of Part F
		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	Clause 24 of Part F
		Helpline/ Call-centre number: 1800-103-0003 / 1800-891-0003	
		Contact details of the Insurer: https://www.canarahsbclife.com/contact-us/contact-details Customers can place the servicing requests through any of the below 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	
		Link for downloading applicable forms and list of documents required: https://www.canarahsbclife.com/download-centre/policy-servicing-forms	
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.	Clause 26 of Part G

Web-link for the product where product related documents can be downloaded:

<https://www.canarahsbclife.com/savings-and-investment-plans/guaranteed-fortune-plan>

Declaration by the Policyholder

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

Place:

(Signature of the Policyholder)

Date:

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