



Secure your
family's happiness



HDFC LIFE CLICK2PROTECT



Sar utha ke jiyo!

You have built and provided a comfortable lifestyle for your loved ones, and it gives you immense pleasure to see your loved ones happy. Yet, deep down in your heart you feel the unsettling insecurity about their future in your absence. Will they be able to continue this lifestyle? Would your children's education be taken care of? Will they be able to manage the loan repayment?

You know that the solution is a term insurance plan and you seek a plan that is convenient to buy and is affordable.

HDFC Life is happy to present the perfect plan for your protection needs – HDFC Life Click 2 Protect! HDFC Life Click 2 Protect plan is a term insurance plan. This plan provides for a payment of a lump sum in the event of your unfortunate death.

PLAN OUTLINE

HDFC LIFE CLICK2PROTECT	
Entry age (last birthday)	18 years to 55 years (both inclusive)
Maturity age (last birthday)	28 years to 65 years (both inclusive)
Minimum Sum Assured	₹ 10,00,000
Maximum Sum Assured	₹ 10,00,00,000
Minimum Annual Premium	₹ 2,000
Policy Terms	10/15/20/25/30 years
Premium Paying Terms	Same as policy term
Premium Paying Frequencies	Annual mode only

You can buy this plan online – all in 3 easy steps!

OWN HDFC LIFE CLICK2PROTECT IN JUST 3 EASY STEPS

STEP 1: Choose Your Sum Assured (Life Cover) & Policy Term

Choose your sum assured & policy term. This sum assured will be paid your nominee on your unfortunate death during the policy term.

STEP 2: Know Your Regular Premium

You will need to fill in your age, gender, desired policy term & sum assured amount and answer if you consume tobacco or not. Once you've done this, the premium calculator on our website (www.hdfclife.com) will let you know the regular life insurance premium for your policy. What's more – we offer special premium rates for non-tobacco users!

Your life insurance premium would depend on your age, gender, sum assured, policy term and your health. You need to pay your premiums annually in advance every year till the expiry of the policy term.

Premium frequency for this plan is annual.

STEP 3: Fill the Form & Pay Premiums

Just complete the easy application form online and pay your premium – online at www.hdfclife.com.

INDICATIVE PREMIUMS

Indicative premiums (exclusive of service tax and education cess) for various combinations of age, term and sum assured for a healthy male (non-tobacco user) are given below.

Policy Term: 20 Years

ENTRY AGE (Yrs.)	SUM ASSURED		
	₹ 25 Lakhs	₹ 50 Lakhs	₹ 100 Lakhs
30	3,350	5,100	9,000
35	4,675	6,400	11,300
40	6,975	9,150	16,200
45	10,750	14,150	25,300

Policy Term: 25 Years

ENTRY AGE (Yrs.)	SUM ASSURED		
	₹ 25 Lakhs	₹ 50 Lakhs	₹ 100 Lakhs
25	2,975	4,700	8,200
30	3,800	5,450	9,700
35	5,400	7,150	12,600
40	8,100	10,450	18,500

Policy Term: 30 Years

ENTRY AGE (Yrs.)	SUM ASSURED		
	₹ 25 Lakhs	₹ 50 Lakhs	₹ 100 Lakhs
25	3,325	4,900	8,600
30	4,375	6,000	10,600
35	6,250	8,150	14,400

YOUR BENEFITS

Death Benefit

On your unfortunate death during the policy term, your nominee will receive the chosen Sum Assured. The policy will terminate.

Death benefit is payable provided you have paid all your regular premiums to date and your policy is in force as on date of claim.

Maturity Benefit

This plan provides no maturity benefit.

Surrender Benefit

This plan provides no surrender value.

Tax Benefit

Premiums paid under this plan are eligible for tax benefits under Section 80C of the Income Tax Act, 1961, subject to the provisions contained therein. Under Section 10(10D), the benefits received from this policy are exempt from tax.

Please note that the above mentioned that benefits are as per the current tax rules. Your tax benefits may change if the tax rules are changed.

Nominee

If you have not assigned the policy; on your unfortunate demise during the policy term, your nominee will receive the benefits due.

TERMS AND CONDITIONS

A. Distributor assistance: For policies where a distributor aids in the purchase of the product, an additional 3.5% loading will apply to the tabular premium rates.

B. Exclusions: If the death of life assured has occurred directly or indirectly as a result of suicide within one year of the date of commencement or the date of issue or date of revival of the policy, 80% of the premiums paid will be paid as death benefit.

C. Free-look Period: In case the policyholder is not agreeable to any of the terms or conditions of the policy, the policyholder has an option to return the policy to the company, stating reasons thereof, within a period of 30 days from the date of receipt of the policy. On cancellation during the free-look period, the company shall refund the premium paid after deducting:

- Stamp duty paid towards the policy; and
- Pro-rata cost for the period under cover; and
- Medical expenses, if any.

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.

D. Grace Period: Grace period of 30 days from the premium due date is available for payment of premiums.

E. Discontinuance of Premiums: If the due premium is not paid within the end of the grace period, the policy shall lapse without value and the policy benefits shall cease.

F. Revival of a Lapsed Policy: A policy which has lapsed due to discontinuance of premiums may be revived subject to the following terms and conditions:

- Application for revival must be made within two years from the date of lapse and before the completion of the policy term.
- All due and unpaid premiums shall be payable with the interest thereon. Such rate of interest on late payment of premiums shall be determined by the company from time to time.
- The company may carry out fresh underwriting upon revival, and may require the life insured to undergo fresh medical examinations.
- The revival of a policy may be on terms different from those applicable before the policy lapsed. The company reserves the right to refuse to revive the policy. If the company refuses to revive the policy, the premiums paid towards revival of the policy shall be refunded without interest.

G. Alterations: Sum assured and policy term cannot be altered.

H. No policy loans are available. The premiums mentioned in this document are indicative.

I. Section 41 of the Insurance Act, 1938: 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

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.

J. Non-Disclosure: Section 45 of the Insurance Act, 1938: No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that 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. Service Tax & other duties: As per the Service Tax Laws, service tax & other statutory levies are applicable. Any other indirect tax or statutory levy becoming applicable in future may become payable by you by any method we deem appropriate including by levy of an additional monetary amount in addition to the premium.



To ensure a life of self-respect for your family.
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	NOW to 5676727
	onlinequery@hdfclife.com
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HDFC Standard Life Insurance Company Limited. In partnership with Standard Life Plc

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