

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 3D Plus		UIN:															
Aim of the plan	This term insurance plan is designed for people who, in the event of their death, wish to provide financial support to their dependants.																	
Type of the plan	Non-Linked Non-participating term insurance plan. There are 9 plan options available under this plan: i. Life Option ii. 3D Life Option iii. Extra Life Option iv. Income option v. Extra Life Income Option vi. Income Replacement Option vii. Return of Premium (ROP) Option viii. Life Long Protection Option ix. 3D Life Long Protection Option																	
Minimum Premium	<ul style="list-style-type: none"> Minimum Annualized Regular Pay/ Limited Pay Premium - Rs 2,234 (exclusive of taxes and levies as applicable) Minimum Single Pay Premium - Rs. 10,164 (exclusive of taxes and levies as applicable) 																	
Premium Frequency	Single Pay, Annual, Half-Yearly, Quarterly & Monthly																	
Sum Assured	Minimum Basic Sum Assured: Rs 10,00,000 and Maximum Sum Assured: No Limit subject to Board Approved Underwriting Policy (BAUP).																	
Maturity Benefit	<ul style="list-style-type: none"> For ROP Option, Total Premiums paid towards the policy are payable if the life assured survives till maturity(excluding any extra underwriting premiums paid) For all other plan options no maturity benefit is payable. 																	
Death Benefit	In the unfortunate event of death of life assured during the policy term, the nominee will receive: A. Sum Assured on Death which is defined as following: B.																	
	<table border="1"> <thead> <tr> <th>Single Premium Policies</th> <th>Other than Single Premium Policies</th> </tr> </thead> <tbody> <tr> <td>Highest of: <ul style="list-style-type: none"> 125% of Single Premium "Guaranteed Sum Assured on Maturity" "Absolute amount assured" to be paid on death³ </td> <td>Highest of: <ul style="list-style-type: none"> 10 times of the Annualised Premium¹ 105% of Total Premiums Paid² "Guaranteed Sum Assured on Maturity" "Absolute amount assured" to be paid on death³ </td> </tr> </tbody> </table>	Single Premium Policies	Other than Single Premium Policies	Highest of: <ul style="list-style-type: none"> 125% of Single Premium "Guaranteed Sum Assured on Maturity" "Absolute amount assured" to be paid on death³ 	Highest of: <ul style="list-style-type: none"> 10 times of the Annualised Premium¹ 105% of Total Premiums Paid² "Guaranteed Sum Assured on Maturity" "Absolute amount assured" to be paid on death³ 													
Single Premium Policies	Other than Single Premium Policies																	
Highest of: <ul style="list-style-type: none"> 125% of Single Premium "Guaranteed Sum Assured on Maturity" "Absolute amount assured" to be paid on death³ 	Highest of: <ul style="list-style-type: none"> 10 times of the Annualised Premium¹ 105% of Total Premiums Paid² "Guaranteed Sum Assured on Maturity" "Absolute amount assured" to be paid on death³ 																	
¹ Premium amount excludes any underwriting extra premiums, modal loadings and taxes and levies as applicable ² Total Premiums paid = Annualised Premium × number of years (or part thereof) for which premiums have been paid for Limited and Regular Pay or Single Premium for Single Pay ³ "Absolute amount assured" to be paid on death is: a. for Life, 3D Life, Extra Life, ROP, Life Long Protection & 3D Life Long Protection options is Sum Assured = Absolute amount chosen by the policyholder at inception payable as Lumpsum on death b. for Income & Extra Life Income options is Sum Assured = Amount of lump sum (if any) + All future monthly incomes(which can be surrendered in exchange for a lump sum). Please refer your Policy Document for complete details/ terms and condition c. for Income Replacement option is 12 times the then applicable monthly income + a series of all future monthly incomes(which can be surrendered in exchange for a lump sum). Please refer your Policy Document for complete details/ terms and condition																		
Accidental Death Benefit	For Extra Life & Extra Life Income options, a separate Extra Life Sum Assured has to be selected at policy inception post which it cannot be changed during Policy Term. Upon Accidental ⁴ Death of the Life Assured, the same is payable as: Lumpsum under Extra Life option & Lumpsum + Monthly income under Extra Life Income option. This benefit is paid along with the Sum Assured on Death under the respective option as mentioned above ⁴ Accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means. Accidental Death means death by or due to a bodily injury caused by an Accident, independent of all other causes of death. Accidental Death must be caused within 180 days of any bodily injury.																	
Terminal Illness Benefit	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. In this case, the payment of Death Benefit will be accelerated and the policy will terminate. For complete details/ terms & conditions on Terminal Illness, kindly refer your policy document.																	
Accidental & Total Permanent Disability (ATPD) Benefit	If the Life Assured undergoes ATPD, all future premiums payable under the plan will be waived. For complete details/ terms & conditions on ATPD, kindly refer your policy document																	
Critical Illness Benefit	In case Life Assured is diagnosed with any of the Critical Illnesses covered under this plan, all future premiums payable under the plan will be waived. This benefit is available only under 3D Life & 3D Life Long Protection options For complete list of Critical Illnesses, details/ terms & conditions , kindly refer your policy document																	
Surrender Benefit	<ul style="list-style-type: none"> For all options except Income Replacement, Return of Premium, Life Long Protection & 3D Life Long Protection Options <table border="1"> <thead> <tr> <th>Single Pay (SP)</th> <th>Limited Pay (LP)</th> </tr> </thead> <tbody> <tr> <td>$70\% \times SP \times \text{Unexpired Policy Term} / \text{Original Policy Term}$</td> <td>$70\% \times \text{Total Premiums Paid} \times \text{Unexpired Policy Term} / \text{Original Policy Term}$</td> </tr> </tbody> </table>			Single Pay (SP)	Limited Pay (LP)	$70\% \times SP \times \text{Unexpired Policy Term} / \text{Original Policy Term}$	$70\% \times \text{Total Premiums Paid} \times \text{Unexpired Policy Term} / \text{Original Policy Term}$											
	Single Pay (SP)	Limited Pay (LP)																
	$70\% \times SP \times \text{Unexpired Policy Term} / \text{Original Policy Term}$	$70\% \times \text{Total Premiums Paid} \times \text{Unexpired Policy Term} / \text{Original Policy Term}$																
	<ul style="list-style-type: none"> For Income Replacement Option <table border="1"> <thead> <tr> <th>Single Pay (SP)</th> <th>Limited Pay (LP)</th> </tr> </thead> <tbody> <tr> <td>$70\% \times SP \times (\text{Unexpired Policy Term} / \text{Original Policy Term}) \times (\text{Unexpired Policy Term} / \text{Original Policy Term})$</td> <td>$70\% \times \text{Total Premiums Paid} \times (\text{Unexpired Policy Term} / \text{Original Policy Term}) \times (\text{Unexpired Policy Term} / \text{Original Policy Term})$</td> </tr> </tbody> </table>			Single Pay (SP)	Limited Pay (LP)	$70\% \times SP \times (\text{Unexpired Policy Term} / \text{Original Policy Term}) \times (\text{Unexpired Policy Term} / \text{Original Policy Term})$	$70\% \times \text{Total Premiums Paid} \times (\text{Unexpired Policy Term} / \text{Original Policy Term}) \times (\text{Unexpired Policy Term} / \text{Original Policy Term})$											
Single Pay (SP)	Limited Pay (LP)																	
$70\% \times SP \times (\text{Unexpired Policy Term} / \text{Original Policy Term}) \times (\text{Unexpired Policy Term} / \text{Original Policy Term})$	$70\% \times \text{Total Premiums Paid} \times (\text{Unexpired Policy Term} / \text{Original Policy Term}) \times (\text{Unexpired Policy Term} / \text{Original Policy Term})$																	
<ul style="list-style-type: none"> For Return of Premium Option <table border="1"> <thead> <tr> <th>Single Pay (SP)</th> <th>Limited Pay (LP)</th> <th>Regular Pay (RP)</th> </tr> </thead> <tbody> <tr> <td rowspan="3"> Within first 3 policy years: $70\% \times SP$ 4th Policy Year Onwards: $90\% \times SP$ </td> <td colspan="2" style="text-align: center;">Within first 3 policy years (if surrender value is acquired)</td> </tr> <tr> <td colspan="2" style="text-align: center;">$30\% \times \text{Total Premiums Paid}$</td> </tr> <tr> <td colspan="2" style="text-align: center;">4th & 5th Policy Year</td> </tr> <tr> <td colspan="2" style="text-align: center;">$50\% \times \text{Total Premiums Paid}$</td> <td style="text-align: center;">6th Policy Year onwards</td> </tr> <tr> <td colspan="3" style="text-align: center;">$[50\% + \{40\% / (\text{Original Policy Term} - 5) \times (\text{Policy Year of Surrender} - 5)\}] \times \text{Total Premiums Paid}$</td> </tr> </tbody> </table>			Single Pay (SP)	Limited Pay (LP)	Regular Pay (RP)	Within first 3 policy years: $70\% \times SP$ 4th Policy Year Onwards: $90\% \times SP$	Within first 3 policy years (if surrender value is acquired)		$30\% \times \text{Total Premiums Paid}$		4th & 5th Policy Year		$50\% \times \text{Total Premiums Paid}$		6th Policy Year onwards	$[50\% + \{40\% / (\text{Original Policy Term} - 5) \times (\text{Policy Year of Surrender} - 5)\}] \times \text{Total Premiums Paid}$		
Single Pay (SP)	Limited Pay (LP)	Regular Pay (RP)																
Within first 3 policy years: $70\% \times SP$ 4th Policy Year Onwards: $90\% \times SP$	Within first 3 policy years (if surrender value is acquired)																	
	$30\% \times \text{Total Premiums Paid}$																	
	4th & 5th Policy Year																	
$50\% \times \text{Total Premiums Paid}$		6th Policy Year onwards																
$[50\% + \{40\% / (\text{Original Policy Term} - 5) \times (\text{Policy Year of Surrender} - 5)\}] \times \text{Total Premiums Paid}$																		
<ul style="list-style-type: none"> For Life Long Protection & 3D Life Long Protection Options : $70\% \times \text{Total Premiums Paid} \times \text{Max}\{0, 100 - \text{Age at surrender}\} / (100 - \text{Age at entry})$ For complete details/ terms & conditions on Surrender Value, kindly refer your policy document 																		

Life Stage Protection	<p>Under this option on happening of specific events or milestone the Life Assured can increase the Sum Assured which will lead to proportional increase in future premiums or Reduce the additional Sum Assured which will lead to proportional reduction in future premiums. Increase your cover: Life Assured can increase their Insurance Cover without any medicals on any one or all of the following events</p> <table border="1" data-bbox="302 310 1489 405"> <thead> <tr> <th>Events</th> <th>Additional Sum Assured (percentage of Sum Assured)</th> <th>Subject to maximum Additional Sum Assured</th> </tr> </thead> <tbody> <tr> <td>Marriage</td> <td>50%</td> <td>Rs. 50,00,000</td> </tr> <tr> <td>Birth of 1st child</td> <td>25%</td> <td>Rs. 25,00,000</td> </tr> <tr> <td>Birth of 2nd child</td> <td>25%</td> <td>Rs. 25,00,000</td> </tr> </tbody> </table> <p>For complete details/ terms & conditions under Life Stage Protection feature, kindly refer your policy document</p>	Events	Additional Sum Assured (percentage of Sum Assured)	Subject to maximum Additional Sum Assured	Marriage	50%	Rs. 50,00,000	Birth of 1 st child	25%	Rs. 25,00,000	Birth of 2 nd child	25%	Rs. 25,00,000
Events	Additional Sum Assured (percentage of Sum Assured)	Subject to maximum Additional Sum Assured											
Marriage	50%	Rs. 50,00,000											
Birth of 1 st child	25%	Rs. 25,00,000											
Birth of 2 nd child	25%	Rs. 25,00,000											
Top up Option	<p>Under this option policyholder can opt for a systematic increase in his/her cover from 1st policy anniversary onwards. For complete details/ terms & conditions under Top up option feature, kindly refer your policy document</p>												
Recipients of benefit	<p>Death benefit will be paid to the Nominee, in case the policy is not assigned. If the policy is assigned, then the assignee will receive the policy benefit.</p>												
Tax Benefit	<p>Tax benefits under section 80C of the Income-tax Act, 1961, may available to an individual or HUF for the premiums paid subject to the conditions/ limits specified therein. Benefits received under a life insurance policy may be exempt under section 10 (10D) of the Income-tax Act, 1961, subject to the conditions specified therein. Please note that the above mentioned tax benefits are as per the current tax law. Your tax benefit may change if the tax law changes. Consult your tax advisor for your personal tax liabilities under the Income-tax law.</p>												
Loans	<p>Not allowed under this policy</p>												
Conditions where Death benefit will not be paid	<p>In case of death due to suicide, within 12 months;</p> <ul style="list-style-type: none"> • From the date of inception of the policy, your nominee or beneficiary shall be entitled to atleast 80% of the premiums paid, provided the policy is in-force. • From the date of revival of the policy, your nominee or beneficiary shall be entitled to an amount which is higher of 80% of the premiums paid till the date of death or the surrender value as available on the date of death. <p>We will not pay accidental death benefit if the death occurs after 180 days from the date of the accident. We will not pay accidental death benefit, if accidental death is caused directly or indirectly by any of the following: (Only applicable under Extra Life & Extra Life Income Options)</p> <ul style="list-style-type: none"> • If the death occurs after 180 days from the date of the accident <ul style="list-style-type: none"> • Intentionally self-inflicted injury or suicide, irrespective of mental condition • Alcohol or solvent abuse, or the taking of drugs except under the direction of a registered medical practitioner • War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion • Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft • Taking part in any act of a criminal nature with criminal intent • Taking part or practicing for any hazardous hobby, pursuit or race unless previously agreed to by us in writing <p>We shall not be liable to pay any benefit if the critical illness is caused directly or indirectly by the following: (Only applicable under 3D Life & 3D Life Long Protection Options)</p> <ul style="list-style-type: none"> • Any of the listed critical illness conditions where death occurs within 30 days of the diagnosis. • Any sickness related condition manifesting itself within 90 days of the commencement of the policy/date of acceptance of risk or reinstatement of cover. • Intentionally self-inflicted injury or attempted suicide, irrespective of mental condition. • Alcohol or solvent abuse, or voluntarily taking or using any drug, medication or sedative unless it is an "over the counter" drug, medication or sedative taken according to package directions or as prescribed by a Medical Practitioner. • Taking part in any act of a criminal nature with criminal intent. • HIV or AIDS. • Failure to seek medical or follow medical advice (as recommended by a Medical Practitioner). • Radioactive contamination due to nuclear accident. 												
Alterations	<p>Policy term and premium paying term cannot be altered. Premium payment frequency can be altered.</p>												
Free Look Period	<p>In case the policyholder is not agreeable to any policy terms and conditions under this product, the policyholder shall have the option of returning the policy to us stating the reasons thereof within 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. In case of death during grace period, any unpaid modal premium shall be deducted from the Death Benefit.</p>												
Benefit on Lapse/ Paid-Up	<p>Upon premium discontinuance, if surrender value is not acquired then the policy lapses without any value. The risk cover will cease and no benefits will be payable in case of lapsed policies Upon premium discontinuance, if the policy has acquired surrender value, Death Benefit will be higher of the following:</p> <ul style="list-style-type: none"> • 10 times of the Annualised Premium • 105% of Total Premiums Paid <p>Paid Up Sum Assured where, Paid Up Sum Assured = Sum Assured on Death + Additional Benefits × (Total Premiums Paid)/(Total Premiums Payable)</p> <p>This benefit will be payable on the earlier of death and diagnosis of terminal illness. Upon premium discontinuance, if the policy has acquired surrender value, Maturity Benefit for the ROP option will be as follows. Paid Up Sum Assured = Guaranteed Sum Assured on Maturity × (Total Premiums Paid)/(Total Premiums Payable)</p>												
Revival	<p>A lapsed policy can be revived within 2 years subject to the conditions mentioned in the policy document.</p>												