**HDFC Life launches HDFC Life Click 2 Protect 3D Plus – one of the most comprehensive protection plans in India**

*HDFC Life Click 2 Protect 3D Plus enhances HDFC Life’s flagship protection plan to include options that suit diverse needs of all consumers.*

* A plan providing protection from all possible adversities- Death, Disability and Disease to ensure the family lives a life of no compromises
* Comprehensive plan with a choice of 9 diverse plan options, the highest number in the industry
* Unmatched flexibility in the form of structuring the payouts for beneficiary in terms of lump sum and/or regular income
* Unprecedented option of Whole of Life protection in a term plan appropriate for legacy planning
* Top-up option to systematically increase protection coverage
* Waiver of future premiums on account of accidental total permanent disability or on diagnosis of critical illness
* Special premium rates for females and non-tobacco users

**Mumbai, April 04, 2017:** HDFC Life, one of India’s leading life insurance companies, announced the launch of HDFC Life Click 2 Protect 3D Plus, one of the most comprehensive and affordable term plans in India with as many as 9 plan options to choose from, including Whole of Life options, Income Replacement Option and the Return of Premium Option.

**Commenting on the launch, Mr. Srinivasan Parthasarathy, Sr. EVP, Chief & Appointed Actuary at HDFC Life said** “After monitoring purchase pattern and lifestyle needs of our target customers, we realized the need to create a term plan that would encompass their diverse requirements. Hence, we designed the competitively priced HDFC Life Click 2 Protect 3D Plus, including a wide array of options with a simple purchase process.”

**Mr. Sujoy Manna, ‎VP-Product further added** “Not only does the product cover oneself from all possible adversities in life- Death, Disability and Disease but also offers first of its kind term plan feature like protection for Whole of Life that enables successful legacy planning. Apart from this, the Income Replacement Option is also an ideal fit for a salaried person who can now ensure that the day to day expenses of his family are successfully met even when he is not around.

 We are confident that the unique and customized features of this product will enable the customer and his loved ones to lead a life without compromises.”

**Coverage Options**

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| **#** | **Customize the plan with choice of 9 cover options** |
| 1 | Life Option | Sum assured paid on **death** or on diagnosis of **Terminal illness** as lump sum benefit to the nominee and the policy terminates. All **future premiums are waived** on accidental total permanent disability & the policy continues. |
| 2 | 3D Life Option  | In addition to the benefits under Life Option,all future premiums are waived upon diagnosis of any of the **34 covered Critical illnesses** & the policy continues. |
| 3 | Extra Life Option  | On death due to accident, Extra Life Sum Assured chosen **in addition to the base death benefit** (on death & Terminal illness), is paid as Lump sum to the nominee and the policy terminates.Customer has the flexibility to choose the amount of Extra Life Sum AssuredOn Accidental Total Permanent Disability all future premiums are waived & the Policy continues. |
| 4 | Income Option  | Sum Assured on Death paid as **Lump sum Benefit + Level/Increasing Monthly Income for Income Period (up to 20 years)** to the nominee.**360o customization possible** for customer as he/she can choose amount of lump sum & Income benefit, Income period, level or increasing Income and the percentage of increase in incomeThe nominee will have an option to surrender all future income(s) and take a lump sum benefit.On Accidental Total Permanent Disability all future premiums are waived & the Policy continues. |
| 5 | Extra Life Income Option | On death due to accident, **Extra Life Sum Assured is paid in the same proportion in Lump sum + Monthly income**, as the benefit payable on Death/ Diagnosis of Terminal Illness under the base benefit. This is paid in addition to the benefit payable on Death / Diagnosis of Terminal Illness, similar to the Income option.On Accidental Total Permanent Disability all future premiums are waived & the Policy continues. |
| 6 | Income Replacement Option | On Death/ Diagnosis of Terminal Illness**, 12 times the then applicable Monthly Income paid as Lump sum Benefit + Level/ Increasing Income for Residual Policy Term** paid to the nominee and the policy terminates.On Accidental Total Permanent Disability all future premiums are waived & the Policy continues. |
| 7 | Return of premium option  | On Death/ Diagnosis of Terminal Illness, Sum Assured on Death is paid as Lump sum Benefit to the nominee and the policy terminates.On **Survival till maturity, total premiums paid till date are returned** to the Life Assured and the policy terminates.On Accidental Total Permanent Disability all future premiums are waived & the Policy continues. |
| 8 | Life Long Protection option | **Provides coverage for whole life, by paying premiums only till age 65**. Sum Assured on Death/Terminal illness paid as Lump sum Benefit to the nominee and the policy terminates.On Accidental Total Permanent Disability all future premiums are waived & the policy continues. |
| 9 | 3D Life Long Protection Option | In addition to the benefits under Life Long Protection Option,all future premiums are waived upon diagnosis of any of the **34 covered Critical illnesses** & the policy continues. |

**Other features:-**

* **Life Stage option** - Option to increase the basic Sum Assured without additional underwriting on any of the events such as marriage, birth of first & second child in the life of the Life Assured
* **Top-up option** - The policyholder can opt for a systematic increase in his/her cover from 1st policy anniversary onwards accompanied with applicable increase in premiums

**About HDFC Life**

Established in 2000, HDFC Life is a leading long-term life insurance solutions provider in India, offering a range of individual and group insurance solutions that meet various customer needs such as Protection, Pension, Savings, Investment and Health. Customers have the added advantage of customising plans, by adding optional benefits called riders, at a nominal price. As on April 30, 2017, the Company has 31 individual and 10 group products in its portfolio, along with 8 optional rider benefits catering to a diverse range of customer needs.

HDFC Life continues to benefit from having a wide reach with 379 HDFC Life branches in India and 12,000+ distributor touch-points. The Company has a strong base of Financial Consultants. The Company has also recently completed incorporation of its wholly owned subsidiary in Dubai to offer reinsurance services.

HDFC Standard Life Insurance Company Limited ('HDFC Life' / ‘Company’) is a joint venture between HDFC Ltd., India’s leading housing finance institution and Standard Life, a global investment company.

For more information, please visit our website, www.hdfclife.com.

You may also connect with us on Facebook, Twitter, Youtube, LinkedIn, and Google+.

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