

HDFC LIFE INSURANCE COMPANY LIMITED**"HDFC Life Group Term Insurance Plan (UIN: 101N005V06)"****MEMBER'S CERTIFICATE OF INSURANCE**

1. Scheme Member's Name : Prakyath S Arya
22 Byeraveshwara Nilaya Gadi
Muddanna Road 5Th Main Road
Srirama Nagar Kamakshi Palya
Bengaluru Near Mathrushree
Karnataka
560079
Mobile Number : 6362881710
Email: prakyath.arya@biasecorp.com
2. Policy Number : IF000160
3. Scheme Member Code : 74092729
4. Date of Birth of the Scheme member : 19/12/1999
5. Age on commencement of membership(In years) : 23
6. Age Admitted : Yes
7. Date of commencement of Membership: 03/04/2023
8. Terminal date : 02/04/2024
9. Premium : INR 494.00
10. Taxes and levies as applicable : INR 88.92
11. Mode of premium payment - Single (In case of cheque bounce the policy will be null and void and COI will be cancelled)
12. Due Date of Premium : 03/04/2023
13. Main Benefit: The sum assured payable on death of the Scheme member during the term of the membership is as specified in "Schedule of Benefits", shown in Appendix A. In case of death due to suicide within 12 months from the date of joining the scheme, the nominee shall be entitled to get 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.
14. Optional Benefits (if chosen):
 - a) Accidental Death Benefit: The sum assured payable to the Scheme member on death due to an accident during the term of the optional Accidental Death Benefit is as specified in "Schedule of Benefits", shown in Appendix A. Refer to Appendix B for exclusions, terms & conditions.
 - b) Total Permanent Disability: The additional sum assured payable on total permanent disability due to an accident that occurred upto 180 days before the disablement during the term of the optional Total Permanent Disability Benefit is as specified in "Schedule of Benefits", shown in Appendix A. Refer to Appendix B for exclusions, terms & conditions.
 - c) Total Permanent and Partial Disability Benefit: The additional sum assured on specified injuries to body parts of the Scheme member caused due to an accident that occurred upto 180 days before the disablement during the term of the optional Total Permanent Disability is as specified in "Schedule of Benefits", shown in Appendix A. Refer to Appendix B for exclusions, terms & conditions.
 - d) HDFC Life Group Critical Illness Plus Rider: The additional Rider Sum Assured payable to the Scheme Member, on being diagnosed with any one of the 19 Critical Illnesses specified during the term shall be as specified in "Schedule of Benefits", shown in Appendix A. Refer to Appendix B for exclusions, terms & conditions
15. Benefits payable to whom: In the case of a valid claim on the death (or where relevant, on diagnosis of a critical illness or on being in state of Total permanent disability or Total permanent and Partial disability) of a scheme member, during the term of the membership (or where relevant, the term of the optional Total Permanent Disability or Total Permanent and Partial Disability or Critical Illness Benefit), the benefit described in the section headed "Schedule of Benefits" shown in Appendix A will then be payable to the Policyholder. All benefits will be provided either to the scheme member or the scheme member's nominee, as applicable, other than any amount deducted in respect of the Policyholder's insurable interest in the Scheme Member.
16. Procedure for registering the claim : The following should be undertaken within 30 days to register a claim on this membership:(1) Contact HDFC BANK LIMITED who will provide HDFC Life's required claim forms. Submit the completed claim forms and any accompanying documentation to HDFC BANK LIMITED 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, 11th Floor, Lodha Excelus, Apollo Mills Compound, N .M. Joshi Road, Mahalaxmi, Maharashtra, Mumbai - 400 011. CIN: L65110MH2000PLC128245; website: www.hdfclife.com; Email ID: service@hdfclife.com Telephone: 1860 227 227/ 60009191 / 67516666 Issuing Office : HDFC BANK HOUSE A-Wing 1st Flr,Kamala Mills Senapati Bapat,Marg Lower Parel,MUMBAI,Maharashtra

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



Authorised Signatory

Nominee Details

Effective Date	Name	Date of Birth <small>DOB not registered</small>	Nominee's Age	Nominee's Relationship with the Scheme Member	Address	%Share
03/04/2023	Mr. Ksuryanarayanarya			Father	22 Byeraveshwara Nilaya Gadi Muddanna Road 5Th Main Road Srirama Nagar Kamakshi Palya Bengaluru Near Mathrushree Karnataka 560079 IND	100

Link for Frequently Asked Questions: <https://www.hdfclife.com/group-insurance-plans/customer-service#faqs>

Effective Date	Name	Date of Birth	Nominee's Age	Nominee's Relationship with the Scheme Member	Address	%Share
			0			

Effective Date	Name	Date of Birth	Nominee's Age	Nominee's Relationship with the Scheme Member	Address	%Share
			0			

Effective Date	Name	Date of Birth	Nominee's Age	Nominee's Relationship with the Scheme Member	Address	%Share
			0			

Notes: This schedule replaces all previous Nomination Schedules issued prior to the effective date, noted above.**Appendix A: Schedule of Benefits payable under "HDFC Life Group Term Insurance Plan"**

Term of Membership	12 month(s)	Terminal Date	02/04/2024	Sum Assured	INR 152,000.00
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Optional Benefit

Benefit Name	Accidental Death Benefit	Total Permanent Disability	Total Permanent and Partial Disability Benefit	HDFC Life Group Critical Illness Plus Rider - Additional	HDFC Life Group Critical Illness Plus Rider - Accelerated
Term	NA	NA	NA	NA	NA
Rider Sum Assured	NA	NA	NA	NA	NA

Appendix B

- a) **Accidental Death Benefit** This benefit provides for the payment of an additional (over and above the Sum Assured) amount on death as a result of an accident. Death must occur within 180 days of the accident. The additional amount payable would be a percentage of the Sum Assured. You have the option to choose an amount up to 100% as the additional benefit amount under this rider.
- b) **Total Permanent Disability:** This benefit provides for an additional amount as a result of total permanent disability due to an accident that occurred upto 180 days before the disablement (cover for the Sum Assured under this COI will continue). Total permanent disability is defined as disability, resulting from an accident, such that there is neither at the time of disability nor at any time thereafter, any work, occupation or profession that the Scheme Member can ever be capable of doing or following, to earn or obtain wages, compensation or profit, as a result of the accidental injury.
- c) **Total Permanent and Partial Disability Benefit** This benefit provides for an additional amount on specified injuries to body parts of the Scheme Member caused due to an accident that occurred upto 180 days before the disablement (cover for the Sum Assured under this COI will continue).
- d) **HDFC Life Group Critical Illness Plus Rider.** This Rider provides an additional Rider Sum Assured to the Scheme Member, on diagnosis of any one of the 19 listed Critical Illnesses mentioned below, provided the Scheme Member survives for a period of 30 days following diagnosis of the Critical Illness mentioned below:

Critical Illnesses covered	
Cancer of specified severity	End Stage Lung Failure
Open Chest CABG	Open Heart Replacement or repair of heart valves
Myocardial Infarction	Loss of Limbs
Kidney Failure requiring regular dialysis	Loss of Independent Existence
Major Organ / Transplant (as recipient)	Blindness
Stroke resulting in Permanent symptoms	Third Degree Burns
Apallic Syndrome	Major Head Trauma
Benign Brain Tumour	Permanent Paralysis of limbs
Coma of specified severity	Surgery of Aorta
End Stage Liver Failure	

In case Additional Benefit option has been opted for under the Rider, the Rider Benefits shall cease once the Rider Sum Assured has been paid out or on completion of the Rider Term, whichever is earlier. The benefit payable under the Base Plan will continue to be in force.

In case Accelerated benefit option has been opted for under the Rider, the Rider Benefits shall cease once the Rider Sum Assured has been paid out or on completion of the Rider Term, whichever is earlier. If the Rider Sum Assured has been paid out during the Rider Term, the Base Plan will continue with reduced Sum Assured by the extent of Rider Sum Assured already paid to the Scheme Member.

Exclusions:

Appendix B

- Exclusions common to all optional benefit (riders) except HDFC Life Group Critical Illness Plus Rider
- 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 or practising for any hazardous hobby, pursuit or race unless previously agreed to by us in writing
- Taking part in any act of a criminal nature.
- Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS).

Exclusions applicable to HDFC Life Group Critical Illness Plus Rider

- Any of the Critical Illness conditions where death occurs within 30 days of the diagnosis, in case of Additional CI Benefit option.
- Any sickness related condition manifesting itself within 90 days of the date of the scheme member first being covered for a group Critical Illness benefit with any insurer (assuming an unbroken period of cover). If the cover period is broken then the 90 days period applies from the date, Critical Illness cover re-commences in respect of the scheme member.
- Intentionally self-inflicted injury or attempted suicide, irrespective of mental condition.
- Alcohol or solvent abuse, or voluntarily (without the prescription of a medical practitioner) taking or using any drug, medication or sedative unless it is an "over the counter" drug, medication or sedative taken according to package directions.
- Taking part in any act of a criminal nature with criminal intent
- Any Pre-existing medical condition* as defined below.
- HIV or AIDS
- Failure to seek medical or follow medical advice (as recommended by a Medical Practitioner)
- Radioactive contamination due to nuclear accident

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.

In addition to the above, any condition with respect to the Critical Illnesses covered under this rider for which the insured had signs or symptoms, and/or was diagnosed, and/or received medical advice/treatment between the period starting from the due date of the first unpaid premium till the date of reinstatement of policy will also qualify as a Pre-existing condition.

Section 45 Disclosure of material information:

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
2. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
3. Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
4. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based: Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
5. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Section 41 Prohibition of rebates: (1) 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: Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer. (2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.