

HDFC Life Click2Protect Life

A Non-Linked Non-Participating Individual Pure Risk Premium /Savings Life Insurance Plan

(UIN: 101N139V04)

Key Features

- Provides comprehensive financial protection to your family
- Option to choose a cover which fits your needs from **3 plan options**
- **Auto balances Death and Critical Illness benefits with increasing age**[^]
- Get **income payouts** from age 60 onwards under **Income Plus Option**
- Option to avail **cover for Whole of Life***
- Get back all premiums paid on survival till maturity with **Return of Premium option****
- **Waiver of Premium** on diagnosis of Critical Illness (through **WOP CI** option) #
- Additional Sum Assured on Accidental Death (through **ADB** option) #
- Special premium rates for female lives and non-tobacco users

[^]Available under Life & CI Rebalance Option only

*Available under Life Protect and Income Plus Options only

**Available as an inbuilt feature under Income Plus Option and on payment of extra premium under Life Protect Option (Fixed Term variant) and Life & CI Rebalance Option.

WoP on diagnosis of CI is available as in inbuilt feature under Life & CI Rebalance Option and on payment of extra premium under Life Protect Option (Fixed Term variant). ADB option is available on payment of extra premium under Life Protect Option.

Eligibility – PoS & Retail

Plan Option	Life & CI Rebalance	Life Protect		Income Plus	
		Fixed Term	Whole Life	Fixed Term	Whole Life
Min. Age at Entry	18 years	18 years	45 years	30 years	45 years
Max. Age at Entry	65 years	65 years for non-PoS 60 years for PoS	65 years	50 years	10 Pay: 50 years Single Pay, 5 Pay: 55 years
Min. Age at Maturity	28 years	18 years for non-PoS 23 years for PoS	Whole of Life	70 years	Whole of Life
Max. Age at Maturity	75 years	85 years for non-PoS 65 years for PoS	Whole of Life	85 years	Whole of Life
Min. Policy Term	10 years	Single Pay: 1 month for non-PoS 5 years for PoS	Whole of Life	70 years – Age at Entry	Whole of Life

Plan Option	Life & CI Rebalance	Life Protect		Income Plus	
		Fixed Term	Whole Life	Fixed Term	Whole Life
		Regular Pay: 5 years Limited Pay: 6 years			
Max. Policy Term	30 years	85 years – Age at Entry for non-PoS 65 years – Age at Entry for PoS	Whole of Life	40 years	Whole of Life
Premium Payment Term	Single Pay, Regular Pay, Limited Pay (5 to any PPT less than PT)		Limited Pay (5, 10, 15 pay)	Single Pay, Limited Pay (5, 10 pay)	
Min. Basic Sum Assured	INR 20,00,000	INR 50,000			
Max. Basic Sum Assured	No limit, subject to Board Approved Underwriting Policy (BAUP)				

*PoS applicable only for Fixed Term option of Life Protect variant; For PoS, the Basic Sum Assured shall be in multiples of INR 50,000. Only Return of Premiums (ROP) & Accidental Death Benefit (ADB) options available; No other optional benefit or rider applicable for PoS
All ages are expressed as on last birthday. For all ages, risk commences from the date of inception of the contract.

Disclaimer

HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com

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