Canara HSBC Oriental Bank of Commerce Life Insurance POS - Easy Bima Plan
An Individual Non-linked Non-Par Savings cum Protection Life Insurance Term Plan with Return of Premium
UIN:136N049V02
PART A

Date:

WELCOME LETTER

{{Policyholder NAME}}
{{FATHERS_NAME/HUSBAND NAME}}
{{PO_M_ADD_1}}
{{PO_M_ADD_2}}
{{PO_M_ADD_3}}
{{PO_M_ADD_CITY}} - {{PO_M_ADD_PINCODE}}
{{PO_M_ADD_STATE}}
{{PO_M_ADD_COUNTRY}}
Contact No.: {{OWNER_CONTACT}}

Your Policy Details:		Client ID.	{{OWNER_CLIENT_ID}}
Policy No.	{{POLICY_NUMBER}}	Proposal No.	{{PROPOSAL_NUMBER}}
Representative Details:		Name	{{AGENT_NAME}}
Code	{{AGENT_CODE}}	Contact No.	{{AGENT_CONTACT}}
POSP-LI: AADHAAR No.	{{AADHAR_NUMBER}}	POSP-LI: PAN No.	{{PAN_NUMBER}}

Dear {{Policyholder_name}},

Welcome to the Canara HSBC Oriental Bank of Commerce Life Insurance family. We would like to congratulate you on purchasing **Canara HSBC Oriental Bank of Commerce Life Insurance POS - Easy Bima Plan**.

This is your Policy Document and We recommend that you read it to ascertain if the details are accurate. If you wish to rectify any of the details, please get in touch with our **Resolution center**: **1800-103–0003 / 1800-180-0003 (BSNL/MTNL users)** or **representative**. you can also **SMS** us at **9779030003** or write to us at customerservice@canarahsbclife.in and our representative will contact you at your convenience.

In case the Policy terms and conditions are not agreeable to you then you can opt for a cancellation of the Policy by sending back this Policy Document along with the reason for your objection to the Company within 15 days (30 days in case the Policy is sourced through distance marketing mode i.e. any means of communication other than in person) from the date of receipt of this Policy Document. In case you opt for cancellation within the said period, We shall refund the Premium received by Us subject only to deduction of the proportionate risk Premium for the period of insurance cover and stamp duty. This facility can be availed only on receipt of the original Policy Document and not on receipt of duplicate Policy Document(s) issued by the Company on your request.

We also offer an easy-to-navigate online system to manage your Policy. Log on to our website www.canarahsbclife.com and register to start using this service.
In case of any claim related or other matters, you or the Claimant may contact us at our resolution centres as mentioned above or at Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited, 2nd Floor, Orchid Business Park, Sector-48, Sohna Road, Gurugram 122018, Haryana, India.

We request you to pay Premiums on due dates to enjoy uninterrupted benefits and thank you for giving us an opportunity to service your insurance needs.

Yours Sincerely,

Chief Operating Officer
Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited

POLICY SCHEDULE

(This is a schedule to this Policy and if any updated Policy Schedule is issued by Us, the Policy Schedule latest in time shall be the Policy Schedule).

Canara HSBC Oriental Bank of Commerce Life Insurance POS - Easy Bima Plan is an Individual Non-linked Non-Par Savings cum Protection Life Insurance Term Plan with Return of Premium. This product has an inbuilt compulsory Accidental Death Benefit. We will pay benefits upon occurrence of one or more events mentioned in this Policy on receipt of proof that is satisfactory to Us.

	Details of Life Assured (Person whose life is insured under Policy)
Name	{{ASSURED_NAME}}
Date of Birth	{{ASSURED_BIRTH_DATE}}
Age (as at last birthday as on Policy Commencement date)	{{ASSURED_AGE}}
Gender	{{ASSURED_GENDER}}

Policy Number	{{POLICY_NUMBER}}	**Premium Payment Mode**	{{POLICY_PAYMENT_FREQUENCY}}
Plan Name	{{PLAN_NAME}}	**Premium Payment Term (Years) (PPT)**	{{PREMIUM_PAYMENT_TERM}}
Policy Term (Years)	{{POLICY_TERM}}	**Maturity Date**	{{MATURITY_DATE}}
Age Admitted	{{AGE_ADMITTED}}	**Next Premium Due Date**	{{NEXT_PREMIUM_DUE_DATE}}
Risk Commencement Date	{{SAME AS POLICY_COMMENCEMENT_DATE}	**Last Premium Due Date**	{{LAST_PREMIUM_DUE_DATE}}
Policy Commencement Date	{{POLICY_COMMENCEMENT_DATE}}	**Installment Premium (`)1**	{{INSTALLMENT_PREMIUM}}
Death Benefit Sum Assured	{{SUM_ASSURED at inception }}	**Return of Premium on date of Maturity**	{{ RETURN_OF_PREMIUM_ON_DATE_OF_ _MATURITY}}
Accidental Death Benefit Sum Assured	{{SUM_ASSURED at inception }}		

Details of Nominee (Person who is/are entitled to receive benefits on Life Assured's Death) *

Name	**Gender**	**Age**	**Relationship with Life Assured**
{{NOMINEE_NAME_1}}	{{NOMINEE_GENDER_1}}	{{AGE IN YEARS}}	{{R'SHIP}}
{{NOMINEE_NAME_2}}	{{NOMINEE_GENDER_2}}	{{AGE IN YEARS}}	{{R'SHIP }}

*Nominee details are as per section 39 of Insurance Act, 1938.

Appointee Name (to receive benefits and give discharge to Us on behalf of the minor Nominee, on Life Assured's death) {{APPOINTEE_NAME}}

[1]Goods and Services Tax or any other levy by whatever name called under Goods and Service Tax Scheme as applicable from time to time ("Goods and Services Tax"), will be charged over and above this Premium and will be borne by the Policyholder.

"**On Examination of the Policy, if the Policyholder notices any mistake, the Policy Document is to be returned for correction to the Company**"
Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited. IRDAI Registration no: 136 Registered Office: Unit No. 208, 2nd Floor, Kanchenjunga Building, 18 Barakhamba Road, New Delhi - 110001 **Corporate Office:** 2nd Floor, Orchid Business Park, Sector-48, Sohna Road, Gurugram 122018, Haryana, India

Total Stamp Value (₹) / {{STAMP_DUTY}}
"The appropriate stamp duty towards this Policy is paid vide <<CRN Number>>"

FIRST PREMIUM RECEIPT

Receipt Number: Date of Issue:

Name of the Company:	{{NAME OF THE COMPANY}}
Hub Address:	{{Hub address}}
Goods and Services Tax Identification Number:	{{GOODS AND SERVICES TAX IDENTIFICATION NUMBER Of HUB}}
Service Accounting Code:	{{ SERVICE ACCOUNTING CODE}}
Plan Name:	{{PLAN_NAME}}
Policy Number:	{{POLICY_NUMBER}}
Policyholder Name:	{{Name of the Policyholder}}
Policyholder Current Residential Address:	{{POLICY HOLDER CURRENT RESIDENTIAL ADDRESS}}
Policyholder State/ Union Territory & Code:	{{POLICY HOLDER STATE & CODE}}
Goods and Services Tax Identification Number:	{{GOODS AND SERVICES TAX IDENTIFICATION NUMBER}}
Life Assured Name:	{{Name of Life Assured}}
Premium Payment Mode:	{{Premium payment frequency}}
Sum Assured (`):	{{Sum Assured}}

PAYMENT RELATED INFORMATION

Base Premium Payable (`):	{{	}}
Goods and Services Tax* (`):	{{	}}
Total Amount Payable (`):	{{	}}
Total Amount Received (`):	{{	}}
Balance Amount (`):	{{	}}
Next Premium Due Date:	{{	}}
Taxable Value:	{{	}}

*Break-up of Goods and Services Tax on Taxable Value	(%) Rate	(Rs.) Amount
Central Goods and Services Tax		
State Goods and Services Tax/ Union Territory Goods and Services Tax		
Integrated Goods and Services Tax		
Cess (es)/Other levy		

OTHER IMPORTANT INFORMATION

Total Amount Payable for the Policy is equal to Base Premium Payable and applicable Goods and Services Tax or any other levy by whatever name called under Goods and Service Tax Scheme. You may be entitled to tax benefits under Section 80C as per the Income Tax Act, 1961. Tax benefits under the Policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, please contact Your independent tax advisor.
The excess amount, if any, indicated as Balance Amount above will not earn any interest and will be adjusted towards future Premiums on the due date subject to applicable laws. Advance premiums paid, if any, will be appropriated towards Premium on the respective due dates.

Permanent Account Number AADCC1881F.
"No tax is payable on reverse charge basis"
"Address of Delivery is same as that of place of supply'"
The commencement of risk in the Policy is subject to realization of Premium by the Company.

<<Digital Signature>>

Chief Operating Officer

Terms and Conditions

Preamble: This Policy evidences a contract between You and Us and has been issued on the basis of Your declarations in the Proposal Form and other documents evidencing insurability of the Life Assured. Reference to any legislation, Act, regulation, guideline, etc includes subsequent changes or amendments to the same. The terms 'You', 'Your' refer to the Policyholder and 'We', 'Us', 'Company', 'Our' refer to Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited. The word "Authority" would refer to the Insurance Regulatory and Development Authority of India.

PART B - Glossary

1. Act means Insurance Act, 1938 **2. Accident** means a sudden, unforeseen and involuntary event caused by external, violent and visible means which occurs after the Policy Commencement Date and before the termination of the Policy. **3. Accidental Death** means death of the Life Assured which results directly and solely from an Accident and independently of any other causes and which occurs within 180 days of the Accident. If the Accident occurs before the end of Policy Term, but death caused by such Accident occurs after the end of the Policy Term and within 180 days of the Accident, Accidental Death Benefit will be payable. **4. Annualized Premium** means the Premium payable in a Policy Year chosen by the Policyholder, excluding any taxes and rider premiums. **5. Claimant** means You or Assignee, however for payment of benefit on Life Assured's death, Claimant means: **i.** Where You and Life Assured are different, You will be the Claimant; **ii.** Where You and Life Assured are same, Claimant will be the Nominee(s); **iii.** Where You and Life Assured are same and there is no Nominee(s), then Claimant shall be Your legal heir or legal representative or the holder of a succession certificate. **6. Lapsed State** means the state of the Policy where You fail to pay due Premium within the grace period in the first 2 consecutive Policy Years. . **7. Paid-up State** means the state of the Policy where You fail to pay due Premium within the Grace Period after payment of Premiums for at least first 2 consecutive Policy Years in which state no further Premiums are payable and benefits are reduced as per the terms and conditions of the Policy. **8. Policy Anniversary** means the date corresponding to the Policy Commencement Date occurring after the completion of every Policy Year. **9. Policy Document** includes terms and conditions, Policy Schedule, Proposal Form and all endorsements issued by Us from time to time. **10. Policy Year** means the 12 consecutive months' period commencing from the Policy Commencement Date and each subsequent period of 12 consecutive months thereafter during the Policy Term. **11. Premium** means the amount (including modal loading but excluding Goods and Services Tax & applicable cess(es)/levy, if any) payable by You to Us, as specified in Policy Schedule as "Installment Premium" in exchange for Our obligation to pay the benefits under the Policy. The modal loading factors for yearly and monthly mode of premium payment are 1.00 and 0.10 respectively. **12. Waiting period** means 90 days from the Risk Commencement Date, which is not applicable in case of Accidental Death. **13.** The capitalized terms used but not defined will derive their meaning from the Policy Schedule. **14**. **Total Premiums Paid** means total of all the premiums received, excluding any taxes and rider premiums.

PART C

1. Benefits: Subject to terms and conditions below, We will pay to the Claimant, any of the following benefits.

1.1 Benefit on date of Maturity: **a)** If the Life Assured is alive and Policy is in-force, We will return the Total Premiums Paid. On payment of this benefit, the Policy shall terminate and no further benefit shall be payable. **b)** If the Life Assured is alive and the Policy is in Paid-up State, We will pay the Paid-up Benefit on date of Maturity as follows: Total Premium due till date of Maturity *(Number of Premiums paid / Total number of Premiums payable during the Policy Term). On payment of this benefit, the Policy shall terminate and no further benefit shall be payable.

1.2 Death Benefit: a) Where the claim is admitted other than Accidental Death, We will pay the benefits as detailed below: **i)** If Life Assured dies other than due to Accident during the Waiting Period, while the Policy is in-force, We will return of the Total Premiums Paid. **ii)** If Life Assured dies after the Waiting Period and during the Policy Term, while the Policy is in-force, We will pay the Death Benefit Sum Assured. On payment of the Death Benefit, the Policy shall terminate and no further benefit shall be payable. **b)** Where the claim is admitted as Accidental Death during the Policy Term, while the Policy is in-force, We will pay Accidental Death Benefit Sum Assured in addition to the Death Benefit Sum Assured. Waiting period is not applicable in case of Accidental Death. On payment of the Death Benefit, the Policy shall terminate and no further benefit shall be payable. **c)** If Life Assured dies during the Policy Term while the Policy is in Paid-up State, We will pay the Paid-up Sum Assured as follows: Death Benefit Sum Assured * (Number of premiums paid/Total number of premiums payable during the Policy Term). However, in case claim is admitted as Accidental Death during the Policy Term, while Policy is in Paid-up State, We will pay Paid-up Sum Assured and an additional benefit equal to Paid-up Accidental Death Benefit Sum Assured as follows: Accidental Death Benefit Sum Assured * (Number of premiums paid/Total number of premiums payable during the Policy Term). On payment of this benefit, the Policy shall terminate and no further benefit shall be payable.

1.3 Requirements for Death Benefit Claims: Refer Claims Procedures mentioned under Clause 17 in Part F.

1.4 Surrender You may surrender the Policy any time during the Policy Term. Surrender Value is defined as the higher of {Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV)}. However, the Policy acquires Guaranteed Surrender Value (as defined below) or Special Surrender Value (as defined below) after payment of Premiums for at least first 2 consecutive Policy Years. **a)** Guaranteed Surrender Value is defined as: Factor "A" multiplied by (Total Premiums paid). Where Factor "A" are guaranteed for the entire Policy Term and are mentioned in the table below. **b)** Special Surrender Value will be determined by Us and will vary from time to time with prior approval from the Authority. **c)** We shall on receipt of a valid request for surrender, pay the surrender value, if any, and the Policy shall terminate and no further benefits shall be payable.

	(A)				(A)		
Policy Term (in years)	**10**	**15**	**20**	**Policy Term (in years)**	**10**	**15**	**20**
PPT (in years)	**5**	**10**	**10**	**PPT (in years)**	**5**	**10**	**10**
Policy year	**GSV Factor (As % of Total Premiums Paid)**			**Policy year**	**GSV Factor (As % of Total Premiums Paid)**		
1	0%	0%	0%	**11**		78%	69%
2	30%	30%	30%	**12**		82%	71%
3	35%	35%	35%	**13**		86%	74%
4	50%	50%	50%	**14**		90%	77%
5	58%	54%	53%	**15**		90%	79%
6	66%	58%	55%	**16**			82%
7	74%	62%	58%	**17**			85%
8	82%	66%	61%	**18**			87%
9	90%	70%	63%	**19**			90%
10	90%	74%	66%	**20**			90%

2. Premiums You will pay Premium as per the Premium Payment Mode and for PPT as per the Policy Schedule on the respective due dates or before the end of Grace Period. If any Premium is received before the due date, We may keep it in an advance premium account as per applicable laws and adjust towards Premium on the applicable due date or refund the same to You. Advance premium will not carry any interest. You are not permitted to change the PPT. If the Policy is in Lapsed State no benefit shall be payable upon death or upon Your request for termination of the Policy or on the expiry of the Revival Period.

PART D

3. Revival: You may revive the Policy in Lapsed State or Paid-up State by giving Us a request and paying all due unpaid Premiums with interest at the rate specified by Us subject to completing requirements stipulated by Us, within the Revival Period provided no claim has arisen due to the death of Life Assured. You shall provide the evidence of insurability and health of the Life Assured to Our satisfaction. We reserve the right to revive the Policy either on its original terms or on modified terms as per our board approved Underwriting policy, which decision will be binding on You. The revival will be effective from the date when We communicate the same to You. Waiting period is not applicable on revival of policy. The basis for determining the interest rate is the average of the daily rates of 10-Year G-Sec rate over the last five calendar years ending 31st December every year rounded to the nearest 50 bps plus a margin of 100 bps. Any change in the basis of this interest rate will be subject to the prior approval of the Authority. The Company undertakes the review of the Interest rates for revivals on 31st December every year with any changes resulting from the review being effective from the 1st of April of the following year. The applicable interest rate for the financial year 2019-20 is 9% per annum. If the Policy in Lapsed State is not revived within the Revival Period, the Policy shall terminate on the expiry of the Revival Period. However, if the Policy in Paid-up State is not revived within the Revival Period, then the Policy shall continue in Paid-up state until a valid request of Surrender is submitted to Us. **4. Policy Loan:** No loan is available under this Policy. **5. Termination of Policy:** The Policy will terminate upon happening of any one of the following events: a) on date We receive a valid free-look cancellation request from You; b) on the date of intimation of repudiation of the claim; c) in case of fraud and misrepresentation in accordance with Clause 20 in Part F; d) as mentioned in Clauses 1,2 and 3. **6. Ownership:** All options, rights and obligations under Policy vest with You and will be discharged by You.

PART E

7. Charges: There are no explicit charges under this Policy.

PART F - General Conditions

8. Assignment: You may transfer/assign this Policy, wholly or in part by an endorsement or by an instrument under notice to Us as per section 38 of the Act in a format and manner specified by Us. On receipt of notice with prescribed fee, We will grant an acknowledgement, which will be conclusive evidence against Us of duly receiving the notice. We may accept/decline to transfer/assign, if We have reasons to believe that it is not bonafide or not in Your or public interest or is for the purpose of trading. If We refuse, a claim can be made to Authority within 30 days of refusal. Assignment/transfer will be deemed to be absolute except where the terms expressly indicate it as conditional or where it is made upon condition that proceeds will be payable to You or nominee(s) if assignee/transferee die before Life Assured or Life Assured survives the Policy Term. Such conditional assignee will not be entitled to obtain a loan or surrender the Policy. Absolute transferee/assignee will be subject to all liabilities/equities to which the transferor/assignor was subject to and may institute any proceedings in relation to Policy, obtain loan or surrender without obtaining the consent of the transferor/ assignor or making him a party to the proceedings. Full details on Section 38 are available on our website www.canarahsbclife.com and can also be made available to the Policyholder on request.

9. Nomination: If You are the Life Assured, You may nominate before the maturity of Policy, person(s) as per section 39 of the Act to whom benefits will be paid if You die. You may change or cancel nomination before Policy matures by notifying Us failing which, We will not be liable if a bonafide payment is made to the person named in the Policy or in our registered records. Where nominee is a minor, You may appoint any person to receive benefits on Life Assured's death during the minority of the nominee. A transfer or assignment made as per section 38 will automatically cancel the nomination except transfer/assignment in consideration of loan granted by Us on security of Policy within surrender value or its reassignment on repayment of loan or in consideration of loan advanced by any transferee or assignee. In such case, the rights of nominee will be affected to the extent of the interest of the transferee or assignee, as the case may be. The nomination will get revived on repayment of the loan. If the nominee dies before You, the proceeds are payable to You or Your heirs or legal representatives or holder of succession certificate. If nominee(s) survive the Life Assured, the benefits will be paid to such survivor(s). Where You nominate your parents/spouse/children/spouse and children or any of them, the nominees are beneficially entitled to the benefits unless it is proved that You could not have

conferred such beneficial title on the nominee having regard to the nature of his title. If nominee(s) die after You but before his share of benefits is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s). If You die after maturity but the proceeds and benefit of the Policy have not been paid because of his death, his nominee(s) shall be entitled to the benefits. Section 39 will not apply to any policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied, provided where nomination made (whether before or after Insurance Laws (Ordinance) 2014), in favour of wife of Life Assured or of his wife and children or any of them is expressed, whether or not on the face of the Policy, as being made under section 39, the said section 6 will be deemed not to apply or not to have applied to the Policy. Full details on Section 39 are available on our website www.canarahsbclife.com and can also be made available to the Policyholder on request.

10. Amendment: We reserve the right to alter or delete any of the terms and conditions of the Policy, including the benefits with prior approval of the Authority. The terms of the Policy will also stand modified from time to time, to the extent of changes in applicable laws or regulations affecting the terms of the Policy.

11. Policy Currency: All Premiums and benefits payable shall be paid in Indian Rupees only.

12. Compliance with Laws: You will pay all applicable taxes/ statutory dues (present or future) in respect of the Premium or payouts under the Policy.

13. Communication and Dispatch: If You change Your address, or if the address of the Claimant changes, it must be notified to Us immediately. We can send you communication or notices either in electronic (including sms) mode at your registered email id or registered mobile number or by way of physical mode at the address provided by you in proposal form or otherwise notified to us.

14. Replacement of Policy Document: We will replace a lost Policy Document subject to making investigations. If We replace the lost Policy Document, then: **i.** the original Policy Document will cease to be applicable and You agree to indemnify Us from any and all losses, claims, demands or damages arising from or in connection with the original Policy Document.

ii. You will not be entitled to any free-look period cancellation on the duplicate Policy Document issued. However, We may permit free-look period cancellation in cases where after investigation, it is evident that You did not receive the original Policy Document. **iii.** No charge/fee will be levied for replacement of Policy Document.

15. Grace Period: You are required to pay Premium on or before the Premium payment due date. However, You are provided with a grace period of 30 days from Premium due date (15 days in case of monthly mode) to pay Premium without any penalty/ late fee, during which the Policy will be in-force with risk cover. If Life Assured dies during the grace period and the claim is admitted, we will deduct due unpaid Premium, if any, along with applicable Goods and Services Tax or any other levy by whatever name called under Goods and Service Tax Scheme, if any, before paying the above defined Death Benefit. On payment of Death Benefit the policy shall terminate.

16. Exclusions:

a) Suicide Clause: In case of death of the Life Assured due to suicide within 12 months: **i.** from the date of commencement of risk under the Policy, the nominee 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 was in-force or **ii.** from the Revival date of the Policy, the nominee of the Policyholder shall be entitled to an amount which is higher of 80% of the Total Premiums Paid till the date of death or the surrender value as available on the date of death.

b) Waiting Period: In case of death of the Life Assured (other than due to Accident) during the 90 days Waiting Period, while the Policy is in-force, We will return the Total Premiums Paid till the date of death. Waiting period is not applicable in case of Accidental Death.

c) Exclusions Applicable For Accidental Death Benefit: Accidental Death of Life Assured arising directly or indirectly from any of the following are specifically excluded: Any condition, ailment or injury or related condition(s) for which You had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months to prior to the Policy Commencement Date or at the time of revival of the Policy. •Death directly or indirectly, wholly or partly due to an Acquired Immuno-Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV). •Life Assured taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc.), any underwater or subterranean operation or activity and racing of any kind other than on foot. •Life Assured flying in any kind of aircraft, other than as a bonafide passenger (whether fare-paying or not) on an aircraft of a licensed airline. •Self-inflicted injury, suicide or attempted suicide-whether sane or insane. •Under the influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered medical practitioner. •Service in any military, air force, naval or paramilitary organization. •War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not). •Life Assured taking part in any strike, industrial dispute and riot. •Life Assured taking part in any criminal or illegal activity with criminal intent or committing any breach of law including involvement in any fight or affray. •Exposure to nuclear reaction, Biological, radiation or nuclear or chemical contamination. • Physical handicap or mental infirmity.

17. Claim Procedures: In the event of the death of the Life Assured, to register the claim, the Claimant will inform Us immediately within a period of 90 days of such death through the Claim Form along with the following documents: **i.** Original Policy Document. **ii.** Death certificate. **iii.** Attested copy of photo identity and address proof of the Claimant. **iv.** Company Specific Claim formats duly completed and signed – Claim Form, Physician's Statement, Treating Hospital Certificate, Employer Certificate. **v.** Hospital records/other medical records. **vi.** Post-mortem/ chemical viscera report, wherever conducted. **vii.** Police records including First information report, panchnama, police investigation report, final police report only in case of unnatural or Accidental Death. If We do not receive the notification of the death within 90 days, We may condone the delay if We are satisfied that the delay was for reasons beyond the Claimant's control and pay the claim to the Claimant. We may call for such documents or information, including documents/ information concerning the title of the Claimant, to Our satisfaction for processing the claim. Any claim intimation to Us must be made in writing and delivered to the address, which is currently as follows: **Claims Unit:** Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited, 2nd Floor, Orchid Business Park, Sector-48, Sohna Road, Gurugram 122018, Haryana, India; **Resolution Centre:** 1800-103-0003 / 1800-180-0003 (BSNL/MTNL) **Email id:** claims.unit@canarahsbclife.in. Any change in the address or details above will be communicated by Us to You in writing. For further details on the process, please visit our claims section on our website www.canarahsbclife.com. Our liability under the Policy will be automatically discharged on payment to the Claimant.

18. Electronic transactions: In conducting electronic transactions You will comply with all such terms and conditions as prescribed by Us and such electronic transactions are legally valid when executed in adherence to such terms and conditions and will be binding on You.

19. Governing Law and Jurisdiction: The Policy will be governed by Indian law and the jurisdiction will be that of Indian courts.

20. Fraud and Misrepresentation: This Policy cannot be called in question on any ground whatsoever after expiry of 3 years from the date of issuance or Risk Commencement Date or the revival date, whichever is later ("**Relevant Date**") in accordance with section 45 of the Act. On the ground of fraud, the Policy may be called in question within 3 years from the Relevant Date. We will not repudiate the Policy on the ground of Fraud, if You/ beneficiary can prove that the misstatement was true to the best of Your knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact was within Our knowledge. Onus of disproving is upon You (if alive) or beneficiaries. Further, the Policy can be called in question within 3 years from the Relevant Date on the ground that any statement of or suppression of a fact material to expectancy of Life Assured was incorrectly made in the proposal or other document basis which Policy was issued or revived or rider issued. In case repudiation is on ground of mis-statement and not on fraud, We will refund the Premium collected till the date of repudiation within a period of 90 days from the date of repudiation. We can call for proof of Age at any time and the Policy will not be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof of Age of Life Assured. Full details on Section 45 are available on our website www.canarahsbclife.com and can also be made available to the Policyholder on request.

21. Travel and Occupation: There are no restrictions on travel or occupation under this Policy

PART G

22. Grievance Redressal Procedure:

22.1 In case You wish to register a complaint with Us, You may visit our website, approach our resolution centre or may write to Us at the following address. We will respond to You within 2 weeks from the date of our receiving Your complaint. **Complaint Redressal Unit**: Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited; 2nd Floor, Orchid Business Park, Sector-48, Sohna Road, Gurugram 122018, Haryana, India Toll Free: 1800-103-0003 / 1800-180-0003 (BSNL/MTNL) Email: cru@canarahsbclife.in

22.2 If You do not receive a satisfactory response from Us within the above timelines, You may write to our Grievance Redressal Officer at: **Grievance Redressal Officer:** Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited; 2nd Floor, Orchid Business Park, Sector-48, Sohna Road, Gurugram 122018, Haryana, India Toll Free: 1800-103-0003 / 1800-180-0003 (BSNL/MTNL) Email: gro@canarahsbclife.in

22.3 If You are not satisfied with Our response or do not receive a response from Us within 15 days, You may approach the Grievance Cell of the Authority at:

Insurance Regulatory and Development Authority of India; Grievance Call Centre (IGCC) Toll Free No:155255 Email ID: complaints@irda.gov.in. Website Address for registering the complaint online: http://www.igms.irda.gov.in

Consumer Affairs Department Insurance Regulatory and Development Authority of India ; 9th floor, United India Towers, Basheerbagh; Hyderabad – 500 029, Telangana; Fax No: 91- 40 – 6678 9768

22.4 In case You are not satisfied with the resolution or there is no response within a period of 1 month, You/complainant may approach the Insurance Ombudsman for Your State at the address mentioned below or on Authority's website www.irda.gov.in. if the grievance pertains to the matters as mentioned below or an appropriate judicial/quasi-judicial authority having jurisdiction over the matter for redressal of Your grievance. You may also refer to the GBIC website at http://www.gbic.co.in/ombudsman.html for updated list of Ombudsman. The Ombudsman may receive complaints: **a)** under Rule 13 of Insurance Ombudsmen Rules, 2017 ("Rules"); **b)** for any partial or total repudiation of claim by Us; **c)** for any dispute in regard to Premium paid or payable; **d)** for any dispute on the legal construction of the Policy in so far as such dispute relate to claim; **e)** for delay in settlement of claim; **f)** for non-issue of any insurance document after receipt of Premium **g)** misrepresentation of policy terms and conditions; **h)** policy servicing related grievances against Company and their agents and intermediaries; **i)** issuance of policy which is not in conformity with the proposal form submitted by proposer; and **j)** any other matter resulting from the violation of provisions of Insurance Act, 1938 or regulations, circulars, guidelines or instructions issued by Authority from time to time or terms and conditions of the policy in so far as they relate to issues mentioned above. As per provision 13(3) of the Rules, a complaint to the Insurance Ombudsman can be made within a period of 1 (One) year after the Company has rejected the representation or sent its final reply on the representation of the complainant, provided You/complainant is not satisfied with the resolution or there is no response within a period of 1 month, and/or provided the complaint is not on the same matter, for which any proceedings before any court or consumer forum or arbitrator is pending or were so earlier. Insurance Ombudsman is currently located in the following 17 cities: Ahmedabad, Bengaluru, Bhopal, Bhubaneshwar, Chandigarh, Chennai, New Delhi, Guwahati, Hyderabad, Jaipur, Ernakulam, Kolkata, Lucknow, Mumbai, Pune, Noida, and Patna. Detailed addresses and areas of jurisdiction of the Insurance Ombudsman are available on our website www.canarahsbclife.com and can also be made available to the Policyholder on request. You may contact our toll free number as mentioned above for further details on the addresses of the ombudsmen.