

YOUR POLICY AT A GLANCE

This is a document that will help you to understand your policy and is not the policy document. In case of any discrepancy between this document and your policy document, the policy document will prevail over this document.

Plan Name & UIN	HDFC Life Click 2 Protect Super	UIN: 101N145V03																																																
Aim of the plan	This term insurance plan aims to provide comprehensive financial protection to the family of the life assured along with the option to get back all the Premium(s) paid on survival till maturity.																																																	
Type of the plan	A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan																																																	
Policy term	Option / PPT	Minimum Policy Term (in years)																																																
	Life	SP: 1 month																																																
	Life Plus	RP: 2 years LP: 3 years																																																
	Life Goal	SP: 5 years LP: 7 years																																																
	85 less Entry Age																																																	
Premium Paying Term	The plan has Regular, Limited & Single premium payment option.																																																	
	Option / PPT	RP																																																
	Life^	Yes																																																
	Life Plus	Yes																																																
	SP	LP																																																
Life Goal	No	2 years to any PPT less than the PT																																																
	^ For age at entry greater than 65 years only SP will be allowed																																																	
Minimum Premium	Premium will vary depending on the plan option chosen.																																																	
Frequency	Annual, Half-Yearly, Quarterly & Monthly																																																	
Sum Assured (Min)	INR 5,000																																																	
Maturity Benefit	Payable in case ROP benefit is chosen.																																																	
Death Benefit	Plan option	Death Benefit																																																
	Life	<p>“Death Benefit” is payable as a lump sum if life assured dies during the policy term</p> <p>It is the higher of:</p> <ul style="list-style-type: none"> Sum Assured on Death × SA Factor applicable in the policy year of death 105% of Total Premiums Paid <p>SA Factor will be based on the option chosen by the policyholder:</p>																																																
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		SA Factor																																																
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	<p>In the event of any claim under Terminal Illness or any chosen additional options, there will be no further change in SA Factor and the same will remain level throughout the outstanding policy term</p> <p>Sum Assured on Death for Single Pay (SP) is the highest of:</p> <ul style="list-style-type: none"> 125% of Single Premium Sum Assured on Maturity Basic Sum Assured 																																																	

		<p>Sum Assured on Death for Other than Single Pay (Limited Pay and Regular Pay) is the higher of:</p> <ul style="list-style-type: none"> • 10 times of the Annualized Premium • Sum Assured on Maturity • Basic Sum Assured 						
	Life Plus	<p>Death Benefit¹ is payable as a lump sum if life assured dies during the policy term. It will be the higher of:</p> <ul style="list-style-type: none"> • Sum Assured on Death • 105% of Total Premiums Paid <p>Sum Assured on Death for Single Pay (SP) is the highest of:</p> <ul style="list-style-type: none"> • 125% of Single Premium • Sum Assured on Maturity • Basic Sum Assured <p>Sum Assured on Death for Other than Single Pay (Limited Pay and Regular Pay) is the higher of:</p> <ul style="list-style-type: none"> • 10 times of the Annualized Premium • Sum Assured on Maturity • Basic Sum Assured 						
	Life Goal	<p>Death Benefit¹ is payable as a lump sum if life assured dies during the policy term. It is equal to the Sum Assured on Death, which is calculated as:</p> <ul style="list-style-type: none"> • Basic Sum Assured × SA Factor applicable in the policy year of death 						
Surrender	<p>Where Return of Premium Option has been selected</p> <p>Surrender Value gets acquired immediately upon payment of premium in case of SP and upon payment of premiums for at least 2 years in case of LP/RP. Surrender Value will be the higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV), payable subject to the policy acquiring Surrender Value. Where,</p> <p>$GSV = GSV\ Factor\% \times Total\ Premiums\ Paid$</p> <p>$SSV = SSV\ Factor\% \times Total\ Premiums\ Paid$</p> <p>Where Return of Premium Option has not been selected</p> <p>Policy cancellation value gets acquired immediately upon payment of premium in case of SP and upon payment of premiums for at least 2 years in case of LP. In all other cases, the policy lapses on premium discontinuance without any value.</p> <p>Policy cancellation value (if acquired) shall be payable:</p> <ul style="list-style-type: none"> • If the policyholder chooses to surrender the policy during the policy term for SP or LP policies, or • Upon death of the life assured during revival period, or • At the end of the revival period if the policy is not revived <p>The amount payable will be as below:</p> <p>$PCV\ Factor \times Total\ Premiums\ Paid^1 \times Unexpired\ Policy\ Term^2 \div Original\ Policy\ Term$</p> <p>Where, PCV Factor is as follows:</p> <table border="1"> <thead> <tr> <th>Policy Year</th> <th>PCV Factor</th> </tr> </thead> <tbody> <tr> <td>During PPT or if all due premiums have not been paid</td> <td>30%</td> </tr> <tr> <td>Post PPT if all due premiums have been paid</td> <td>50%</td> </tr> </tbody> </table> <p>¹ If a policyholder has exercised the option to change premium payment term, <i>Total Premiums Paid</i> will include premiums paid only from the date of converting to Limited Pay and <i>Original Policy Term</i> will be the outstanding policy term on the date of converting to Limited Pay.</p> <p>² <i>Unexpired Policy Term</i> shall be calculated on the earlier of date of surrender and the date till which premiums have been paid.</p>		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%
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Post PPT if all due premiums have been paid	50%							
Revival	<p>You can revive your lapsed/ paid-up policy within 5 years of lapsation subject to the terms and conditions we may specify from time to time. All outstanding premiums should be immediately paid along with the applicable interest rate. The current interest rate used for revival is 9.5% p.a. compounded annually. Once the policy is revived, you are entitled to receive all contractual benefits.</p>							
Additional options available under the Product	<ol style="list-style-type: none"> 1. Return of Premium (ROP) option 2. Waiver of Premium on CI (WOP CI) option 3. Waiver of Premium on Total and Permanent Disability (WOP Disability) Option 4. Spouse Cover Option 5. Death benefit as Instalment Option 6. Option to alter premium frequency 7. Option to change Premium Payment Term from RP to LP 8. Renewability Option at Maturity 9. Life Stage Option <p>Please refer Policy Document for more details</p>							
Tax Benefit	<p>Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor.</p>							
Loans	<p>Not allowed</p>							
Conditions where Death benefit will not be paid	<p>Suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy; other exclusions are also applicable. Please refer Policy Bond for details.</p>							
Free Look Period	<p>15 days from the date of receipt of the original policy document. If you have purchased your Policy through Distance Marketing this period will be 30 days.</p>							
Grace Period	<p>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.</p>							