CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your Group Insurance Membership.
You are also advised to go through your Certificate of Insurance(COI)

Sl No.	Title	Description *(Please refer to applicable Clause Number in next column)*	COI Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Canara HSBC Life Insurance Sampoorna Kavach Plan UIN: 136N022V03	-
2	Proposal Number	*<Certificate of Insurance Number>*	-
3	Type of Insurance Policy	Group Non-Linked Non-Participating Micro Insurance Term Plan	-
4	Basic Policy details	Instalment Premium: ₹ *<Modal Premium Amount>*	-
		Premium Payment Mode: *< Monthly/ Quarterly/ Half-Yearly/ Yearly >*	-
		Sum Assured on death: ₹ *<Sum Assured>*	-
		Sum Assured on Maturity: Not applicable	-
		Premium payment Term: One (1) year	-
		Policy Term: One (1) year	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Not applicable	-
		Benefits payable on death: Following is applicable for an in-force Coverage: Sum Assured, upon payment of this benefit insurance Coverage for the Member will cease.	Clause on 'Benefits Payable under the Policy'
		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: 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 case of Annuity product)	Not applicable	-
8	Riders opted, if any	Not applicable	-
9	Exclusions (events where insurance	• Suicide Exclusion • 45 days Exclusion for claim except in the event of a death claim arising on account of an Accidental Death	Clause on 'Exclusion'

	coverage is not payable), if any		
10	Waiting/ lien Period, if any	Not applicable	-
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	Clause on 'Payment of premium and Grace Period'
12	Free Look Period	30 days from the date of receipt of Certificate of Insurance/ Policy whether received electronically or otherwise (whichever is earlier)	Clause on Free-look Period
13	Lapse, paid-up and revival of the Policy	Lapse: Non-Payment of due Premium within Grace Period.	Clause on Payment of Premium and Grace Period
		Reduced Paid-up: Not applicable	-
		Revival: If the premium is not received within the grace period, then the policy will be lapsed, but can be reinstated within the term of the contract only	Clause on Revival
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 Member

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

Place: (Signature of the Member)

Date:

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