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 Suraksha Kavach Plan Option Income Suraksha UIN 136N078V04	-
2	Proposal Number	*<Proposal Number>*	-
3	Type of Insurance Policy	Non-Linked Non-Participating Individual Life Insurance Savings cum Protection Plan	-
4	Basic Policy details	Instalment Premium in Year 1: ₹ *<Modal Premium Amount Year 1>*	
		Instalment Premium Year 2 onwards: ₹<Modal Premium Amount Year 2 onwards>	Policy Schedule
		Premium Payment Mode: *<Monthly/ Quarterly/ Half-Yearly/ Yearly>*	
		Guaranteed Income on Death: ₹ *<Guaranteed Income on Death>* payable on each monthly anniversary immediately following the date of death and will continue for the duration of the Income Period	
		Survival Benefit Installment: ₹< *Guaranteed Survival Income + Loyalty Income*>	
		Survival Benefit Installment Frequency: <*<Monthly/ Quarterly/ Half-Yearly/ Yearly>*	
		Maturity Benefit: ₹ < Guaranteed Sum Assured on Maturity>	
		Premium payment Term: *<Premium Payment Term> years*	
		Income Period: *<Income Period> years*	
		Policy Term: *<Policy Term> years*	
5	Policy Coverage/ benefits payable	Benefit payable on maturity: Following is applicable for an in-force policy: Guaranteed Sum Assured on Maturity (GSAM) shall be lump sum payable at the end of the Policy Term. Upon payment of this benefit the Policy will immediately terminate upon payment of benefits.	Clause 8 of Part B
		Benefit payable on death: Following is applicable for an in-force policy: Accrued Guaranteed Monthly Addition(s) will be paid immediately as a lumpsum plus Guaranteed Income on Death payable on each monthly anniversary immediately following the date of death of the Life Assured and will continue for the duration of the Income Period.	Clause 1 of Part C

		Note, the total benefit amount payable under Guaranteed Income on Death shall be at least equal to the Sum Assured on Death, i.e. any shortfall shall be paid as lumpsum, immediately on death. No other benefit shall be payable, and the Policy will immediately terminate upon payment benefits.	
		Survival Benefits excluding that payable on maturity: Following is applicable for an in-force policy: Guaranteed Survival Income plus Loyalty income, payable at the end of every month/ quarter/ half-year/ year in case the Income Frequency chosen is monthly/ quarterly/ half-yearly/ yearly respectively. This income shall be payable over a period of last 10 or 15 years of the Policy Term as per the Income Period chosen	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 acquire Special Surrender Value after completion of first Policy Year provided one full year's Premium has been paid.	Clause 3 of Part D
		Options to policyholders for availing benefits, if any, covered under the 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 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	Nil	-

<table>
<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 2 (2.A.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 8 of Part D</td></tr>
<tr><td>13</td><td>Lapse, paid-up and revival of the Policy</td><td>Lapse: A policy shall lapse if the policyholder fails to pay due premiums within the grace period in the first policy year
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
Revival: A policy can be revived anytime during the policy term within five consecutive complete years from the date of first un-paid Premium</td><td>Clause 2 (2.A.2) of Part C</td></tr>
<tr><td>14</td><td>Policy Loan, if applicable</td><td>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</td><td>Clause 5 of Part D</td></tr>
<tr><td rowspan="4">15</td><td rowspan="4">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 15days 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 at all times.</td><td rowspan="4">Clause 19 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.

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.</td></tr>
<tr><td>Helpline/ Call-Centre number: 1800-103–0003 / 1800-891-0003</td></tr>
<tr><td>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</td></tr>
</table>

		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 7 days from date of request or last necessary document receivedSurvival payouts – on or before due date 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	Clause 24 of Part F
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 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-suraksha-kavach

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.