

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 iSelect Guaranteed Future Plan Option <i><iAchieve / Flexi iAchieve/ iAssure/ Flexi iAssure/ Easy iAchieve></i> UIN 136N081V04	-
2	Proposal Number	<i><Proposal Number></i>	-
3	Type of Insurance Policy	Non-Linked Non-Participating Individual Savings Life Insurance Plan	-
4	Basic Policy details	Single/ Instalment Premium: ₹ <i><Modal Premium Amount></i>	-
		Premium Payment Mode: <i><Single/ Monthly/ Quarterly/ Half-Yearly/ Yearly></i>	-
		Sum Assured on death: ₹ <i><Sum Assured on Death></i>	-
		Sum Assured on Maturity: ₹ <i><iAchieve and Flexi iAchieve> <Guaranteed Sum Assured on Maturity plus Accrued Guaranteed Additions, if any plus High Premium Addition, if any></i> <i><iAssure and Flexi iAssure> < Accrued Guaranteed Additions, if any plus High Premium Addition, if any></i> <i><Easy iAchieve> <Guaranteed Sum Assured on Maturity plus High Premium Addition, if any></i>	-
		Premium payment Term: <i><Premium Payment Term> years</i>	-
		Policy Term: <i><Policy Term> years</i>	-
5	Policy Coverage/ benefits payable	Benefits payable on maturity: Following is applicable for an in-force policy: <i><iAchieve and Flexi iAchieve></i> Guaranteed Sum Assured on Maturity plus Accrued Guaranteed Additions, if any plus High Premium Addition, if any. Upon payment of this benefit, the Policy will immediately and automatically terminate and no other benefit will be payable under the Policy <i><iAssure and Flexi iAssure></i> Accrued Guaranteed Additions, if any plus High Premium Addition, if any. Upon payment of this benefit, the Policy will immediately and automatically terminate and no other benefit will be payable under the Policy	Clause 1 of Part C

	<i><Easy iAchieve></i> Guaranteed Sum Assured on Maturity plus High Premium Addition, if any. Upon payment of this benefit, the Policy will immediately and automatically terminate and no other benefit will be payable under the Policy	
	Benefits payable on death: Following is applicable for an in-force policy: <i>< iAchieve/ iAssure, Life Assured = Policy Holder, Without Premium Protection Cover></i> • Sum Assured on Death; plus • Accrued Guaranteed Additions, if any; plus • High Premium Addition, if any Upon payment of this benefit, the Policy shall immediately and automatically terminate and no further benefit shall be payable. <i>< iAchieve/ iAssure, Life Assured = Policy Holder, With Premium Protection Cover></i> • Sum Assured on Death, and All future premiums will be waived off and policy will continue as in force Policy till end of the Policy Term and all applicable benefits will be payable Upon payment of this benefit, the Policy shall immediately and automatically terminate and no further benefit shall be payable. <i>< iAchieve/ iAssure, Life Assured ≠ Policy Holder, Without Premium Protection Cover ></i> On Life Assured Death • Sum Assured on Death; plus • Accrued Guaranteed Additions, if any; plus • High Premium Addition, if any Upon payment of this benefit, the Policy shall immediately and automatically terminate and no further benefit shall be payable. <i>< iAchieve/ iAssure, Life Assured ≠ Policy Holder, With Premium Protection Cover ></i> In-case of death of Life Assured • Sum Assured on Death; plus • Accrued Guaranteed Additions, if any; plus • High Premium Addition, if any Upon payment of this benefit, the Policy shall immediately and automatically terminate and no further benefit shall be payable. In-case of death of Policyholder, All future premiums will be waived off <i><Flexi iAchieve/ Flexi iAssure></i>	Clause 1 of Part C

		- Sum Assured on Death; plus - Accrued Guaranteed Additions, if any; plus - High Premium Addition, if any Upon payment of this benefit, the Policy shall immediately and automatically terminate and no further benefit shall be payable. < <i>Easy iAchieve</i> > - Sum Assured on Death; plus - High Premium Addition, if any Upon payment of this benefit, the Policy shall immediately and automatically terminate and no further benefit shall be payable.	
		Survival benefits excluding that payable on maturity: Following is applicable for an in-force policy: <<i>iAssure and Flexi iAssure</i>> At the end of each policy year post completion of premium payment term, Guaranteed Income will be paid <<i>iAchieve and Flexi iAchieve and Easy iAchieve</i>> Not applicable	Clause 1 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 acquires Special Surrender Value after completion of first Policy Year provided one full year's Premium has been paid.	Clause 3 (3.1) of Part D
		Options to policyholders for availing benefits, if any, covered under the policy: Premium Protection Cover	Clause 1 of Part C
		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	Clause 17 of Part F
10	Waiting/ lien Period, if any	Nil	-
11	Grace period	30 days in case of yearly, half-yearly and quarterly premium payment mode 15 days in case of monthly premium payment mode	Clause 2 (2.A.3) 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.A.2.1)(2.A.2.2) 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	Available	Clause 5 of Part D
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 / 1800-891-0003	
		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 / 1800-891-0003 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 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 Incase not satisfied or no response received from Us within 2 weeks, you can register complaint at Bima Bharosa https://bimabharosa.irdai.gov.in Or You can approach Insurance Ombudsman of the respective state, if you do not receive response from us within 30 days from the date of filing the complaint. Kindly refer GBIC website at https://cioins.co.in/Ombudsman for the list of Ombudsman.	-

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.