

HDFC Life CSC Suraksha Plan
Unique Identification Number: << >>

Application No. << >>

Policyholder & Life Assured Details

Name	<< >>
Address	<< >>
Aadhar No.	<< >>
Date of Birth	<< dd/mm/yyyy >>
Age	<< >> years
Age Admitted	<<Yes/No>>

Policy Details

Risk Commencement Date	<< RCD >>
Sum Assured	Rs. << >>
Policy Term	<< >> years
Premium Paying Term	<<< >> years
First Premium+ Service Tax and Education Cess (J&K GST in case of Policyholders from Jammu and Kashmir)	Rs. << >>
Frequency of Premium Payment	<<Annual/Half-yearly/ Quarterly/ Monthly >>
Premium per Frequency	Rs.<<>>
Annualised Premium	Rs. << >>>
Premium Due Date(s)	<<dd /month>>
Final Premium Due Date	<< dd/mm/yyyy >>
Maturity Date	<< dd/mm/yyyy >>
Grace Period	30 days

NOMINATION SCHEDULE

Nominee's Name	<<Nominee >>
Date of Birth of Nominee	<< dd/mm/yyyy >>
Nomination Percentage	<< >> %
Nominee's Address	<< >>
Appointee's Name (Applicable where the nominee is a minor)	<< >>
Date of Birth of Appointee	<< dd/mm/yyyy >>
Appointee's Address	<< >>

In case you notice any mistake, you may contact RAP for necessary correction.

Issued by HDFC Standard Life Insurance Company Limited

<digital signature of authorized signatory>

Terms and Conditions

1. Introduction

Your Policy is a pure protection, term assurance product. This Policy document is a contract between HDFC Standard Life Insurance Company Limited ('We'/'Company') and the Policyholder ('You') and is based on your Proposal. This Policy is effective upon receipt and realization of first Premium by the Company. This Policy is written under and will be governed by the applicable laws in force in India and all Premiums and Benefits are expressed and payable in Indian Rupees.

2. Benefits

- i. Death Benefit-Upon death of the Life Assured before the Maturity Date the Policyholder/registered nominee/ assignee shall receive the (i) Sum Assured; or (ii) an amount equal to 10 times of Annual Premium; or (iii) an amount equal to 105% of Premiums paid till the date of death, whichever is highest.
- ii. In case of suicide within 12 months from the Date of Commencement of Risk/date of revival of the Policy, only 80% of the Premiums shall be payable provided the Policy is in-force. No suicide exclusion / provision will apply if suicide is after one year from date of inception or date of revival.
- iii. Death Benefit will be paid only if the premiums due under the Policy have been paid, the Policy is in force and has not been surrendered/cancelled/terminated; suicide provision is not applicable and the information provided in the proposal form is correct.
- iv. Upon the payment of the Death Benefit the Policy terminates and no further Benefits are payable.

3. Claims

- i. The following documents are required to be submitted at the time of claim: (a) Fully completed claim form, (b) Original Policy document, (c) Original or certified copy of death registration certificate, (d) Original or certified copy of certificate of doctor certifying death, (e) Original or certified copy of medical reports at the time of death and past medical records, if any, that we consider relevant to the death, (f) Original or certified copy of certificate of cremation or burial (g) Claimant's identity and residence proof. Depending on the circumstances of the death, further documents may be called for as we deem fit.

<<Date of filing/modified date/final policy document date>>

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- ii. The claim is required to be intimated to us within a period of three years from the date of death. However, we may condone the delay in claim intimation, if any, where the delay is proved to be for reasons beyond the control of the claimant.
- 4. Maturity Benefit & Surrender Benefit**
 - i. No Maturity Benefit is payable under this Policy on survival up to Maturity Date. The life insurance cover under this Policy shall cease upon expiry of the Policy Term.
 - ii. No benefit is payable if the Policy is surrendered during the Policy term.
- 5. Payment and Cessation of Premiums**
 - i. The first premium must be paid along with the submission of your completed application/Proposal and we may collect first 3 months Premium along with the Proposal Form.
 - ii. You are required to pay subsequent premiums in full on the Due Date(s) based on the frequency of premium payment. There will be a 30 day grace period after the premium Due Date, for the payment of each renewal premium. In case of death during the grace period, the death benefit if paid will be reduced by the outstanding premium. Part payment of premium shall not be permitted/accepted. Renewal premiums may be paid to the RAP.
 - iii. If any premium remains unpaid for 30 days after the Due Date, the Policy will lapse, with effect from the Due Date of the first unpaid premium and no benefits would be payable. A lapsed Policy may be revived within a revival period of two years, subject to Board approved underwriting policy, satisfactory evidence of continued insurability of the Life Assured and applicable terms and conditions including payment of all outstanding premiums and interest. The current rate of interest is 10.5% p.a. Once the Policy is revived, you are entitled to receive all contractual benefits.
 - iv. The Premiums that fall due in the same financial year can be paid in advance. However, where the premium due in one financial year is paid in advance in earlier financial year, we may collect the same for a maximum period of three months in advance of the due date of the premium. Any Regular Premiums paid before the Due Date will be deemed to have been received on the Due Date for that Regular Premium.
- 6. Alterations:** The frequency of premium payment can be changed. The Premium (except due to change in Frequency of Premium Payment), the Premium Paying Term, the Policy Term and the Sum Assured cannot be changed under the Policy.
- 7. Loans:** We do not offer any loans against this Policy.
- 8. Cancellation in the free-look period:** In case you are not agreeable to any of the provisions stated in the Policy and the details in the proposal form, you have the option of cancelling your Policy by approaching the RAP and intimating us within 15 days from the date of receipt of your Policy, stating the reasons for cancellation. On intimation alongwith original Policy document, we shall arrange to refund the Premium paid by you, subject to deduction of the proportionate risk Premium for the period on cover and the expenses incurred by us for stamp duty. A Policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new Policy.
- 9. Nominations:** The Policyholder can nominate a person/ persons in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time. Any notice of change in nomination must be notified to your nearest RAP.
- 10. Assignment:** The Policyholder can assign or transfer a policy in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time. For assigning this Policy, the Policyholder should intimate the RAP and upon receipt of such request the Company shall record the assignment.
- 11. Grievance:** Any grievance/complaint pertaining to this Policy may be addressed to the nearest RAP who shall in turn write/forward to us. Kindly note that in case you are not satisfied with the response from the Company, you can also approach the Insurance Ombudsman located in your region. Detailed addresses and areas of jurisdiction of the Insurance Ombudsman are available on our website www.hdfclife.com.
- 12. Incorrect Information and Non-Disclosure:** Your Policy is based on the application, declaration and other information provided by you/on your behalf to us. Fraud, misrepresentation and forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.
- 13. Taxes and levies:** As applicable.
- 14. Modification, Amendment, Re-enactment of or to the Insurance laws and rules, regulations, guidelines, clarifications, circulars etc. thereunder**

This Policy is subject to the Insurance Act 1938, other such relevant rules, regulations, guidelines as amended from time to time. We reserve the right to change any of these Policy Provisions / terms and conditions in accordance with changes in applicable Regulations or Laws or if it becomes impossible or impractical to enact the provision / terms and conditions. You may be required to submit documents to meet the requirements under Anti- money Laundering/Know Your Customer norms and as may be laid down by IRDA and other regulators from time to time.
- 15. Jurisdiction:** This Policy shall be governed by the laws of India and the Indian Courts shall have jurisdiction to settle any disputes arising under the Policy.
- 16. Notices:** You may contact the RAP for any policy servicing matters including grievances/complaints.

In case you wish to contact us directly, you may write to us at:

HDFC Standard Life Insurance Company Limited, 11th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400011. Or such other address as may be informed by Us. You may also reach us through our helpline number: <XXXXXXXXXXXX> (Local charges apply)

We will communicate with you at the address stated in the records of the Company. You are requested to keep us informed about change in your address. The onus of intimation of change of address lies with the Policyholder.

RAP details

Name :<<>> License No.: <<>> Contact No.: << >>
Address: << >> Email Id:<< >>

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SPACE FOR ENDORSEMENTS
We will attach a separate page only incase of endorsement to the policy