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Sources: HDFC-Life-Group-Term-Life-Policy.pdf (Page 8); HDFC-Life-Group-Term-Life-Policy.pdf (Page 19); HDFC-Life-Smart-Pension-Plan-Policy-Documents-Online.pdf (Page 22)

You: what is condition of death while not wearing Seat Belt

Assistant:

The context provided does not specifically mention the condition of death while not wearing a seat belt. However, it does list several exclusions under which a death caused by an accident may not be covered. One relevant exclusion could be (f) "Participation by the life assured in a criminal or unlawful act." If not wearing a seat belt is considered a violation of traffic laws in the jurisdiction where the accident occurred, it might be interpreted as participation in an unlawful act, potentially affecting the claim. For a definitive answer, it would be important to review the specific terms and conditions of the policy in question and possibly consult with the insurance provider to understand how they interpret such situations. If you have more details or need further clarification, please let me know!

Sources: HDFC-Life-Group-Term-Life-Policy.pdf (Page 19); HDFC-Life-Smart-Pension-Plan-Policy-Documents-Online.pdf (Page 7); HDFC-Life-Group-Term-Life-Policy.pdf (Page 17)

You: provide details of pension policy

Assistant:

The HDFC Life Smart Pension Plan 101L164V02 is a Unit Linked Non-Participating Individual Pension Plan. Here are some key details about the policy:

Ask a question about your insurance policies ➤