# Your promise to care, our assurance[1] to protect.




## Key Benefits

- Life Cover with Terminal Illness Benefit[2]
- Hassle-Free Claim Procedure
- Return of Premium[3] Option

NEW

# HDFC Life Click 2 Protect Ultimate

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

HDFC Life

*Sar utha ke jiyo!*

[1]The policy must be in force on the date of death, with all premiums fully paid, except for the exclusion clauses mentioned in Part F of the policy document.
[2] Terminal Illness Benefit has a 6 month waiting period from the Policy Risk Commencement Date.
[3]Available upon payment of additional premium(s).

NEW

# HDFC Life Click 2 Protect Ultimate

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

## The Ultimate Claim Assurance[1]

In today's unpredictable world, safeguarding your family's future is more important than ever. HDFC Life brings you **HDFC Life Click 2 Protect Ultimate**, a thoughtfully designed term plan tailored to your needs, ensuring you and your loved ones remain protected against life's uncertainties.

### Key Features

- **A 100% claim assurance**[1], ensuring complete transparency, reliability, and hassle-free claim resolution for your peace of mind.
- Get back all premiums paid on survival till maturity with **Return of Premium** option
- Provides **Acceleration of Death benefit** on diagnosis of specified terminal illnesses, till age 80 years.
- Option to receive **Death Benefit in Instalments**

[1]The policy must be in force on the date of death, with all premiums fully paid, except for the exclusion clauses mentioned in Part F of the policy document.

### Eligibility

| | |
|---|---|
| Min. Age at Entry | 18 years |
| Max. Age at Entry | 50 years |
| Min. Age at Maturity | 18 years |
| Max. Age at Maturity | 85 years |
| Min. Policy Term | Single Pay: 1 month |
| | Regular Pay: 2 years |
| | Limited Pay: 3 years |
| Max. Policy Term | 40 |
| Min. Basic Sum Assured | INR 1,00,00,000 |
| Max. Basic Sum Assured | INR 3,00,00,000 |
| Premium Payment Term | Single Pay, Regular Pay, Limited Pay |
| Premium Payment frequency | Monthly, Half-yearly, Quarterly, Annually |

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. Premium will vary depending on the plan option chosen.

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.

**Benefit payable:**

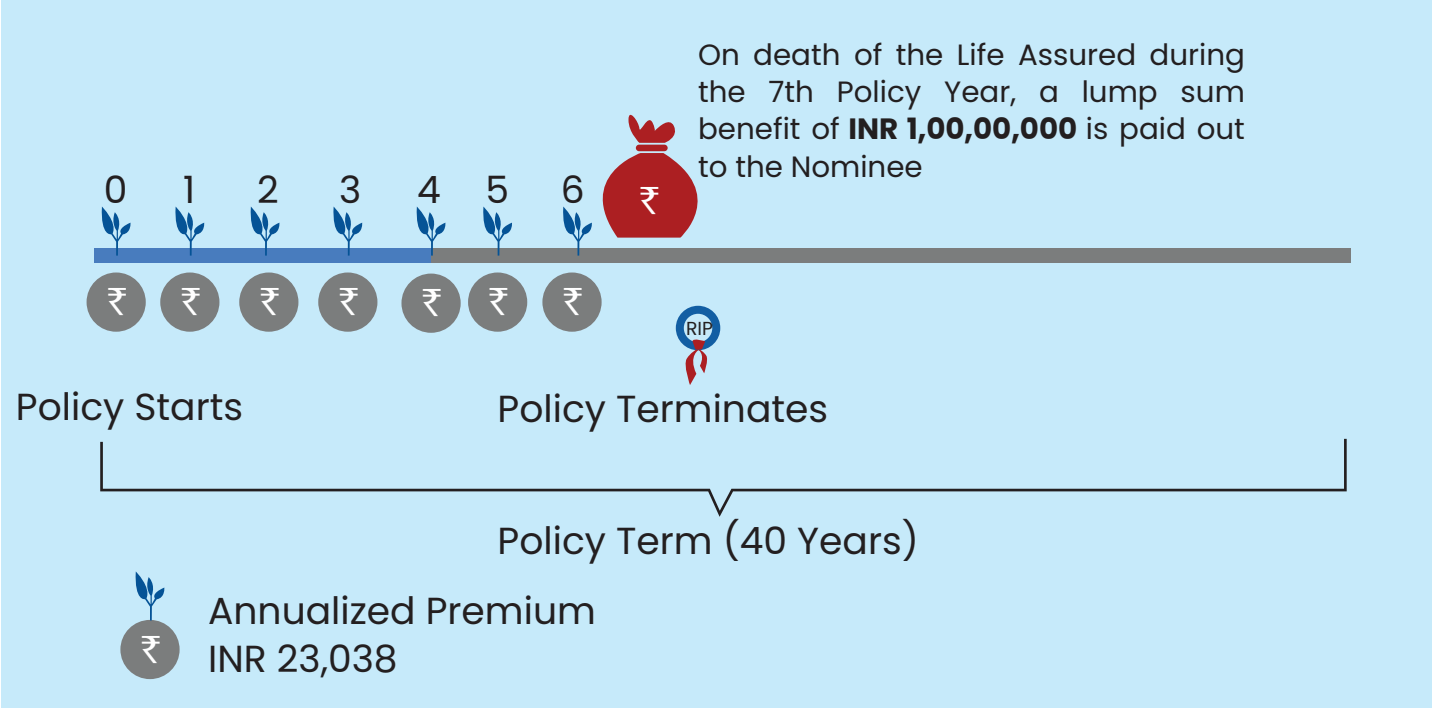
Under this option, the life assured is covered for death benefit during the policy term, which can be accelerated in the case of diagnosis of terminal illness. This is subject to the conditions listed below under "Terminal Illness benefit."

The policy must be in force on the date of death, with all premiums fully paid.

Example: Mr. Anil, a 35 years old gentleman, buys the HDFC Life Click 2 Protect Ultimate for a policy term of 40 years, regular pay, and avails a level cover of INR 1,00,00,000 by paying a premium of INR 23,038 annually (excluding taxes).

Mr. Anil passes away in the 7th policy year. His nominee will receive a lump sum benefit of INR 1,00,00,000.

**Total Premiums Paid: INR 1, 61,266**



**Death Benefit:**

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

- Sum Assured on Death
- 105% of Total Premiums Paid

Sum Assured on Death for Single Pay (SP) is the highest of:

- 125% of Single Premium
- Sum Assured on Maturity
- Basic Sum Assured

Sum Assured on Death for Other than Single Pay (Limited Pay and Regular Pay) is the highest of:

- 10 times of the Annualized Premium
- Sum Assured on Maturity
- Basic Sum Assured

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.

**Terminal Illness Benefit:**

Sum Assured on Death, up to a maximum of Rs. 2 Cr. will be accelerated in case of diagnosis of terminal illness during the policy term as mentioned below. The Terminal Illness Benefit is subject to Waiting Period condition mentioned in Terms and conditions and is not applicable to a life assured who is above 80 years of age.

**Upon payment of Terminal Illness benefit:**

a) If Death Benefit at the time of claim is equal to Terminal Illness benefit, the policy will terminate. Or,

b) If Death Benefit at the time of claim is greater than Terminal Illness benefit, the policy will continue for the balance death benefit.

Please note that acceleration of death benefit is not an additional benefit; it only facilitates an earlier payment of death benefit on prior diagnosis of terminal illness.

A life assured shall be regarded as terminally ill only if that life assured is diagnosed as suffering from a condition which, in the opinion of two independent medical practitioners' specializing in treatment of such illness, is highly likely to lead to death within 6 months. The insured must not be receiving any form of treatment other than palliative medication for symptomatic relief. The terminal illness must

be diagnosed and confirmed by medical practitioners registered with the Indian Medical Association and approved by the Company. The Company reserves the right for independent assessment.

**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) 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:

- All policy terms between 10 and 40 years for Single, Regular and 5 Pay.
- All policy terms between 15 and 40 years for 6, 7, 8, 10 and 12 Pay.
- Policy Term is between 20 and 40 years for Premium Paying Term – 15 years.
- Policy Term is between 25 and 40 years for Premium Paying Term – 20 years.
- Policy Term is between 30 and 40 years for Premium Paying Term – 25 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.

**2) Death benefit as Instalment Option**

If this option is selected, the nominee will receive full or part of the death benefit in instalments.
The conditions for choosing this option:

• This option can be chosen by the policyholder at policy inception or by the nominee at the time of claim.

• This option can be opted for full or part of death claim proceeds payable under the policy.

• The instalment can be taken over a chosen period of 5 to 15 years

The instalment shall be paid in advance based on the frequency chosen by the nominee or the policyholder, which can be either yearly, half-yearly, quarterly or monthly. The instalment amount shall be calculated such that the present value of the instalments, using a given interest rate, shall equal the amount of death benefit chosen to be taken as instalments under the policy. This amount shall be a level amount and once chosen by the nominee shall remain fixed over the instalment period.

The interest rate used to compute the instalment amount shall be equal to the annualized yield on 10 year G-Sec (over last 6 months & rounded down to nearest 25bps) less 25 basis points. The interest rate shall be reviewed half-yearly and any change in the interest rate shall be effective from 25th February and 25th August each year. The interest rate shall be revised every time there is a change, as per the above formula. In case of a revision in interest rate, the same shall apply until next revision. The source of 10-year benchmark G-sec yield shall be RBI Negotiated Dealing System-Order Matching segment (NDS-OM).

At any time during the instalment payment phase, the nominee can choose to terminate the instalment payment in exchange for a lump-sum, in which case, the lump-sum payable shall be

equal to the discounted value of all the future instalments due. The interest rate used to calculate the discounted value will be that as applicable on date of termination, using the above mentioned formula.

No additional premium is payable for this option.

**3) Option to alter premium frequency**

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

**4) Option to change Premium Payment Term from Regular Pay to Limited Pay**

Under this option, the policyholder can choose to convert the outstanding regular premiums into any limited premiums period available under the product.

Such alterations shall be in accordance with the BAUP and the premium rates under such circumstances shall be charged as filed under the product.

**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**

**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 and immediately on the receipt of single premium for Single 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 immediately upon payment of premium in case of Single Pay and 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[1] × Unexpired Policy Term[2] ÷ 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] If the policyholder has exercised the option to change premium payment term, **Total Premiums Paid** will include premiums paid only from the date of converting to Limited Pay and ***Original Policy Term*** will be the outstanding policy term on the date of converting to Limited Pay.

[2] ***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.

• 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

** If the policyholder has exercised the option to change premium payment term, Total Premiums Paid will include premiums paid only from the date of converting to Limited Pay.

**Revival**

Yes, If the Policy has been discontinued due to the non-payment of Premium, it may be revived/ restored by the Insurer with all the benefits mentioned in the Policy document, with or without rider benefits, if any, upon the receipt of all the Premiums due, interest and other charges/late fee, if any, during the revival period, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the insured/Policyholder on the basis of the information, documents and reports furnished by the Policyholder; in accordance with Board approved Underwriting Policy. The current rate of interest is 9.5% p.a.

The application for the revival should be made within five years from the due date of the first unpaid Premium and before the expiry of the Policy Term. Once the Policy is revived, you are entitled to receive benefits as per the Policy.

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.

**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.**

**Risk Factors:**

(1) HDFC Life Insurance Company Limited is the name of our Insurance Company and "HDFC Life Click 2 Protect Ultimate" 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**

**a. Suicide Exclusion**

In case of death due to suicide within 12 months from the date of commencement of risk 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.

**b. 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. In case You have not provided proof of age of the Life Assured with the Proposal, 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, 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 subject to the deduction of expenses incurred by the Company and the Policy will terminate thereafter; or (ii) if the Correct Age makes the Life Assured eligible for the Policy, the difference between the revised Premium, as per the Correct Age and the original Premium, with interest, will be due 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. Non-disclosure of Cancer**

**d. Non-disclosure of auto-immune diseases**

Auto-immune diseases are defined as a group of disorders characterised by an abnormal immune response where the immune system, which normally protects the body from harmful substances such as bacteria and viruses, mistakenly attacks its cells and tissues. This results in inflammation and damage to various organs and systems in the body

**C) Waiting Period**

There is a waiting period of 6 months from the Policy Risk Commencement Date for Terminal Illness Benefit. In case terminal illness is diagnosed during this period, no benefit shall be payable.

**D) 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.

**E) 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. 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 endorsement, 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 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 are 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 Ultimate (UIN:101N179V01) 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.

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. For more details on risk factors, associated terms and conditions and exclusions, please read sales brochure carefully before conducting a sale.
ARN: MC/01/25/20526.

**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.