Secure your family with a plan designed to protect your way of life!

NEW

HDFC Life Click 2 Protect Elite Plus

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan



HDFC Life

Sar utha ke jiyo!

Key Features



Provides financial protection to your family



Get back all premiums paid with **Smart Exit Benefit**[1]



Option to defer premiums by up to 12 months with **Premium Break Benefit**[2]



Get back all premiums paid on survival till maturity with **Return of Premium**[3] option



Accelerated instant death benefit of INR 5 Lakhs with **Immediate Payout on Claim Intimation**[4]

[1]This option can be exercised in any policy year greater than 25, but not during the last 5 policy years.

[2] Applicable only after completion of 5 policy years for a maximum of 12 consecutive months at a time with a minimum gap of 5 years between each request, subject to a written request at least 30 days (15 days in case of monthly mode policy) in advance, and payment of all outstanding premiums along with next due premium.

[3]Available on payment of additional premium(s)

[4]Applicable for all in force policies after a waiting period of 1 year, with a base sum assured of INR 2 crore or more. Claim Payout would be restricted to INR 5 Lakhs. Rest of the claim amount would be released after completion of investigation.

In this day and age of uncertainty, it is crucial to stay protected and secure your family's future against any ambiguity that life may bring. To help cope with these uncertainties, HDFC Life is proud to present **HDFC Life Click 2 Protect Elite Plus**, a unique term plan that helps you and your family stay truly protected.

Eligibility:

Min. Age at Entry	18 years
Max. Age at Entry	45 years
Min. Age at Maturity	28 years
Max. Age at Maturity	85 years
Min. Policy Term	For 5- Pay & Regular Pay: 10 years For 10-Pay: 15 Years / For 15-Pay: 20 Years
Max. Policy Term	40 years, subject to Maturity Age
Premium Payment Term	Limited Pay: 5-Pay, 10-Pay, 15-Pay & Regular Pay only
Min. Basic Sum Assured	INR 50,00,000
Max. Basic Sum Assured	There is no maximum limit. However, the acceptance of any case is subject to Board Approved Underwriting Policy(BAUP).

All ages are expressed as on last birthday. For all ages, risk commences from the date of inception of the contract.
Minimum/Maximum premium will be consistent with Minimum/Maximum Sum Assured. For non-annual modes, premiums paid are calculated as: annual premium multiplied by a conversion factor as given below:

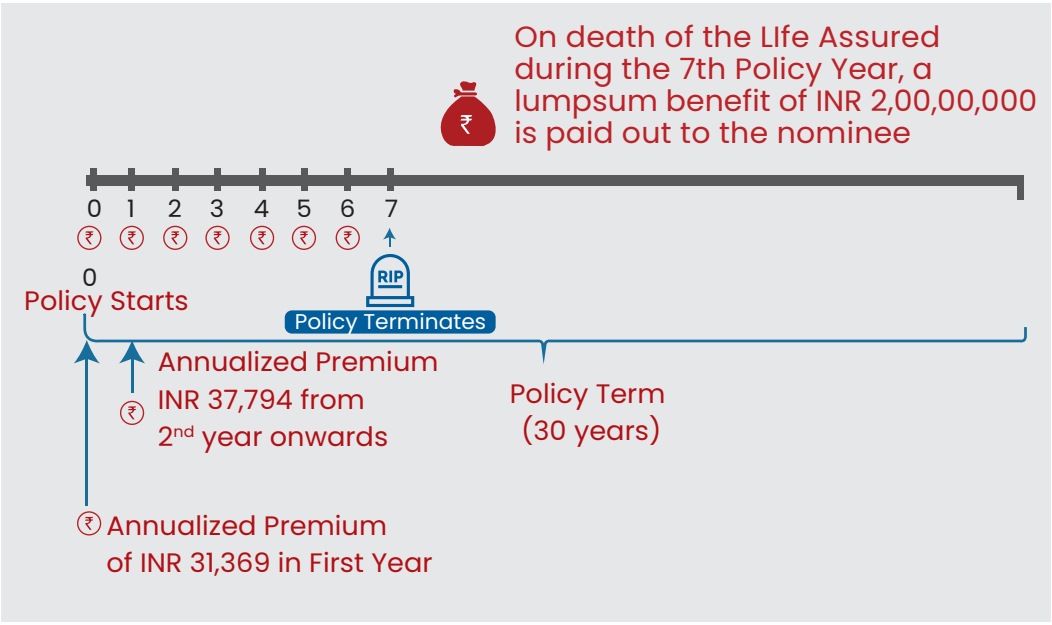
Frequency	Conversion Factor
Half-yearly	0.5100
Quarterly	0.2600
Monthly	0.0875

The product can also be purchased online via company website.

Benefits payable under the plan:

The life assured is covered for death benefit during the policy term.
Example: Mr. Bansal, a 30 years old gentleman, buys HDFC Life Click 2 Protect Elite Plus for a
policy term of 30 years, 10-Pay, and avails a level cover of INR 2,00,00,000 by paying a premium of INR 31,369 for 1st year and INR 37,794 from second year onwards annually (excluding taxes).Mr. Bansal passes away in the 7th policy year. His nominee will receive a lump sum benefit of INR 2,00,00,000.

Total Premiums Paid: INR 2,58,133



Death Benefit:

"Death Benefit" is payable as a lump sum if life assured dies during the policy term. It is the highest of:

- Basic Sum Assured; or
- 10 times the Annualized Premium; or
- 105% of Total Premiums Paid

Where,

a) Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

b) Total Premiums Paid are the total of all the premiums received, excluding any extra premium, any rider premium and taxes. Where additional options have been selected, Total Premiums Paid includes premium paid for base option as well as the premium paid for additional options selected.

c) Sum Assured on Death is the absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy or an absolute amount of benefit which is available to meet the health cover.

d) Basic Sum Assured is the amount of sum assured chosen by the policyholder.

e) Sum Assured on Maturity is the amount which is guaranteed to become payable on maturity of the policy, in accordance with the terms and conditions of the policy.

Maturity Benefit:

On survival until Maturity, Sum Assured on Maturity (if applicable) will be payable, which will be equal to 100 % of the Total Premiums Paid, if Return of Premium option is selected, Nil otherwise.

Additional benefits available under the Product:

1) Option to alter premium frequency

The policyholder has the option to alter the premium frequency during the premium payment term.

2) Return of Premium (ROP) Option

If this option is chosen, policyholder will have to pay an additional premium over and above that payable for the base plan and he/she will receive a return of 100% of the Total Premiums paid as lump sum, upon survival till maturity.

This additional option can be chosen only at policy inception and will be available only where:

- Policy term is between 10 and 40 years for Regular Pay and 5 Pay.
- Policy term is between 15 and 40 years for 10 Pay.
- Policy Term is between 20 and 40 years for Premium Paying Term – 15 years.

To avail this option, additional premium shall be payable. Once chosen, the policyholder doesn't have the option to opt out of this benefit.

3) Renewability Option at Maturity

At maturity, the policyholder can choose to extend the term of their policy. The **additional** premium payable for the extended term will be based on the following:

- Attained age at the time of renewability
- The chosen increase in policy term

The premium rates applicable for renewability shall be guaranteed at policy inception. However, the availability of this option is subject to BAUP. This option will be available only where:

- Premium payment term is Regular Pay
- ROP Option is not selected

4) Immediate Payout on Claim Intimation

In case of death of the life assured, post completion of waiting period of 1 policy year, from the risk commencement date or revival of the policy and provided the policy is in force , upon receipt of intimation of death claim (along with the required supporting documents as may be specified from time to time) an accelerated instant Death Benefit of

INR 5 Lacs will be paid within 1 (one) working day from the claim registration date as gesture to provide interim support.
The remaining sum assured shall be payable post the completion of the claim investigation.
The acceleration of immediate claim payout benefit should not be interpreted as acceptance of the claim, the company reserves the right to repudiate/reject upon complete evaluation of claim.
Further, in case of any discrepancy in the claim investigation resulting in the final decision of non-payment of the claim, the Company reserves the right to recover the already paid amount.

In the event of death of the life insured during the premium break benefit the Company will first deduct the deferred amount from above applicable accelerated death benefit and pay the balance, if any.

Please refer the Policy Document for complete details on the submission of supporting documents for immediate payout on claim intimation.

5) Premium Break Benefit

If the policy has completed at least five (5) policy years from the risk commencement date and all the due premiums have been received in full and the policy is in force, then, the policyholder upon submitting a prior written request to the Company at least 30 days (15 days in case of monthly mode) in advance before the next policy anniversary, the policyholder shall be allowed to have a premium break benefit under the policy for a period extending up to 12 months from the due date of first unpaid premium ("premium break benefit period").
During this premium break benefit period, the premium (including any additional premium for the other inbuilt benefits, any underwriting extra premium, loadings for modal premiums, applicable taxes, cesses and levies, etc. if any) due and payable for the said period shall be deferred ("deferred amount") but the risk cover under the policy shall continue as per the terms and conditions of the policy. In case of any claim under the policy on the happening of any insured event during this period, the Company shall pay the eligible claim under the policy after deducting all the deferred Amount.
This benefit option is available subject to the following conditions:

1. The policyholder shall be required to submit a written request at least 30 days (15 days in case of monthly premium paying mode and 30 days in case of other modes) in advance each time, the policyholder intends to opt for the above benefit. If a premium (including applicable taxes, cesses and levies, etc. if any) remains

unpaid with no prior request, the policy, shall be subject to the lapse at the end of the grace period, subject to the terms and conditions as stated in Part D of the Policy Document.

2. This benefit option shall be available for multiple times. However, there shall be a gap of at least 5 policy years between two premium break benefit periods.
3. If the policyholder exercises the premium break benefit in the last 5 policy years, then the next premium break benefit shall not be allowed.
4. The premium break benefit shall not be available during the last policy year of the premium payment term.
5. The benefit is available to all premium payment terms except single pay.
6. This benefit is applicable for the base policy and rider policy , if any
7. The policyholder shall pay the deferred amount at the end of or during the premium break benefit period to ensure continuance of the risk cover under the policy.
8. In case the above outstanding amounts are not paid within 30 days (15 days in case of monthly premium paying mode and 30 days in case of other modes) of the commencement of the next Policy Year after expiry of the premium break benefit period, the Policy shall be subject to the terms and conditions as stated in Part D of the Policy Document, at the end of Grace Period. Further, the Company shall be entitled to recover the deferred amount from the benefits payable under the policy from the policyholder.
9. During the above premium break benefit period, the policyholder may surrender the policy anytime, however, payments by the Company, if any, shall be first adjusted towards the deferred amount.
10. No additional premium is payable for this option.

Non Payment of Premiums

Grace Period is the time provided after the premium due date during which the policy is considered to be in-force with the risk cover. This plan has a grace period of 30 days for yearly, half yearly and quarterly frequencies from the premium due date. The grace period for monthly frequency is 15 days from the premium due date.

Should a valid claim arise under the policy during the grace period, but before the payment of due premium, we shall still honor the claim. In such cases, the due and unpaid premium for the policy year will be deducted from any benefit payable.

Paid-Up

A policy will acquire a paid-up value only:

- Where Return of Premium is selected with Limited Pay/Regular Pay, and
- When premiums are paid for at least 1 full year and after completion of first policy year

In all other cases, the policy lapses on premium discontinuance without any paid-up value.

If a policy has acquired paid-up value and stops paying premiums:

(i) Death benefit shall be the highest of:

- Sum Assured on Death × (Total Premiums Paid ÷ Total Premiums Payable)
- 105% of Total Premiums Paid

(ii) Maturity Benefit (where applicable) shall be calculated as:
Sum Assured on Maturity × (Total Premiums Paid ÷ Total Premiums Payable)

(iii) Surrender benefit shall be calculated as shown below.

Surrender /Unexpired Risk Premium Value (Surrender Value)

Where Return of Premium Option has been selected

Guaranteed Surrender Value (GSV) gets acquired immediately upon payment of premium in case of SP Single Pay and upon payment of premiums for at least 2 years in case of Limited Pay/Regular Pay.

The Company may pay a surrender value higher than the GSV in the form of a Special Surrender Value (SSV).

SSV shall become payable after completion of first policy year provided one full year premium has been received for Limited/Regular Pay.

Surrender Value will be the higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV), Where,

GSV = GSV Factor% × Total Premiums Paid

SSV shall be calculated as the expected present value of:

i) Paid-up guaranteed future benefits on death, survival/maturity and
ii) accrued / vested benefits, duly allowing for survival benefits already paid, if any

The discount rate used to calculate the expected present value shall

be equal to the yield on 10 Year G-Sec plus 50 basis points. Currently, the interest rate used for calculating the expected present value is 7.75% p.a.

The discount rates shall be reviewed at least once annually and in case of any significant movement in the yields. The revised discount rates shall apply to all policies including the policies already sold.

Where Return of Premium Option has not been selected

Policy cancellation value (i.e. Unexpired Risk Premium value) gets acquired upon payment of premiums for at least 1 full year and after completion of first policy year in case of Limited Pay. In all other cases, the policy lapses on premium discontinuance without any value.

Policy cancellation value (if acquired) shall be payable:

- Upon death of the life assured during revival period, or
- At the end of the revival period if the policy is not revived

The amount payable will be as below:

PCV Factor × Total Premiums Paid× Unexpired Policy Term1 ÷ Original Policy Term

Where, PCV Factor is as follows:

Policy Year	PCV Factor
During PPT or if all due premiums have not been paid	30%
Post PPT if all due premiums have been paid	50%

[1] Unexpired Policy Term shall be calculated on the earlier of date of surrender and the date till which premiums have been paid.

Smart Exit Benefit:

The policyholder has an option to receive Smart Exit Benefit, equal to Total Premiums Paid under the policy. No additional premium is payable to avail this option.

This option can be exercised by cancelling the policy subject to the following conditions:

- This option can be exercised in any policy year greater than 25, but not during the last 5 policy years, and
- The policy has to be in-force at the time of exercising this option.
- This option shall not be available where:
  - Return of Premium option has been selected

Revival

You can revive your lapsed policy within the revival period (specified below) subject to the terms and conditions we may specify from time to time. For revival, you will need to pay all the outstanding premiums and interest on the outstanding premiums and taxes and levies as applicable. Interest rate will be as prevailing from time to time. The current interest rate used for revival is 9.5% p.a.

The revival period shall be of five (5) years as specified by the current Regulations. The revival period may be changed as specified by Regulations from time to time.

The revival interest shall be reviewed half-yearly and it will be reset to: Average Annualized 10-year benchmark G-Sec Yield (over last 6 months & rounded up to the nearest 50 bps) + 2%. The change in revival rate shall be effective from 25th February and 25th August each year. Any change on basis of determination of interest rate for revival will be done only after prior approval of the Authority.

Once the policy is revived, you are entitled to receive all contractual benefits.

Riders

We offer the following Rider options (as modified from time to time) to help you enhance your protection:

Rider	UIN	Scope of Benefits**
HDFC Life Income Benefit on Accidental Disability Rider-Non Linked	101B041V01	It is a Non-Linked, Non-Participating/Participating, Pure risk premium, Individual Life rider. A benefit equal to 1% of Rider Sum Assured per month for the next 10 years, in case of an Accidental Total Permanent Disability. There is no maturity benefit available under this rider.
HDFC Life Protect Plus Rider-Non Linked	101B040V01	It is a Non-Linked, Non-Participating/Participating, Pure risk premium, Individual Life/Health rider. A benefit as a proportion of the Rider Sum Assured shall be payable in case on accidental death or partial/total disability due to accident or if you are diagnosed with cancer as per the option chosen under this rider. No maturity benefit is payable under this rider.

HDFC Life Health Plus Rider-Non Linked	101B031V02	It is a Non-Linked, Non-Participating/Participating, Pure risk premium, Individual Health rider. A lump sum benefit equivalent to Rider Sum Assured shall be payable on diagnosis of any of the covered 60 Critical Illnesses or benefit as a proportionate of the Rider Sum Assured shall be payable on diagnosis of Early Stage Cancer / Major Cancer depending on the plan option chosen. No maturity benefit is payable under this rider.
HDFC Life Waiver of Premium Rider - Non Linked	101B032V02	It is a Non-Linked, Participating, Individual, Pure Risk Premium, Life / Health rider. The rider offers waiver off all outstanding premiums of the base Policy and all other riders attached to the base policy in the event of death of Life Assured or Life Assured being either being diagnosed with any of the covered disability or any of the covered 60 Critical Illness

**For all details on Riders, kindly refer to the Rider Brochures available on our website.

The rider PT and PPT shall be consistent with the base policy's PT and PPT. Riders will not be offered if the policy term/premium payment term of the rider exceeds outstanding policy term/ premium payment term under the base policy.

While attaching riders to the base option under the product, it will be ensured that there is no overlap in benefit offered under different riders & base product. In case of an overlap, the rider(s) shall not be attached.

Terms and Conditions

We recommend that you read and understand this product brochure & customized benefit illustration and understand what the plan is, how it works and the risks involved before you purchase.

A) Risk Factors:

(1) HDFC Life Insurance Company Limited is the name of our Insurance Company and "HDFC Life Click 2 Protect Elite Plus" is the name of this plan. The name of our company and the name of our plan do not, in any way, indicate the quality of the plan, its future prospects or returns.

(2) Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document issued by insurance company.

B) Exclusions

i) Suicide : In case of death due to suicide within 12 months from the Date of Risk Commencement under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

ii. Age Admitted : The Company has calculated the Premiums under the Policy on the basis of the age of the Life Assured as declared in the proposal form. In case you have not provided proof of age of the Life Assured with the proposal form, then you will be required to furnish such proof of age of the Life Assured as is acceptable to us and have the age admitted. In the event the age so admitted ("Correct Age") during the Policy Term is found to be different from the age declared in the proposal form, without prejudice to our rights and remedies including those under the Insurance Act, 1938, as amended from time to time we shall take one of the following actions (i) if the Correct Age makes the Life Assured ineligible for this Policy, we will offer him suitable plan as per our underwriting norms. If You do not wish to opt for the alternative plan or if it is not possible for us to grant any other plan, the Policy will stand cancelled from the date of issuance and the Premiums paid under the Policy will be returned (without interest) subject to the deduction of expenses incurred by the Company and the Policy will terminate on the said payment; or (ii) if the Correct Age makes the Life Assured eligible for the Policy, revised Premium depending upon the Correct Age will be payable. Difference of Premium from inception will be collected with interest, if age declared is higher, on the next Policy Anniversary date and the revised Premium will continue for the rest of the Premium Payment Term. The provisions of Section 45 of the Insurance Act,

1938 as amended from time to time shall be applicable.

C) Tax Benefits

Tax benefits under this plan may be available. Premiums paid by an individual or HUF under this plan and the benefits received from this policy may be eligible for tax benefits as per the applicable sections of the Income Tax Act, 1961, as amended from time to time. You are requested to consult your tax advisor for advice on Tax Benefits.

D) Cancellation in the Free-Look period:

In case as the policyholder you disagree to any policy terms and conditions under this product, you have the option of returning the policy to us stating the reasons thereof, within 30 days from the date of receipt of the policy, whether received electronically or otherwise as per IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024. On receipt of the letter along with the original policy document (original Policy Document is not required for policies in dematerialized or where policy is issued only in electronic form), we shall refund the premium, subject to deduction of the proportionate risk premium for the period on cover, expenses incurred on medical examination of the proposer and stamp duty charges.

E) An underwriting extra premium may be charged in case of Sub-standard lives and Smokers as per our prevalent Underwriting policy.

F) Policy Loan:

No Policy Loans are available under this product.

G) Nomination as per Section 39 of the Insurance Act 1938 as amended from time to time:

(1) The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.

(2) Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.

(3) Nomination can be made at any time before the maturity of the policy.

(4) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.

(5) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.

(6) A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.

(7) Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.

(8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.

(9) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment) Act 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

H) Assignment as per Section 38 of the Insurance Act 1938 as amended from time to time:

(1) This policy may be transferred/assigned, wholly or in part, with or without consideration.

(2) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.

(3) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.

(4) The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.

(5) The transfer or assignment shall not be operative as against an Insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their

duly authorized agents have been delivered to the Insurer.

(6) Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.

(7) On receipt of notice with fee, the Insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.

(8) The Insurer may accept or decline to act upon any transfer or assignment or endorse ment, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.

(9) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

Section G (Nomination) and H (Assignment or Transfer) are simplified versions prepared for general information only and hence are not comprehensive. For full texts of these sections please refer to Section 38 and Section 39 of the Insurance Act, 1938 as amended by The Insurance Laws (Amendment) Act, 2015.

I) Prohibition of Rebates: In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time:

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

J) Non-Disclosure: In accordance with Section 45 of the Insurance Act, 1938 as amended from time to time:

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

(2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the

date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

(3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

(5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

K) In case of fraud or misstatement including non-disclosure of any material facts, the Policy shall be cancelled immediately and the Surrender Value shall be payable, subject to the fraud or misstatement being established in accordance with Section 45 of the Insurance Act, 1938, as amended from time to time.

L) This is not a comprehensive list of amendments of Insurance Laws (Amendment) Ordinance, 2014 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Ordinance Gazette Notification dated December 26 , 2014 for complete and accurate details.

M) Taxes:

Indirect Taxes

Taxes and levies as applicable shall be levied as applicable. Any taxes, statutory levy becoming applicable in future may become payable by you by any method including by levy of an additional monetary amount in addition to premium and or charges.

Direct Taxes

Tax will be deducted at the applicable rate from the payments made under the policy, as per the provisions of the Income Tax Act, 1961, as amended from time to time.

N) A policyholder can now have his life insurance policies in dematerialized form through a password protected online account called an electronic Insurance Account (eIA). This eIA can hold insurance policies issued from any insurer in dematerialized form, thereby facilitating the policy holder to access his policies on a common online platform. Facilities such as online premium payment, changes in address are available through the eIA. Furthermore, you would not be required to provide any KYC documents for any future policy purchase with any insurer. For more information on eIA For more information on eIA visit http://www.hdfclife.com/customer-service/life-insurance-policy-dematerialization

O) Grievance Redressal Mechanism

You can contact us at any of the below touchpoints in case of any concern:

Helpline number: 022-68446530 (Call Charges apply) | NRI Helpline number +91 89166 94100 (Call Charges apply)

E-mail Address: service@hdfclife.com | nriservice@hdfclife.com (For NRI customers only)

You can let us know of your concerns/grievances through any of below options:

- Option 1: Written letter duly signed by the policyholder at any HDFC Life Branch. There is a Grievance Redressal Officer at the respective branch to address the customer's complaint.
  To know more about branch address and timing's you can visit this link: https://www.hdfclife.com/contact-us#BranchLocator . Please note, branches are closed on Sundays, national holidays and region-specific public holidays.
- Option 2: Write to us from your registered email ID at service@hdfclife.com.
- Option 3: Visit us at our website https://www.hdfclife.com/customer-service/grievance-redressal You may refer to the escalation matrix in case there is no response to a grievance within the prescribed timelines If you still not satisfied with our response, you may approach the Insurance Ombudsman located in your region.

For more information on our Grievance Redressal Mechanism and the detailed address of the Insurance Ombudsman, please refer Part G of the policy document given to you.

Contact us today

To buy: 1800-266-9777 (Toll free)
(Available all days 10am to 7pm)

Visit us at www.hdfclife.com

HDFC Life

Sar utha ke jiyo!

HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI RegistrationNo.101
Registered Office: HDFC Life Insurance Company Ltd., Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011
Email: service@hdfclife.com, Tel. No: 022-68446530. Available Mon-Sat 10 am to 7pm (Local charges apply). Website: www.hdfclife.com
The name/letters "HDFC" in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under a licence from HDFC Bank Limited.
HDFC Life Click 2 Protect Elite Plus (UIN:101N182V01) is a Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan. Life Insurance Coverage is available in this product. This version of the Product brochure invalidates all previous printed versions for this particular plan.

HDFC Life Income Benefit on Accidental Disability Rider – Non Linked (UIN: 101B041V01) is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Life rider.
HDFC Life Protect Plus Rider – Non Linked (UIN: 101B040V01) is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Life/Health rider.
HDFC Life Health Plus Rider – Non Linked (UIN: 101B031V02) is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Health rider.
HDFC Life Waiver of Premium Rider- Non Linked (UIN: 101B032V02) is a Non-Linked, Participating, Individual, Pure Risk Premium, Life / Health rider

This Product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or policy document of the insurer. ARN: ED/02/25/21468.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

- IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums,refund of amounts.

Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint