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 Alpha Wealth Plan Option *<Alpha Invest Plus/ Alpha Premium Plus/ Alpha Life Plus>* UIN 136L088V01	-
2	Proposal Number	*<Proposal Number>*	-
3	Type of Insurance Policy	Unit Linked Individual Savings Life Insurance Plan	-
4	Basic Policy details	Single/ Instalment Premium: ₹ *<Modal Premium Amount>*	-
		Premium Payment Mode: *<Single/ Monthly/ Quarterly/ Half-Yearly/ Yearly >*	-
		Sum Assured on death: ₹ *<Sum Assured>*	-
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: *<Premium Payment Term> years*	-
		Policy Term: *<Policy Term> years*	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Following is applicable for an in-force policy: *<Alpha Invest Plus/ Alpha Life Plus>* Fund Value as on Maturity Date and the Policy will terminate upon payment of such benefit. *<Alpha Premium 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	Clause 1 (1.2) of Part C
		Benefits payable on death: Following is applicable for an in-force policy: *<Alpha Invest Plus/ Alpha Life 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; 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. *<Alpha Premium Plus>* Higher of Sum Assured or 105% of all premiums paid up to the date of death PLUS Premium Funding Benefit will become applicable PLUS Fund Value on maturity. Upon payment of the Death benefit, the Premium Funding Benefit will become applicable and upon maturity, Fund Value is payable as a lump sum or as per Settlement Option chosen by You before death.	Clause 1 (1.1) of Part C
		Survival benefits excluding that payable on maturity: Not applicable	-

		Surrender benefits: • Surrender in first 5 policy years - Fund Value will be transferred to the Discontinued Policy Fund subject to deduction of applicable Surrender/ Discontinuance Charges • Surrender post 5 policy years - Fund Value will be paid out	Clause 6 (6.1) of Part D
		Options to policyholders for availing benefits, if any, covered under the policy:*<Alpha Invest Plus/ Alpha Premium Plus>* • Partial Withdrawals • Milestone Withdrawal Option (MWO) • Systematic Withdrawal Option (SWO) • Settlement Option *<Alpha Life Plus>* • Partial Withdrawals • Milestone Withdrawal Option (MWO) • Systematic Withdrawal Option (SWO)	*<Alpha Invest Plus/ Alpha Premium Plus>* Clause 4 (4.9, 4.10, 4.12, 4.13) of Part D *<Alpha Life Plus>* Clause 4 (4.9, 4.12, 4.13) of Part D
		Other benefits/ options payable, specific to the policy, if any: Not applicable	-
		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: Not available	-
		Switches: Available	Clause 4 (4.8) of Part D
		Settlement option: *<Alpha Invest Plus/ Alpha Premium Plus>* Available *<Alpha Life Plus>* Not available	*<Alpha Invest Plus/ Alpha Premium Plus>* Clause 4 (4.10) of Part D *<Alpha Life Plus>* -
		Any other option: *<Non-Single Pay policies>* • Systematic Transfer Option • Return Protector Option • Auto Funds Rebalancing • Safety Switch Option • Premium Redirection • Change in Premium payment mode • Change in Premium Payment Term • Increase or Decrease of the Sum Assured • Loss Protector Strategy • Reduction in Premium • Option to increase Policy Term *<Single Pay policies>* • Systematic Transfer Option • Return Protector Option	*<Non-Single Pay policies>* Clause 4 (4.1 to 4.7, 4.11, 4.14 to 4.16) of Part D *<Single Pay policies>* Clause 4 (4.1 to 4.4, 4.11, 4.14, 4.16) of Part D

		• Auto Funds Rebalancing • Safety Switch Option • Increase or Decrease of the Sum Assured • Loss Protector Strategy • Option to increase Policy Term	
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	Clause 22 of Part F
10	Waiting/ lien Period, if any	Nil	-
11	Grace period	*<Non-Single Pay policies>* • 30 days in case of yearly, half-yearly and quarterly premium payment mode • 15 days in case of monthly premium payment mode *<Single Pay policies>* Not applicable	*<Non-Single Pay policies>* Clause 3 of Part C *<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 7 of Part D
13	Lapse, paid-up and revival of the Policy	Lapse: Not applicable	-
		Reduced Paid-up: In case of non-payment of due Premium after completion of Lock-in Period, the policy benefits would reduce.	Clause 6 (6.2.2) of Part D
		Revival: *<Non-Single Pay policies>* Policy can be revived within a revival period of 3 years from the date of first unpaid premium. *<Single Pay policies>* Not applicable	*<Non-Single Pay policies>* Clause 5 of Part D *<Single Pay policies>* -
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 / 1800-180-0003 / 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/ Partial-withdrawal – Within 15 days from date of request or last necessary document received • Survival payouts – on or before due date (subject to NAV)	-
		Helpline/ Call-centre number: 1800-103–0003 / 1800-180-0003 / 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.	

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.