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 Promise4Growth Plus Plan Option *<Promise4Wealth Plus/ Promise4Life Plus/ Promise4Care Plus>* UIN 136L093V01	-
2	Proposal Number	*<Proposal Number>*	-
3	Type of Insurance Policy	A Unit Linked Individual Savings Life Insurance Plan	-
4	Basic Policy details	Instalment Premium: ₹ *<Modal Premium Amount>* Premium Payment Mode: *<Monthly/ Quarterly/ Half-Yearly/ Yearly >* Sum Assured on death: ₹ *<Sum Assured>* Income Benefit Payable on Death (Applicable only for Promise4Care Plus Option): ₹ <*Income Benefit Payable*> Sum Assured on Maturity: Not applicable Premium payment Term: *<Premium Payment Term> years* Policy Term: *<Policy Term> years*	Policy Schedule
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Following is applicable for an in-force policy: *<Promise4Wealth Plus/ Promise4Life Plus>* Fund Value as on Maturity Date and the Policy will terminate upon payment of such benefit. *<Promise4Care Plus>* Fund Value as on Maturity Date is payable as under: • To the Life Assured, if alive • To the Nominee(s), if the Life Assured is not alive. The policy will terminate on payment of such benefit.	Clause 1 (1.2) of Part C
		Benefits payable on death: Following is applicable for an in-force policy: *<Promise4Wealth Plus/ Promise4Life Plus>* Higher of: • Sum Assured less partial withdrawals/ withdrawals under MWO/ SWO, made in the preceding 2 years of the death of the Life Assured; or • Fund Value as on date of intimation of death claim to Us; 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. *<Promise4Care Plus>* Higher of Sum Assured or 105% of all premiums paid up to the date of death shall be payable as a lumpsum to the beneficiary PLUS Premium Funding Benefit will become applicable PLUS Income Benefit (1/12 of the Annualized Premium will be provided as a monthly income starting from the next policy anniversary date post death payable till the end of Policy	Clause 1 (1.1) of Part C

		Term subject to maximum income period of 120 months) PLUS upon maturity, Fund Value is payable as a lump sum or as per Settlement Option chosen before death. The Sum Assured payable on death under Care Plus option is not reduced by the partial withdrawals made prior to the death of the Life Assured.	
		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 Discontinued Policy Fund subject to deduction of applicable Surrender/Discontinuance Charges. The Surrender Value shall be payable at the end of the lock-in period. • Surrender post 5 policy years - Fund Value as on the date of receipt of valid surrender request will be paid out and this Policy will be terminated.	Clause 6 (6.1) of Part D
		Options to policyholders for availing benefits, if any, covered under the policy: • Partial Withdrawals • Milestone Withdrawal Option (MWO) • Systematic Withdrawal Option (SWO) • Settlement Option (Applicable only for Promise4Wealth Plus and Promise4Care Plus). Settlement Option under Promise4Care Plus is not available post death of Life Assured	Clause 4 (4.9, 4.11, 4.12, 4.10) of Part D
		Other benefits/ options payable, specific to the policy, if any: • Loyalty Additions • Wealth Boosters • Return of Mortality Charges are applicable under the product. However, Return of Mortality Charges are not applicable in Promise4Care Plus option.	-Part C
		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 (4.9) of Part D
		Top-up Provision: Top-up Premiums are not allowed under this product	-
		Switches: Available	Clause 4 (4.8) of Part D
		Settlement option: *<Promise4Wealth Plus/ Promise4Care Plus>* Available *<Promise4Life Plus>* Not available	*<Promise4Wealth Plus / Promise4Care Plus>* Clause 4 (4.10) of Part D *<Promise4Life Plus>* -
		Any other option: • Systematic Transfer Option • Return Protector Option • Auto Funds Rebalancing • Safety Switch Option • Premium Redirection • Change in Premium payment mode	Clause 4 (4.1, 4.2, 4.3, 4.4, 4.5, 4.6, 4.7, 4.13, 4.14) of Part D

<table>
<tr><td></td><td></td><td>Change in Premium Payment Term
Reduction in Premium
Option to increase Policy Term</td><td></td></tr>
<tr><td>7</td><td>Option available (in case of Annuity product)</td><td>Not applicable</td><td>-</td></tr>
<tr><td>8</td><td>Riders opted, if any</td><td>Not applicable</td><td>-</td></tr>
<tr><td>9</td><td>Exclusions (events where insurance coverage is not payable), if any</td><td>Suicide Exclusion
In case of death due to suicide within 12 months from the date of commencement of the Policy or from the date of the revival of the Policy, the nominee of the Policyholder shall be entitled to fund value, as available on the date of intimation of death. Further, any charges other than Fund Management Charges recovered subsequent to the date of death of the Life Assured shall be added back to the Fund Value as available on the date of intimation of death. The Policy will terminate upon payment of such benefit amount.

No other exclusion other than the one specified above.</td><td>Clause 22 of Part F</td></tr>
<tr><td>10</td><td>Waiting/ lien Period, if any</td><td>Not applicable</td><td>-</td></tr>
<tr><td>11</td><td>Grace period</td><td>30 days in case of yearly, half-yearly and quarterly premium payment mode
15 days in case of monthly premium payment mode</td><td>Clause 3 of Part C</td></tr>
<tr><td>12</td><td>Free Look Period</td><td>30 days from the date of receipt of the Policy Document, whether received electronically or otherwise (whichever is earlier).</td><td>Clause 7 of Part D</td></tr>
<tr><td rowspan="3">13</td><td rowspan="3">Lapse, paid-up and revival of the Policy</td><td>Lapse / Discontinuance: If the premiums have not been paid:
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</td><td>Clause 6.2 of Part D</td></tr>
<tr><td>Reduced Paid-up: In case of non-payment of due Premium after completion of Lock-in Period, the policy benefits would reduce.</td><td>Clause 6 (6.2.2) of Part D</td></tr>
<tr><td>Revival: Policy can be revived within a revival period of 3 years from the date of first unpaid premium.</td><td>Clause 5 of Part D</td></tr>
<tr><td>14</td><td>Policy Loan, if applicable</td><td>Not applicable</td><td>-</td></tr>
<tr><td rowspan="2">15</td><td rowspan="2">Claims/ Claims Procedure</td><td>Turn Around Time (TAT) for death claims settlement:<table><tr><td>Death claim, except in cases warranting investigation</td><td>Within 15 days from the date of intimation of claim</td></tr><tr><td>Death claim warranting investigation</td><td>Within 45 days from the date of intimation of claim</td></tr></table>Above shall be aligned to comply with the Regulatory changes, if any,</td><td rowspan="2">Clause 23 of Part F</td></tr>
<tr><td>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.</td></tr>
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		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 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 28 of Part G

Web-link for the product where product related documents can be downloaded:
https://www.canarahsbclife.com/ulips/promise4growth-plus

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.