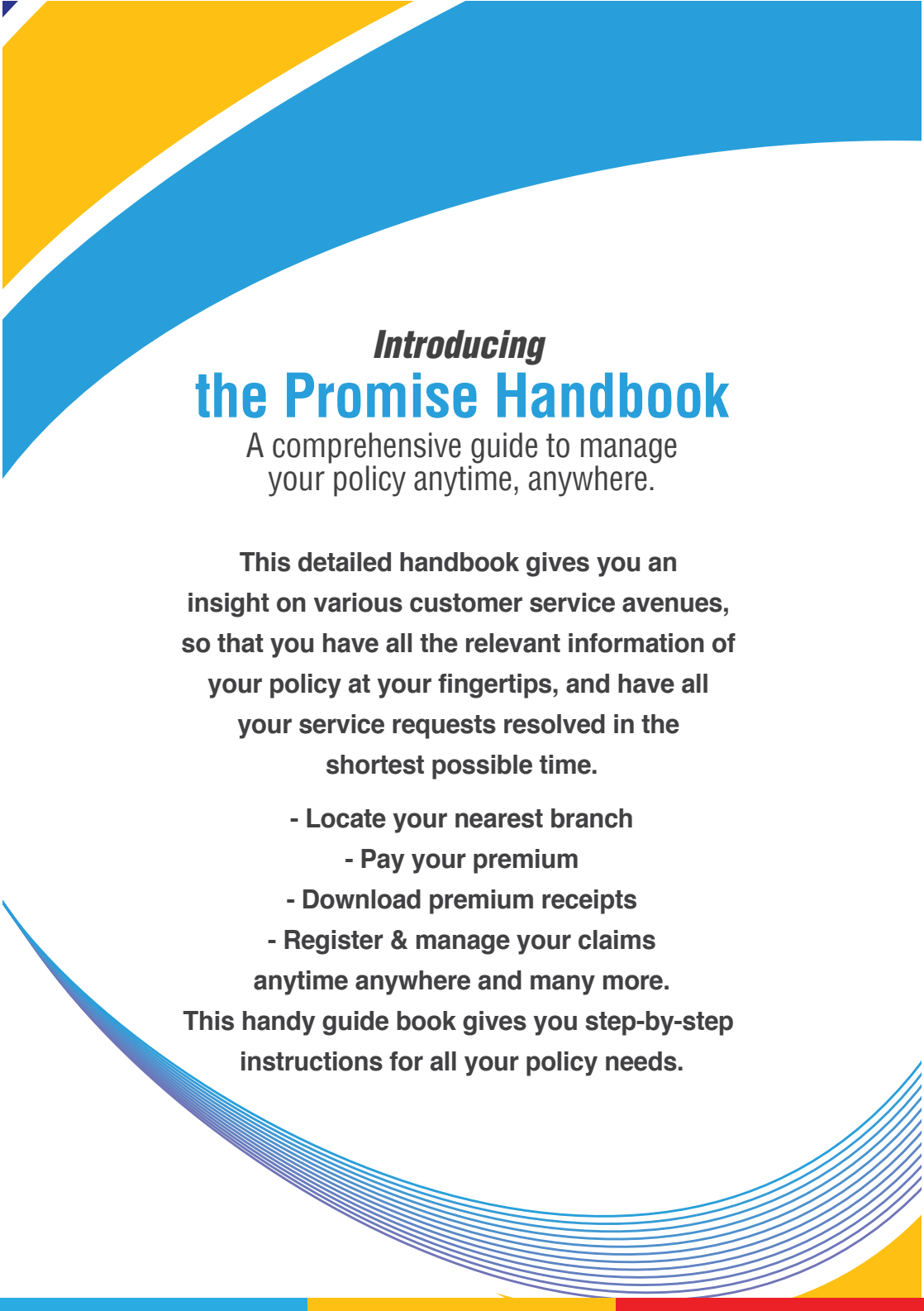


A man with a beard and a woman are smiling and looking towards the right. The man is wearing a yellow shirt, and the woman is wearing a blue shirt. They are standing in front of a background with yellow and blue squares. A wavy line in blue, yellow, and red colors runs across the middle of the image.

Promise Handbook

A comprehensive guide to manage your policy anytime, anywhere.



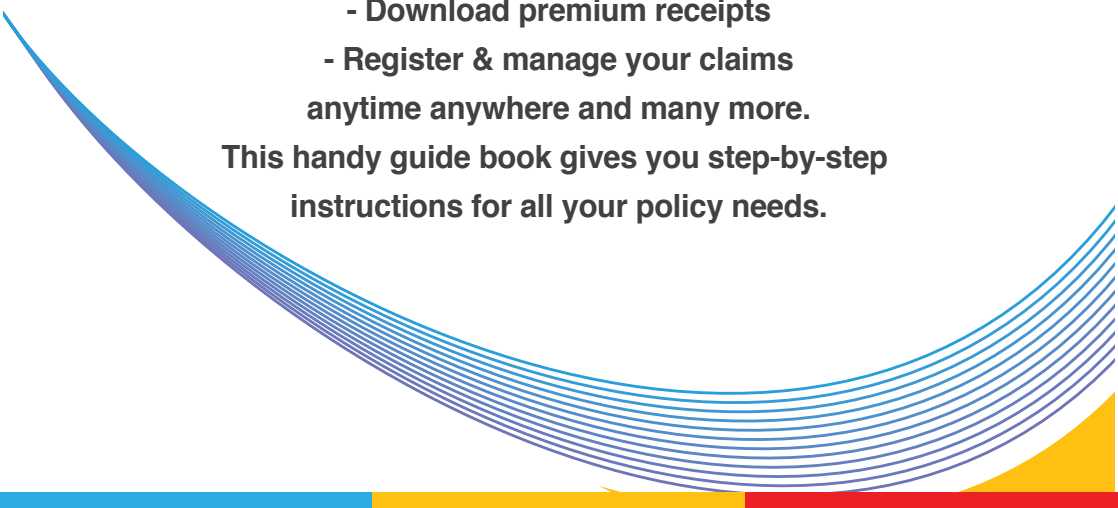
Introducing **the Promise Handbook**

A comprehensive guide to manage
your policy anytime, anywhere.

**This detailed handbook gives you an
insight on various customer service avenues,
so that you have all the relevant information of
your policy at your fingertips, and have all
your service requests resolved in the
shortest possible time.**

- Locate your nearest branch**
- Pay your premium**
- Download premium receipts**
- Register & manage your claims
anytime anywhere and many more.**

**This handy guide book gives you step-by-step
instructions for all your policy needs.**





Index

Mobile App

**Print Premium Receipt
/Notice/Certificate**

Website

WhatsApp

**Premium Payment
Modes**

Funds & NAV

Grievance Redressal

Social Media



**Download Center
& Quick links**

IVR Services

Claim Companion

**Servicing Turn
Around Time**

Contact us



BETTER. FASTER.

Our upgraded App promises you a seamless experience.

Get instant access to your policy related information and manage your service requests through “Canara HSBC Life App”, which enables you to:



Policy Related Document Downloads

- ◆ Annuity Statement
- ◆ Bonus Statement
- ◆ Form-D02
- ◆ Lapse Notice
- ◆ Policy Related Form
- ◆ Premium Paid Certificate
- ◆ Product Brochure
- ◆ Reinstatement Quotation
- ◆ Renewal Discontinuance Notice
- ◆ Renewal Premium Notice
- ◆ Renewal Premium Receipt
- ◆ Sum Assured Addition Statement
- ◆ Unit Statement

Policy Related Information View

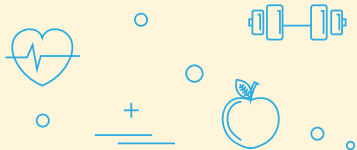
- ◆ Annual Premium / Model Premium
- ◆ Assignment Status. Branch Locator / Contact Us
- ◆ Current Policy Status
- ◆ Fund Details / Policy Details
- ◆ Grievance Redressal
- ◆ Plan Name / Policy Term
- ◆ Policy Commencement Date
- ◆ Policy Holder/ Life Assured Name
- ◆ Policy Maturity/Due Date, Sum Assured / Payment Frequency
- ◆ Transaction History

Policy Related Servicing Request

- ◆ Addition/change of nominee
- ◆ Change in Address and Contact Details
- ◆ Change/Update of NEFT Details
- ◆ E-NACH Registration / Method Change
- ◆ Increase/Decrease of Sum Assured
- ◆ Issue Duplicate Policy Pack
- ◆ Loan Disbursement
- ◆ Pay Premium and Revival of Policy
- ◆ Portfolio Management Option (SSO/STO/MSO/RPO)
- ◆ Switching / Redirection of Funds
- ◆ Update KYC & Life Certificate

Health and Wellness now on Canara HSBC Life App

It's now easy to create and achieve fitness goals & get medical assistance in our Health and Wellness section.



Your family health upgraded!

Now avail Wellness benefits
for your loved one with Canara HSBC life App

Follow simple steps to use various services

Login to Canara HSBC Life App

**Go to menu section to find Health and Wellness tab,
on clicking you will be re-directed to the consent page**

**Post successful consent, start using below
exclusive features such as:**

Book a Free Consultation

Chat with Doctors 24x7

Order Medicines

My Appointments

Book Diagnostics

**Health Risk
Assessments (HRA)**

My Benefits

Medical Records (EHR)

Add Ons

With "Canara HSBC Life App" let's begin the journey towards a healthy and fulfilling life.

Website

www.canarahsbclife.com

Get instant access to your policy related information and manage your service requests online by visiting our website

www.canarahsbclife.com

Once you visit our website, you can:

Pay online premium
for your policy

Update your
PAN number

Track application
status

Get claim assistance
& many more options

Check the product range

Locate a branch:



www.canarahsbclife.com

Welcome Back
Manage your policy and services on the go through our customer portal





















































































































































Download Center & Quick links

Important links at the bottom of our corporate website
(www.canarahsbclife.com)





Life Insurance Plans – Financopedia – Blog – Customer Service – Calculators – About Us –



Funds & NAV

Fund Performance, NAV, Benchmark Yield, Manage Funds

Download Centre

Policy Servicing & Group Servicing forms, Investment Newsletter, Old Product Brochures & T&Cs and Underwriting Questionnaire

Quick Links

Public Disclosures, Unclaimed Amount, Insurance Guide, Quality Policy

WhatsApp

Reaching out to customers through WhatsApp

Interact with us regarding your

- Policy fund value
- Premium due date
- Renewal premium amount
- Current policy status
- Sum assured amount
- Billing address
- Contact details
- Fund(s) name & allocation
- Premium payment method
- Premium frequency
- Last premium paid
- Premium payment options



Say 'Hi' to +91 9152998795

& Stay updated through WhatsApp services



Intelligent & Refined IVR Services

Call 1800-891-0003/1800-103-0003 to get real time policy updates in the following languages and make your renewal premium payment over the call.

List of servicing requests available on IVR

Premium paid
certificate

Policy servicing
forms

Renewal premium
receipt

Unit statement

Bonus statement

Sum assured
addition statement

Punjabi

Hindi

Malayalam

English

Telugu



And many more...

Premium Payment Modes



Pay Online

Canara HSBC Life App

- > Go to Google playstore/Apple app store
- > Download Canara HSBC Life Insurance App
- > Login with registered mobile number / e-mail id
- > Pay using the multiple options available

- > Visit www.canarahsbclife.com
- > Select pay premium
- > Enter client id / policy number
- > Enter date of birth to validate
- > Pay via the multiple options available

Website

Customer Portal

- > Log on to our customer portal at
- > <https://customer.canarahsbclife.com>
- > Go to pay premium
- > Verify your policy details & premium details
- > Proceed to make the payment using the available options

- > Go to the insurance section of your wallet
- > Find Canara HSBC Life Insurance from the list
- > Enter your policy details
- > Verify the amount and make the payment

Mobile Wallets

Premium Payment Modes

Payment on the GO:

Credit Card*/ Debit Card

Wallets

UPI

Cheque / DD

You can make payments through Visa, Master Card, Diners Club International Card, Citibank E-card, American Express Card, Debit Card and Net Banking Account. Note: International Credit Cards issued in foreign countries are not accepted for Premium Payments through Online Payment Gateway.

Wallets

We also accept payment through wallets like Google Pay, PhonePe, Mobikwik, Paytm, Airtel Money and ITZ cash card. The amount can be added to the wallet through Visa, Master Credit Card/Debit Card and Net banking account.

UPI

Now you can also pay using UPI through our website and customer portal by scanning the bar code from your banking app post selecting the UPI option.

*Convenience fee will be applicable.

Premium Payment Modes

Cheque / DD

The cheque / DD needs to be issued in favour of “Canara HSBC Life Insurance Co. Ltd.” Please mention your policy number, name, and mobile number on the rear side of the renewal instrument.

In case you want to pay the premium through demand draft, please send your bank statement reflecting your premium amount along with the demand draft.

Payee Beneficiary Name: Canara HSBC Life Insurance Company
Account Number: "CANHSBCL" followed by 10 digit policy number. For example, if policy number is 0033234343, then Account number will be CANHSBCL0033234343. Hence, it should be CANHSBCL<10 digit policy number> (prefix zeros in case policy number is shorter) IFSC Code: HSBC0110005

NEFT

Payment Options

Auto - Debit

You can opt for e-Mandate, where the amount will automatically get deducted from all cards/bank account on the due date.

How to Apply?

Visit www.canarahsbclife.com > select pay premium > enter client id / policy number > enter date of birth to validate > Choose the auto-debit option from your bank account

Provide required details and proceed

Claims Companion

Your Claims, Our Priority

A dedicated Claim professional is assigned to guide through each step of the claim process to make your Claims journey smoother.



Claim process

Claim forms

Claim assistance

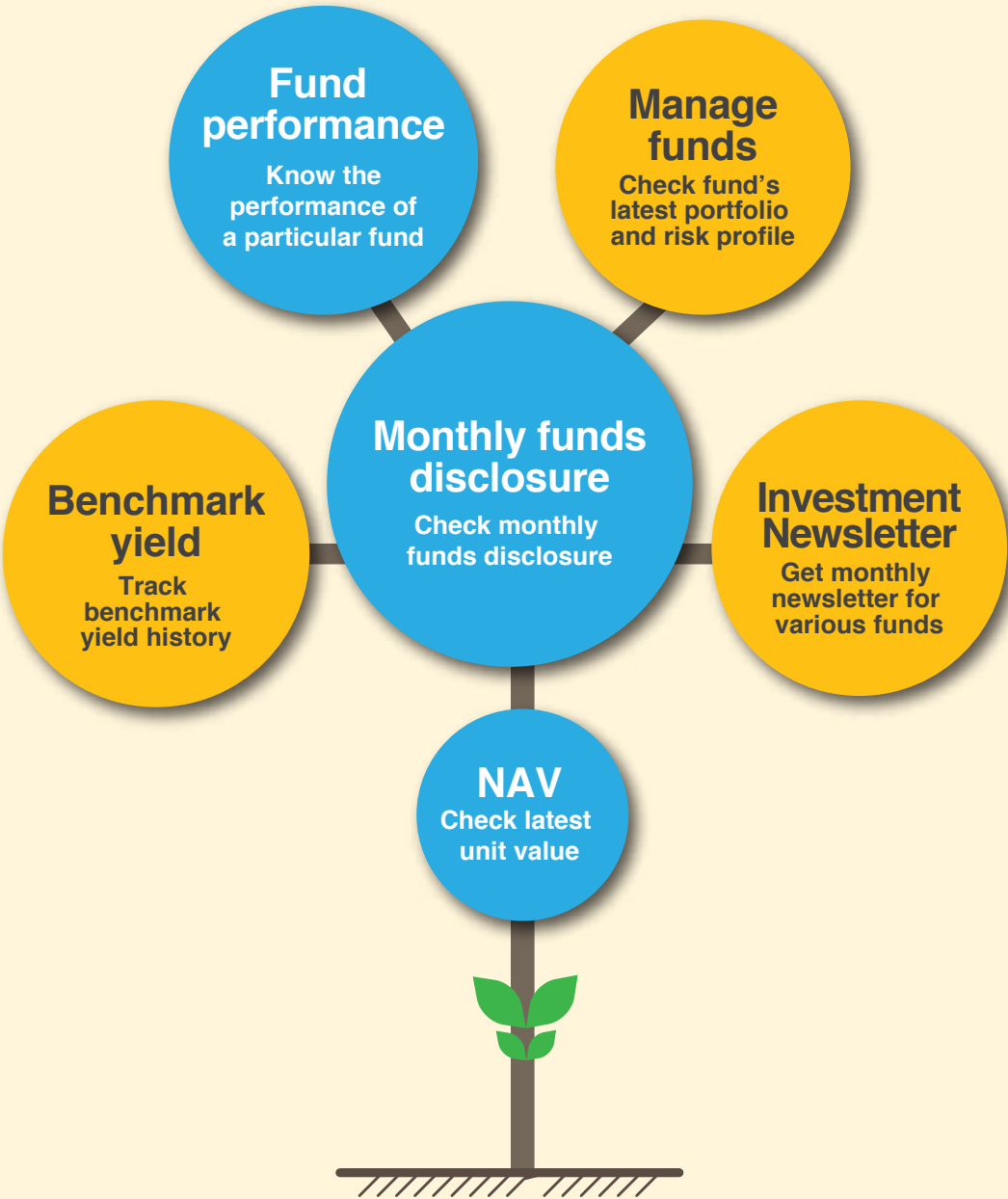
Claim status

**Death Claim registration via
Canara HSBC Life App
(Non login section)**

Claim Companion is available at all Canara HSBC Life Insurance branches & our website www.canarahsbclife.com

Funds & NAV

For checking fund performance, NAV and manage funds visit our website www.canarahsbclife.com



Servicing Turn Around Time

For Services related to New Business, Policy Servicing & claims on website

Services

Turnaround time



1

Policy issuance

7 days from date of login, company shall provide communication with respect to acceptance / rejection of proposal to customer.

2

EIA creation

7 days from the date of issuance, company shall open EIA Account to customers who have applied for the same.

3

Policy dispatch

15 days from the date of issuance, company shall dispatch proposal form copy to customers.

4

POS product

2 days from the date of login, company shall provide communication with respect to acceptance / rejection of proposal to customer.

5

Grievance TAT

Immediate acknowledgement on grievance registration. Resolution TAT within 2 weeks.



Servicing Turn Around Time

For services related to New Business, Policy Servicing & Claims on website

Claims

For death claim cases where no additional review is required, we ensure a smooth & prompt settlement

Within 15 days from the date of intimation of claim

Claims process need further review may be settled or declined based on the outcome of the investigation

Within 45 days from the date of intimation of claim

Servicing Turn Around Time

For services related to Policy Servicing & Claims on website

Refund of proposal deposit

Within 7 days from date of underwriting decision on the proposal

Request processing

- Free look cancellation
- Surrender
- Partial withdrawal
- Refund of proposal deposit
- Outstanding proposal deposit
- Other servicing requests

Within 7 days from date of request or last necessary document received

Processing of

- Maturity claim
- Survival benefit
- Annuity payment

On or before due date

Grievance Redressal

**Your Satisfaction
Drives Our Commitment**



At Canara HSBC Life Insurance, we promise better service by swiftly resolving all your concerns.



Grievance redressal process:

<https://www.canarahsbclife.com/contact-us/grievance-redressal>



Email us at:

customerservice@canarahsbclife.in



Call us on:

Our toll-free number
1800-103-0003 / 1800-891-0003
(Mon-Sat, 9 AM to 6 PM).



Write to us at:

Canara HSBC Life Insurance Company
Limited 139 P, Sector 44, Gurgaon
122003, Haryana, India



Escalation Process:

1
STEP

If unresolved, contact us via email at cru@canarahsbclife.in

2
STEP

Still not satisfied? Please write to our Grievance Redressal Officer at gro@canarahsbclife.in

In case you are not satisfied with the decision/resolution provided by the Company, you may approach the
*Insurance Ombudsman of your respective State for redressal of your grievance.

For more details kindly refer to our website or the GBIC website at <https://cioins.co.in/Ombudsman> for the list of Ombudsman.

Social Media



Contact Us (for customers only)

To purchase a new policy

1800-258-5899

Speak to us:

Toll-free numbers

**1800-103-0003/
1800-891-0003**

NRI Number

+91 8071262755

Monday-Saturday

9:00 AM - 6:00 PM IST



Head Office

Canara HSBC Life Insurance Company Limited
139 P, Sector - 44, Gurugram-122003





Canara HSBC Life Insurance | Promises ka Partner

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Trade Logo of Canara HSBC Life Insurance Company Limited hereinafter referred to as "Insurer" is used under license with Canara Bank and HSBC Group Management Services Limited. The insurance products are offered and underwritten by the Insurer (**IRDAI Regn. No. 136**) having its head office at 139 P, Sector 44, Gurugram – 122003, Haryana (India). Corporate Identity No.: L66010DL2007PLC248825. Website: www.canarahsbclife.com Call: 1800-103-0003 / 1800-891-0003. Email: customerservice@canarahsbclife.in