

Canara HSBC Oriental Bank of Commerce Life Insurance iSelect Star Term Plan
An Individual Non-Linked Non-Par Pure Risk Premium Life Insurance Term Plan
UIN – 136N073V02
PART A
WELCOME LETTER

Date: 13-07-2021

MR MOHAN KUMAR M
FATHER's NAME : MR MOHAN KUMAR
#38 7TH CROSS DADAPEER LAYOUR
SONDEKOPPA CIRCLE
NELAMANGALA
BENGALURU - 562123
KARNATAKA
INDIA
Contact No.: 8095134555

Your Policy Details:	
Client ID.	0200259330
Policy No.	0128191911
Proposal No.	7000288098

Your Branch Representative Details:	
Name	WEBSITE
Code	222225
Contact No.	-

Dear MR MOHAN KUMAR M,

Welcome to the Canara HSBC Oriental Bank of Commerce Life Insurance family. We would like to congratulate You on purchasing **Canara HSBC Oriental Bank of Commerce Life Insurance iSelect Star Term Plan**.

This document is Your Policy Document and We recommend that You read it to ascertain if the details are accurate. If You wish to rectify any of the details provided by You, please get in touch with our **Resolution center: 1800-103-0003 / 1800-180-0003 (BSNL/MTNL users)** or your **bank representative**. You can also **SMS** Us at **9779030003** or write to Us at customerservice@canarahsbclife.in and our representative will contact You at your convenience.

In case the Policy terms and conditions are not agreeable to You then You can opt for a cancellation of the Policy by sending back this Policy Document (for electronic policies, as prescribed by applicable laws) along with the reason for non-acceptance to the Company within 30 days from the date of receipt of this Policy Document. In case You opt for cancellation within the said period, We shall refund the Premium received by Us subject only to deduction of the proportionate risk Premium for the period of life cover, stamp duty and medical expenses (if any). This facility can be availed only on receipt of the original Policy Document and not on receipt of duplicate Policy Document(s) issued by the Company on your request.

We also offer an easy-to-navigate online system to manage Your Policy. Log on to our website www.canarahsbclife.com and register to start using this service.

In case of any claim related or other matters, You or the Claimant may contact Us at Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited, 139 P, Sector 44, Gurgaon, 122003, Haryana, India. You can also get in touch with Us on 1800-103-0003 /1800-180-0003 (BSNL/MTNL) or SMS Us at 9779030003 or write to Us at customerservice@canarahsbclife.in

We request You to pay Your Premiums on due dates to enjoy uninterrupted benefits under the Policy. Thank You for giving Us the opportunity to service Your insurance needs and We will ensure We are here to fulfill all Your Policy servicing needs.

Yours Sincerely,



Chief Operating Officer

Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited

POLICY SCHEDULE

Canara HSBC Oriental Bank of Commerce Life Insurance iSelect Star Term Plan is an Individual Non-Linked Non-Par Pure Risk Premium Life Insurance Term Plan

The Company shall pay benefits upon occurrence of one or more events mentioned in this Policy on receipt of proof that is satisfactory to the Company.

	Life Assured Details	Spouse Details	Policyholder Details
Name	MR MOHAN KUMAR M		MR MOHAN KUMAR M
Date of Birth	30-01-1994	-	30-01-1994
Age	27	-	27
Gender	MALE	-	MALE
Working Status	-	-	-

Policy Schedule Details

Policy Number	0128191911
Plan Name	Canara HSBC Oriental Bank of Commerce Life Insurance iSelect Star Term Plan
Plan Type	Life/Individual/ Non-Linked/ Non-Par
Plan Option	Life
Policy Term (Years)	53
Premium Payment Term (Years)	33
Installment Premium/Single Premium (Life Assured/Spouse) (₹)	847.08/0.00
Total Installment Premium (₹) ¹	847.08
Age Admitted (Life Assured/Spouse)	Yes/No
Risk Commencement Date	12-07-2021
Policy Commencement Date	12-07-2021
Maturity Date	12-07-2074
Extended Cover Period End Date (Life Plus)	-
Premium Payment Mode	Monthly
Next Premium Due Date	12-08-2021
Last Premium Due Date	12-06-2054
Coverage Option	Level
Benefit Payout Option(Life Assured/ Spouse)	LUMP SUM*/-
Accidental Death Benefit(Life Assured/ Spouse)	No/No
Accidental Total and Permanent Disability Benefit (Premium Protection) (Life Assured/ Spouse)	No/No
Accidental Total and Permanent Disability Benefit (Premium Protection Plus) (Life Assured/ Spouse)	No/No
Child Support Benefit (Life Assured/Spouse)	No/No

Benefit Coverage Details

	Life Assured	Spouse
Sum Assured (Rs.)	50,00,000.00	0.00
Death Benefit* (Rs.)	50,00,000.00	0.00
Accidental Death Benefit (Rs.)	-	-
Accidental Total and Permanent Disability Benefit (Rs.)(Premium Protection Plus)	-	-
Child Support Benefit (Rs.)	-	-
Maturity Benefit(Rs.)	Not Applicable	Not Applicable
Benefit payable at during/ end of Extended Cover Period(Rs.)	0.00	Not Applicable

* This is applicable only for Level Cover option. For Increasing Cover option these amounts will increase as per terms and conditions of the Policy.

¹ Goods and Services Tax or any other levy by whatever name called under Goods and Services Tax Scheme as applicable from time to time, will be charged over and above this Premium and will be borne by the Policyholder.

Nominee Details*

Name	Gender	Age	Relationship with Life Assured	Percentage
MS MALATHI .	FEMALE	29	SISTER	10.00
MRS RATHNAMMA .	FEMALE	47	MOTHER	90.00

*Nominee details under Section 39 of Insurance Act, 1938.

"On Examination of the Policy, if the Policyholder notices any mistake, the Policy Document is to be returned for correction to the Company; for electronic policies, the process as prescribed by applicable laws to be followed".

Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited. IRDAI Registration no: 136.

Registered Office: Unit No. 208, 2nd Floor, Kanchenjunga Building, 18 Barakhamba Road, New Delhi- 110001, India

Corporate Office: 139 P, Sector 44, Gurgaon, 122003, Haryana, India

FIRST PREMIUM RECEIPT

Receipt Number : A700028809800001

Date of Issue : 12-07-2021

Name of the Comp any	Canara HSBC OBC Life Insurance Company Ltd.
	139 P
	Sector 44
Hub Address	Gurugram-122003
	Haryana - 06
	India
Goods and Services Tax Identification Number	06AADCC1881F1ZW
HSN Code	9971
Plan Name	Canara HSBC Oriental Bank of Commerce Life Insurance iSelect Star Term Plan
Policy Number	0128191911
Policy Holder Name	MR MOHAN KUMAR M
	#38 7TH CROSS DADAPEER LAYOUR
	SONDEKOPPA CIRCLE
Policyholder Current Residential Address	NELAMANGALA
	BENGALURU-562123
	India
Policyholder State/ Union Territory & Code	Karnataka - 29
Goods and Services Tax Identification Number	Not Applicable
Life Assured Name(Life Assured)	MR MOHAN KUMAR M
Spouse(where applicable)	
Premium Payment Mode	Monthly
Sum Assured (₹)(Life Assured/ Spouse)	50,00,000.00/0.00

Payment Related Information

Base Premium Payable (Rs.)	847.08
Optional In-Built Cover Premium Payable (Rs.)	0.00
Underwriting Extra Premiums, if any (Rs.)	-
Goods and Services Tax* (Rs.)	152.47
Total Amount Payable (Rs.)	999.55
Total Amount Received (Rs.)	1,500.00
Balance Amount (Rs.)	500.45
Next Premium Due Date	12-08-2021

*Break-up of Goods and Services Tax on Base Premium and Underwriting Extra Premiums , If any	(%) Rate	(₹) Amount
Central Goods and Services Tax	9	0.00
State Goods and Services Tax/ Union Territory Goods and Services Tax	9	0.00
Integrated Goods and Services Tax	18	152.47
Cess (es)/Other levy	0	0.00

Total Amount Payable for the Policy is equal to sum of Base Premium Payable, Premium payable for Optional In-Built covers chosen, underwriting extra Premium, if any and applicable Goods and Services Tax or any other levy by whatever name called under Goods and Services Tax Scheme . You and your working spouse may be entitled to tax benefits under Section 80C as per the Income Tax Act, 1961. Tax benefits under the Policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, please contact Your independent tax advisor.

The excess amount, if any, indicated as Balance Amount above will not earn any interest and will be adjusted towards future Premiums on the due date subject to applicable laws. Advance premiums paid, if any, will be appropriated towards Premium on the respective due dates.

Permanent Account Number AADCC1881F.

"Goods and Services Tax as above is not payable on reverse charge basis"

"Address of Delivery is same as that of place of supply"

The commencement of risk in the Policy is subject to realization of Premium by the Company.



Chief Operating Officer

ENDORSEMENTS

Total Stamp Value (₹) / 1,000.00

"The appropriate stamp duty towards this Policy is paid vide CRN Sr. No. 24"