

HDFC LIFE INSURANCE COMPANY LIMITED

HDFC LIFE Group Credit Protect Plus Insurance Plan (UIN: 101N096V04)



Member's Certificate of Insurance (Personal details of the Insured/ co-Insured member)

Name	Vaibhav Khedekar		Certificate number	PP00025405ZVI00		
Address	Kharwandi Ahmednagar		Loan account number	A2406060270		
	 Maharashtra-414602 Mobile No: 9067603968 Email ID: VAISHAVKHEDekar.SKNSITS.IT@GMAIL.COM		Master policy number	PP000254		
			Date of Commencement of Membership	29/07/2024		
			Date of Risk Commencement	29/07/2024		
			Cover Expiry Date	28/07/2034		
			Cover option	Decreasing		
			Cover type	Single Life		
			Cover term	120 months		
Date of birth			02/05/2001		Policy Term	120 months
Age Verified	Yes		Age on commencement of membership	23 years		
Master policy holder : HDFC CREDILA FINANCIAL SERVICES PVT LTD						
Premium Details	Base Product	Rider	Total	Initial sum assured	Base Sum Assured	INR 1,750,000.00
					Critical Life Option 4	INR 1,750,000.00
Installment premium for <insured/ co-insured> member	13,300.00	7,910.00	INR 21,210.00	Moratorium period	3 years	
Taxes and Levies as applicable	2,394.00	1,423.80	INR 3,817.80	Share of co-insured member	NA	
Mode of payment	Single			Loan term	NA	
Interest rate	NA			Interest rate for benefit schedule	NA	
Initial loan amount						
NA						
Plan option : Critical Life Option 4 (Critical Illness Benefit -20 year coverage term)						
Nominee Details						
Nominee Name : Mr. Vamik Bapu Khedekar		Nominee's Relationship with the Scheme Member: Father		Nominee's Age : 49	Nominee DOB : 20/01/1975	
Nominee Address : Kharwandi Ahmednagar Maharashtra 414602 IND						
Link for Frequently Asked Questions: https://www.hdfclife.com/group-insurance-plans/customer-service#faqs						
Nominee Name :		Nominee's Relationship with the Scheme Member :		Nominee's Age : 0	Nominee DOB :	
Nominee Address :						

Terms and Conditions

1. **Death Benefit:** The sum assured payable on death on diagnosis of any covered critical illness as defined in Appendix B Applicable if Critical Life Option 1, or 2, 3 or 4 is selected of the member during the cover term of the membership is as specified in Schedule of Benefits, shown in Appendix A. If joint life cover is opted then the benefit is payable on occurrence of death, disability or illness of either of the joined insured members. Once the benefit is paid, the cover will cease for the other member as well. In case of proportionate cover, the death benefit is paid in the case of death of each of the co-insured members as per the share of cover as shown in the members certificate of insurance.
2. **Regulated Entities** shall mean to include the following:
 - a. Reserve Bank of India ("RBI") regulated Scheduled Commercial Banks (including co-operative Banks),
 - b. NBFCs having Certificate of Registration from RBI or
 - c. National Housing Bank ("NHB") regulated Housing Finance Companies
 - d. National Minority Development Finance Corporation (NMDFC) and its State Channelizing Agencies
 - e. Small Finance Banks regulated by RBI
 - f. Mutually Aided Cooperative Societies formed and registered under the applicable State Act concerning such Societies
 - g. Microfinance Companies registered under Section 8 of the Companies Act, 2013
 - h. Any other category as approved by the Authority
3. **Other Entities** shall mean to include the entities other than Regulated Entities.

4. In case of Regulated Entities, under Lender- Borrower scheme, the Outstanding Loan amount, if any shall be payable to the Master Policyholder subject to prior authorisation from the Member taken at the inception of policy, out of the total Death Benefit otherwise payable to the Nominee. Any residual benefit shall be paid to the Nominee or Beneficiary, as applicable.
5. In case of Other Entities, under Lender- Borrower scheme, the Death Benefit shall be payable to the Nominee, in the event of the Member's demise.
6. Benefits payable to whom: In the case of a valid claim on the death, disability or illness of a scheme member, during the term of the membership, the benefit described in the section headed "Schedule of Benefits" will then be payable to the scheme member's nominee(s). If the benefit is in the form of an acceleration of the death benefit and the Scheme Member is alive, then the benefit shall be payable to the Scheme Member.
7. Full prepayment of loan: In case of full prepayment of the loan by a scheme member a surrender value will be payable as per the following formula:
For Rese Product

$$70\% \times \text{Single Premium} \times \frac{\text{Unexpired Coverage Term (incomplete months)}}{\text{Original Coverage Term (in months)}} \times \frac{\text{Current Sum Assured}}{\text{Initial Sum Assured}}$$

Premiums used in the above formula will be excluding any statutory levies and any underwriting extra premium .

8. Maturity benefit: There is no maturity benefit payable. The surrender value is payable at member level under this policy.
9. Cancellation in the Free-Look period: In case the Member is not satisfied with the terms and conditions specified in the Certificate of Insurance, he/she has the option of returning the Certificate of Insurance to us stating the reasons thereof, within 15 days from the date of receipt of the Certificate of Insurance, as per IRDAI (Protection of Policyholders' Interests) Regulations, 2017. In case the Product is sold through Distance Marketing mode, the period will be 30 days from the date of receipt of the letter along with this document. On receipt of the letter along with the Certificate of Insurance, we shall arrange to refund the premium, subject to deduction of the proportionate risk premium for period on cover plus the expenses incurred by us on stamp duty (if any). For administrative purposes, all Free-Look requests should be registered by the Master Policyholder, on behalf of Member.
10. Tax Benefits may be available as per prevailing tax laws. The Member is requested to consult a tax advisor .
11. Procedure for registering the claim : The following should be undertaken within 30 days to register a claim on this membership (1) Contact the HDFC CREDILA FINANCIAL SERVICES PVT LTD who will provide HDFC Life's required claim forms. Submit the completed claim forms and any accompanying documentation to the HDFC CREDILA FINANCIAL SERVICES PVT LTD who will pass all the details to HDFC Life (2) On payment of a claim, no further benefit will be payable, and the membership will terminate. (3) In case the Policyholder cannot be contacted, claims may be submitted to HDFC Life at Group Operations Department, HDFC Life Insurance Company Limited, 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Road, Mahalaxmi, Maharashtra, Mumbai - 400 011 CIN No. L65110MH2000PLC128245 , Telephone:022-68446530 (Call charges apply) . Available Mon-Sat from 10 am to 7 pm.

Basic documentation if death is due to Natural Cause:

- Completed claim form, (including NEFT details and bank account proof as specified in the claim form);
- Original Policy;
- Original or copy Death Certificate issued by Municipal Authority/ Gram Panchayat / Tehsildar (attested by Issuing authority);
- Claimant's identity and residence proof.
- Certificate of Insurance as issued to the Scheme Member

Basic Documentation if death is due to un-natural causes):

- Completed claim form, (including NEFT details and bank account proof as specified in the claim form);
- Original Policy;
- Original or copy Death Certificate issued by Municipal Authority/ Gram Panchayat / Tehsildar (attested by issuing authority);
- Claimant's identity and residence proof.
- Certificate of Insurance as issued to the Scheme Member
- Original or copy of First Information Report, Police Panchnama report attested by Police authorities; and
- Original or copy of Post mortem report attested by Hospital authority.

Note:

- Depending on the circumstances of the death, further documents may be called for as we deem fit.
- Any incorrect/ incomplete information at inception stage may lead to rejection of the claim

Issuing Office : HDFC Credila Financial Ltd, B 301 , Citl point building, JB Nagar Andheri Kurla road, Andher E, Maharashtra.

Note: In case of cheque bounce the policy will be null and void and COI will be cancelled.

The terms and conditions as mentioned in the Master Policy between HDFC Life and the Policyholder will prevail and be binding.

Signed at MUMBAI this 30 day of JULY 2024

For HDFC Life Insurance Company Limited.

Please note that COI is issued subject to terms and conditions of the proposal and policy.

"Stamp Duty on the Master Policy has been paid".

Authorised Signatory

In case of death due to suicide, within 12 months from the date of inception of the policy, the nominee 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, where total premiums paid refers to total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Accelerated Critical Illness Benefit: Definitions & Exclusions <Applicable if Critical Life Option 1 or 2 is selected>

1. Critical Illness includes 19 critical illnesses as following:

1. Cancer of Specified Severity	11. End Stage Lung Failure
2. Open Chest CABG	12. Open Heart Replacement Or Repair Of Heart Valves
3. Myocardial Infarction	13. Loss of Independent Existence
4. Kidney Failure Requiring Regular Dialysis	14. Loss of Limbs
5. Major Organ Transplant (as recipient)	15. Blindness
6. Stroke Resulting In Permanent Symptoms	16. Third Degree Burns
7. Apallic Syndrome	17. Major Head Trauma
8. Benign Brain Tumour	18. Permanent Paralysis Of Limbs
9. Coma Of Specified Severity	19. Surgery of Aorta
10. End Stage Liver Failure	

The benefit will be payable only on survival of 30 days from first diagnosis of the critical illness. Waiting period of 90 days from the Date of Risk commencement or reinstatement whichever is later will apply.

2. Specific Exclusions for this benefit are listed below:

We shall not be liable to pay any benefit if the critical illness is caused directly or indirectly by the following:

- 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 Risk Commencement or reinstatement, whichever is later.
- Intentionally self-inflicted injury or attempted 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.
- Service in any military, police, paramilitary or similar organisation.
- Taking part in any act with a criminal intent.
- Any Pre-existing medical condition.
- Unreasonable failure to seek medical advice
- Radioactive contamination due to nuclear accident
- Diagnosis or treatment outside India

Conditions under which claims will not be payable

- Only one claim will be payable and no more than one claim will be paid in respect of Critical Illness benefit.

3. Definitions of covered critical illnesses are listed below:

<p>(1) Apallic Syndrome Universal necrosis of the brain cortex with the brainstem remaining intact. Diagnosis must be confirmed by a neurologist acceptable to the Company and the condition must be documented for at least one month.</p>	<p>(11) Loss of Limbs The physical separation of two or more limbs, at or above the wrist or ankle level limbs as a result of injury or disease. This will include medically necessary amputation necessitated by injury or disease. The separation has to be permanent without any chance of surgical correction. Loss of Limbs resulting directly or indirectly from self-inflicted injury, alcohol or drug abuse is excluded.</p>
<p>(2) Benign Brain Tumour Benign brain tumor is defined as a life threatening, non-cancerous tumor in the brain, cranial nerves or meninges within the skull. The presence of the underlying tumor must be confirmed by imaging studies such as CT scan or MRI. This brain tumor must result in at least one of the following and must be confirmed by the relevant medical specialist:</p> <ol style="list-style-type: none"> Permanent Neurological deficit with persisting clinical symptoms for a continuous period of at least 90 consecutive days or Undergone surgical resection or radiation therapy to treat the brain tumor. <p>The following conditions are excluded: Cysts, Granulomas, malformations in the arteries or veins of the brain, hematomas, abscesses, pituitary tumors, tumors of skull bones and tumors of the spinal cord.</p>	<p>(12) Blindness Total, permanent and irreversible loss of all vision in both eyes as a result of illness or accident.</p> <p>The Blindness is evidenced by:</p> <ol style="list-style-type: none"> corrected visual acuity being 3/60 or less in both eyes or ; the field of vision being less than 10 degrees in both eyes. <p>The diagnosis of blindness must be confirmed and must not be correctable by aids or surgical procedure.</p>

<p><u>(3) Cancer of Specified Severity</u> A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.</p> <p>The following are excluded</p> <ol style="list-style-type: none"> i. All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN -2 and CIN-3. ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond; iii. Malignant melanoma that has not caused invasion beyond the epidermis; iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0 v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below; vi. Chronic lymphocytic leukaemia less than RAI stage 3 vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification, viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs; ix. All tumors in the presence of HIV infection. 	<p><u>(13) Loss of Independent Existence</u> Confirmation by a consultant physician acceptable to the Company of the loss of independent existence due to illness or trauma, which has lasted for a minimum period of 6 months and results in a permanent inability to perform at least three (3) of the Activities of Daily Living (either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons) as mentioned below. For the purpose of this benefit, the word "permanent", shall mean beyond the hope of recovery with current medical knowledge and technology.</p>
<p><u>(4) Coma Of Specified Severity</u> A state of unconsciousness with no reaction or response to external stimuli or internal needs. This diagnosis must be supported by evidence of all of the following:</p> <ol style="list-style-type: none"> i. No response to external stimuli continuously for at least 96 hours; ii. Life support measures are necessary to sustain life; and iii. Permanent neurological deficit which must be assessed at least 30 days after the onset of the coma. <p>The condition has to be confirmed by a specialist medical practitioner. Coma resulting directly from alcohol or drug abuse is excluded.</p>	<p><u>(14) Third degree Burns</u> There must be third-degree burns with scarring that cover at least 20% of the body's surface area. The diagnosis must confirm the total area involved using standardized, clinically accepted, body surface area charts covering 20% of the body surface area.</p>
<p><u>(5) Open Chest CABG</u> The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.</p> <p>The following are excluded:</p> <ol style="list-style-type: none"> i. Angioplasty and/or any other intra-arterial procedures 	<p><u>(15) Major Head Trauma</u> Accidental head injury resulting in permanent neurological deficit to be assessed no sooner than 3 months from the date of the accident. This diagnosis must be supported by unequivocal findings on Magnetic Resonance Imaging, Computerized Tomography, or other reliable imaging techniques. The accident must be caused solely and directly by accidental, violent, external and visible means and independently of all other causes. The Accidental Head injury must result in an inability to perform at least three (3) of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons. For the purpose of this benefit, the word permanent shall mean beyond the scope of recovery with current medical knowledge and technology.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • Spinal cord injury
<p><u>(6) End Stage Liver Failure</u> Permanent and irreversible failure of liver function that has resulted in all three of the following:</p> <ol style="list-style-type: none"> i. Permanent jaundice; and ii. Ascites; and iii. Hepatic encephalopathy. <p>ii. Liver failure secondary to drug or alcohol abuse is excluded.</p>	<p><u>(16) Major Organ Transplant (as recipient)</u> The actual undergoing of a transplant of:</p> <ol style="list-style-type: none"> i. One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or ii. Human bone marrow using haematopoietic stem cells. The undergoing of a transplant has to be confirmed by a specialist medical practitioner. <p>The following are excluded:</p> <ol style="list-style-type: none"> i. Other stem-cell transplants ii. Where only islets of Langerhans are transplanted

<p>(7) End Stage Lung Failure End stage lung disease, causing chronic respiratory failure, as confirmed and evidenced by all of the following:</p> <ol style="list-style-type: none"> FEV1 test results consistently less than 1 litre measured on 3 occasions 3 months apart, and Requiring continuous permanent supplementary oxygen therapy for hypoxemia, and Arterial blood gas analysis with partial oxygen pressure of 55mmHg or less (PaO₂ < 55mmHg), and Dyspnea at rest. 	<p>(17) Permanent Paralysis Of Limbs Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.</p>
<p>(8) Myocardial Infarction The first occurrence of heart attack or myocardial infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:</p> <ol style="list-style-type: none"> A history of typical clinical symptoms consistent with the diagnosis of acute myocardial infarction (For e.g. typical chest pain) New characteristic electrocardiogram changes Elevation of infarction specific enzymes, Troponins or other specific biochemical markers. <p>The following are excluded:</p> <ol style="list-style-type: none"> Other acute Coronary Syndromes Any type of angina pectoris A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure. 	<p>(18) Stroke Resulting In Permanent Symptoms Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intracranial vessel, haemorrhage and embolisation from an extracranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.</p> <p>The following are excluded:</p> <ol style="list-style-type: none"> Transient Ischemic attacks (TIA) Traumatic Injury of the brain Vascular disease affecting only the eye or optic nerve or vestibular functions.
<p>(9) Open Heart Replacement Or Repair Of Heart Valves The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.</p>	<p>(19) Surgery of Aorta The actual undergoing of surgery (including key-hole type) for a disease or injury of the aorta needing excision and surgical replacement of the diseased part of the aorta with a graft.</p> <p>The term "aorta" means the thoracic and abdominal aorta but not its branches. Stent-grafting is not covered.</p>
<p>(10) Kidney Failure Requiring Regular Dialysis End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (hemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.</p>	

The Activities of Daily Living are:

- Washing:** the ability to wash in the bath or shower (including getting in to and out of the bath or shower) or wash satisfactorily by other means;
- Dressing:** the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- Transferring:** the ability to move from a bed to an upright chair or wheelchair and vice versa;
- Mobility:** the ability to move indoors from room to room on level surfaces;
- Toileting:** the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- Feeding:** the ability to feed oneself once food has been prepared and made available.

Accelerated Terminal Illness Benefit: Definitions & Exclusions

- Terminal illness is defined as a condition, which in the opinion of two practicing medical consultants specializing in the relevant field of medicine, is highly likely to lead to death within six months. The member should no longer be receiving treatment other than that for symptomatic relief.
- No terminal illness benefit is payable if it is caused directly or indirectly by any of the following:
 - Intentionally self-inflicted injury or attempted 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 with a criminal intent.



Accelerated Total Permanent Disability Benefit: Definition & Exclusions

1. Total Permanent Disability means disablement of the life assured which meets the definitions in any of parts A & B as defined below

Part A: Unable to work:

The life assured suffers an injury/accident and:

- The injury causes the insured person to be unable to engage in any occupation or employment or business for remuneration or profit for an uninterrupted period of at least six months; and
- The injury means that the insured person is unlikely to ever be able to engage in any occupation or employment or business for remuneration or profit

Part B: Physical Impairments:

The life assured suffers an injury/accident and the insured person suffers from total and irrecoverable loss of:

1. The use of two limbs; or
2. The sight of both eyes; or
3. The use of one limb and the sight of one eye; or
4. Loss by severance of two or more limbs at or above wrists or ankles; or
5. The total and irrecoverable loss of sight of one eye and loss by severance of one limb at or above wrist or ankle.

Disability should occur within 90 days of the occurrence of such accident, but before the expiry of the cover. The above disabilities for loss of use of limb/s or sight (as defined in point 1 to 3 above) must have lasted, without interruption, for at least six consecutive months and must, in the opinion of an appropriate medical practitioner appointed by the Company, be deemed permanent. For disabilities defined in point 4 and 5 above the claim will be paid immediately.

2. Specific Exclusions for this benefit are listed below:

Total Permanent Disability benefit will be paid only if the disability has persisted for at least 6 consecutive months and must, in the opinion of a registered medical practitioner appointed by us, be deemed to be permanent.

The Total Permanent Disability benefit will not be paid due to:

- Pre-existing injuries
- Taking part in any hazardous sport or pastimes (including hunting, mountaineering, racing, steeple chasing, bungee jumping, etc)
- Self-inflicted injury or attempted suicide-whether sane or insane
- Service in any military, air force, naval, police, paramilitary or similar organisation
- Nuclear reaction, radiation or nuclear or chemical contamination
- Life Assured flying in any kind of aircraft, other than as a bona fide passenger (whether fare - paying or not) on an aircraft of a licensed airline
- Under influence or abuse of drugs, alcohol, narcotics or psychotropic substance not prescribed by a registered medical practitioner
- War, civil commotion, invasion, terrorism, hostilities (whether war be declared or not)
- The Life Assured taking part in any strike, industrial dispute, riot etc
- The Life assured taking part in any criminal or illegal activity or committing any breach of law.

Permanent Exclusions:

- No benefit is payable on death due to Accident (Accidental Death) if death is caused from or due to any of the following:
- Intentionally self-inflicted injury or suicide while sane or insane Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner.
- Engaging in or taking part in professional sport(s) or any hazardous pursuits, power boat racing, sky diving, para gliding, parachuting, scuba diving, skydo riding, winter sports, sky jumping, ice hockey, ice speedway, ballooning, hand gliding, river rafting / bugging, black water rafting, yachting / boating outside coastal waters, motor rallying, power lifting, quad biking, rodeo and roller hockey.
- 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.
- Participation by the life assured in a criminal or unlawful act.

Pre-Existing Condition

Any condition, ailment, injury or disease:

1. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or
2. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy or its reinstatement.
3. A condition for which any symptoms and or signs if presented and have resulted within three months of the issuance of the policy in a diagnostic illness or medical condition.

Prohibition of Rebates: In accordance with Section 41 of the Insurance Act, 1938 as amended from time to time:

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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.

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

Appendix A: Schedule of Benefits payable under "HDFC Life Group Credit Protect Plus Insurance Plan" The sum assured and the surrender value for each

year of membership is set out in the table below:

*Time since commencement in complete years

Sum Assured Payable under "HDFC Life Group Credit Protect Plus Insurance Plan"

Years*	Month	1	2	3	4	5	6	7	8	9	10	11	12
0	Sum Assured (INR)	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00
	Surrender Value (INR)	14,723.28	14,599.55	14,475.83	14,352.10	14,228.37	14,104.65	13,980.93	13,857.20	13,733.48	13,609.75	13,486.02	13,362.30
1	Sum Assured (INR)	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00
	Surrender Value (INR)	13,238.58	13,114.85	12,991.13	12,867.40	12,743.67	12,619.95	12,496.23	12,372.50	12,248.78	12,125.05	12,001.32	11,877.60
2	Sum Assured (INR)	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00
	Surrender Value (INR)	11,753.88	11,630.15	11,506.43	11,382.70	11,258.97	11,135.25	11,011.53	10,887.80	10,764.08	10,640.35	10,516.62	10,392.90
3	Sum Assured (INR)	1,750,000.00	1,738,074.00	1,726,000.00	1,713,776.00	1,701,399.00	1,688,868.00	1,676,181.00	1,663,337.00	1,650,333.00	1,637,167.00	1,623,837.00	1,610,341.00
	Surrender Value (INR)	10,269.18	10,076.31	9,884.29	9,693.11	9,502.83	9,313.44	9,124.99	8,937.44	8,750.89	8,565.33	8,380.79	8,197.28
4	Sum Assured (INR)	1,586,677.00	1,582,843.00	1,568,637.00	1,554,657.00	1,540,300.00	1,525,785.00	1,511,049.00	1,496,149.00	1,481,064.00	1,465,791.00	1,450,328.00	1,434,673.00
	Surrender Value (INR)	8,014.84	7,833.49	7,653.26	7,474.17	7,296.24	7,119.53	6,944.03	6,769.77	6,596.81	6,425.15	6,254.83	6,085.88
5	Sum Assured (INR)	1,416,623.00	1,402,776.00	1,386,529.00	1,370,080.00	1,353,426.00	1,336,565.00	1,319,494.00	1,302,211.00	1,284,712.00	1,266,996.00	1,249,059.00	1,230,899.00
	Surrender Value (INR)	5,918.34	5,752.22	5,587.57	5,424.42	5,262.79	5,102.74	4,944.27	4,787.45	4,632.28	4,478.83	4,327.11	4,177.18
6	Sum Assured (INR)	1,212,513.00	1,193,898.00	1,175,052.00	1,155,971.00	1,136,653.00	1,117,094.00	1,097,292.00	1,077,243.00	1,056,945.00	1,036,394.00	1,015,597.00	994,521.00
	Surrender Value (INR)	4,029.06	3,862.60	3,738.43	3,595.99	3,455.54	3,317.10	3,180.72	3,046.44	2,914.32	2,784.38	2,656.87	2,531.28
7	Sum Assured (INR)	973,163.00	951,600.00	929,738.00	907,604.00	885,195.00	862,507.00	839,536.00	816,279.00	792,733.00	768,894.00	744,758.00	720,322.00
	Surrender Value (INR)	2,406.16	2,267.46	2,169.18	2,053.37	1,940.08	1,829.37	1,721.30	1,615.90	1,513.25	1,413.38	1,316.36	1,222.24
8	Sum Assured (INR)	695,582.00	670,534.00	645,174.00	619,499.00	593,504.00	567,186.00	540,540.00	513,562.00	486,249.00	458,596.00	430,599.00	402,253.00
	Surrender Value (INR)	1,131.08	1,042.94	957.89	875.97	797.26	721.80	649.68	580.94	515.66	453.91	395.77	341.27
9	Sum Assured (INR)	373,554.00	344,498.00	315,081.00	285,298.00	255,144.00	224,615.00	193,706.00	162,412.00	130,729.00	98,651.00	66,174.00	33,293.00
	Surrender Value (INR)	292.51	243.56	200.49	161.37	126.27	95.28	68.48	45.93	27.73	13.95	4.67	0.00

Appendix A : Accelerated Sum Assured Payable under HDFC Life Group Credit Protect Plus Insurance Plan Critical Life Option 4 for CIP4

*Time since commencement in complete years

Years*		Month											
		1	2	3	4	5	6	7	8	9	10	11	12
0	Sum Assured (INR)	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00
1	Sum Assured (INR)	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00
2	Sum Assured (INR)	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00	1,750,000.00
3	Sum Assured (INR)	1,750,000.00	1,738,074.00	1,726,000.00	1,713,776.00	1,701,399.00	1,688,868.00	1,676,181.00	1,663,337.00	1,650,333.00	1,637,167.00	1,623,837.00	1,610,341.00
4	Sum Assured (INR)	1,586,677.00	1,582,843.00	1,568,637.00	1,554,657.00	1,540,300.00	1,525,765.00	1,511,049.00	1,496,149.00	1,481,064.00	1,465,791.00	1,450,328.00	1,434,673.00
5	Sum Assured (INR)	1,418,623.00	1,402,776.00	1,386,529.00	1,370,080.00	1,353,426.00	1,336,565.00	1,319,494.00	1,302,211.00	1,284,712.00	1,266,996.00	1,249,059.00	1,230,899.00
6	Sum Assured (INR)	1,212,513.00	1,193,898.00	1,175,052.00	1,155,971.00	1,136,653.00	1,117,094.00	1,097,292.00	1,077,243.00	1,056,945.00	1,036,394.00	1,015,587.00	994,521.00
7	Sum Assured (INR)	973,193.00	951,600.00	929,738.00	907,604.00	885,195.00	862,507.00	839,536.00	816,279.00	792,733.00	768,894.00	744,758.00	720,322.00
8	Sum Assured (INR)	695,582.00	670,534.00	645,174.00	619,499.00	593,504.00	567,186.00	540,540.00	513,562.00	486,249.00	458,596.00	430,599.00	402,253.00
9	Sum Assured (INR)	373,554.00	344,498.00	315,061.00	285,298.00	255,144.00	224,615.00	193,706.00	162,412.00	130,729.00	98,651.00	66,174.00	33,293.00

HDFC Life Insurance Company Limited, IRDAI Registration No. 101.

Regd. Off: Lodha Excelus, 13th Floor, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Call 1860-267-9999 (local charges apply). Do not prefix any country code e.g. +91 or 00. Available Mon-Sat from 10 am to 7 pm | Email - service@hdfclife.com | NRIservice@hdfclife.com (For NRI customers only) Visit - www.hdfclife.com. CIN:L65110MH2000PLC128245