

YOUR POLICY AT A GLANCE

This is a document that will help you to understand the key features of this product 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 Achieve	UIN: 101N186V05
Aim of the plan	To achieve such goals whilst safeguarding the family's future against the unforeseen events	
Type of the Plan	An Individual Non-Linked, Non-Participating, Savings Life Insurance Plan	
Premium Payment Term	Smart Student – 5 to 12 Years Dream Achiever – 5 to 35 Years	
Policy Term	Smart Student – 10 to 23 Years Dream Achiever – 5 to 40 Years	
Premiums (Rs.)	Minimum: As per minimum Sum Assured Maximum: No Limit (subject to Board approved underwriting policy)	
Death Benefit	<p>In case of death of Life Assured during the policy term, the death benefit shall be payable to the nominee.</p> <p>Death Benefit is highest of:</p> <ul style="list-style-type: none"> • Sum Assured on Death • 105% of Total Premiums Paid • Surrender Value on date of death <p>Where, Sum Assured on Death for Smart student is 10 times annualized premium and for dream achiever in each year of policy term will be as chosen by the policyholder at policy inception, subject to the minimum limits as applicable under extant regulations, as modified from time to time. As per current regulations, this limit is 5 times Annualized Premium.</p> <p>Upon the payment of the death benefit, the policy terminates and no further benefits are payable</p>	
Survival Benefit	<p>Smart Student: Survival benefit can start in the policy year in which the life assured is aged either 16 years or 18 years, as chosen by the policyholder at inception. Survival benefit is payable in the last 3, 4 or 5 policy years, as chosen by the policyholder at inception</p> <p>Dream Achiever: The amount of survival benefit in each year of benefit payment will be as chosen by the policyholder at inception.</p>	
Maturity Benefit	<p>Smart Student: The last instalment of survival benefit (as described above) is payable on maturity. There is no additional maturity benefit payable.</p> <p>Dream Achiever: On Maturity, Sum Assured on Maturity shall be payable, as chosen by the policyholder at policy inception. Additionally, the policyholder can choose to receive an income benefit for the duration of income term, which starts on policy maturity date. The income term and amount of income benefit in each year of benefit payment will be as chosen by the policyholder at inception</p>	

Grace Period	15 days for monthly mode; 30 days for other premium payment frequency.
Reduced Paid up	<p>If at least one full year' premiums have been paid and further premiums are unpaid and the policy is not surrendered, the policy will acquire the status of reduced paid up on the date of expiry of grace period until the policy is revived for full benefits.</p> <p>Once the policy becomes reduced paid-up, the maturity and death benefit payouts shall be computed by multiplying the survival/death/maturity payouts as specified in "Benefits in detail" section to the ratio of the premiums paid to the premiums payable under the policy.</p>
Revival	Policy can be revived during the policy term but within a period of five years from the date of first unpaid premium by submitting the proof of continued insurability to the satisfaction of the Board Approved Underwriting policy of the Company prevailing from time to time and making the payment of all due premiums together with late fee at such interest rate as may be prevailing at the time of the payment.
Surrender	The policy can be surrendered if at least one full year' premiums are paid. The surrender benefits are payable immediately on surrender. All benefits under the policy shall automatically terminate upon payment of surrender benefit. In case all the Premiums have not been paid, survival benefit already paid will be adjusted from the Surrender Value.
Policy loan	<p>Policyholder can avail loan under this policy at any time during the Policy Term provided the policy has acquired surrender value, if two full years' premiums have been paid. The maximum loan amount that will be advanced at any time shall not exceed 80% of the prevailing surrender value and provided that the amount of the loan is not less than Rs.1,000.</p> <p>No loan facility will be available to the policyholder during the income payout term.</p>
Free Look period	30 days from the date of receipt of the Policy
Exclusion	<p>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 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.</p> <p>Please refer TnC for exclusion of WOP CI, WOP TPD and Juvenile CI</p>
Alterations	No alterations are allowed other than the change in premium payment mode or payout frequency in this policy.