Fulfil your dreams without loan worries

HDFC Life Group Credit Protect Plus Insurance Plan

A Non Linked Non Participating Group Life Insurance Product

You are proud of your own property. You will make every effort to ensure that you repay your loan against your property on time.

Yet, life is unpredictable. Think about it - how would your family manage the loan repayment if something unfortunate happens to you? HDFC Life Group Credit Protect Plus Insurance plan is just the right solution for you!

Presenting the HDFC Life Group Credit Protect Plus Insurance Plan

HDFC Life Group Credit Protect Plus Insurance Plan is a group insurance plan which helps in reducing the financial strain of loan repayment, in case something unfortunate happens to you.

Key Benefit

- Group policy with Option of critical Illness benefit
- Easy to purchase[1]
- Single premium[2]

How will HDFC Life Group Credit Protect Plus Insurance Plan help?

Benefit	Description
Life Option (Death Benefit)	In the event of death, Outstanding loan Amount will be paid. Sum assured offered in this plan is Decreasing sum assured.Sum Assured decreases with repayment of loan within the policy term.
Critical Life Option 1	Death benefit + Accelerated Critical Illness (with the CI benefit term equal to main benefit term or 5 years whichever is lower)
Critical Life Option 2	Death benefit + Accelerated Critical Illness (with the CI benefit term equal to main benefit term or 10 years whichever is lower)
Surrender Benefit	If you prepay your loan, you will be eligible for a surrender value. The surrender value shall be clearly mentioned in your Certificate of Insurance.

How does this plan work?

1. This plan is a group insurance plan and your lending institution is the master policyholder.
2. You will be the insured member under the master policy.
3. Your master policyholder's representative will assist you in explaining the benefits of this product and the premium that you need to pay.
4. You need to complete the Member Information Form. Your cover will start on acceptance of the duly completed Member Information Form by HDFC Life, subject to underwriting requirements.
5. You will be issued an Individual Certificate of Insurance that will set out all the benefits payable to you.

In case of death during the coverage term, your nominee should contact your master policyholder to register a claim:

a) Submit the claim forms & documents to the master policyholder.
b) Benefit (sum assured, as applicable) will be paid by HDFC Life.

Parameters	Details
Premium payment mode	Single - One time premium payment
Cover term	Minimum : 2 years; Maximum : 30 years
Entry age	Minimum : 14 yrs; Maximum : 70 years

Critical illness benefit : List Of 19 Critical Illnesses Covered

1. Cancer	8. Benign Brain Tumour	15. Loss of Sight
2. Coronary Artery Bypass Graft Surgery (CABGS)	9. Coma	16. Major Burns
3. Heart Attack	10. End Stage Liver Disease	17. Major Head Trauma
4. Kidney Failure	11. End Stage Lung Disease	18. Paralysis / Paraplegia
5. Major Organ Transplant (as recipient)	12. Heart Valve Surgery	19. Surgery of Aorta
6. Stroke	13. Loss of Independent Existence	
7. Apallic Syndrome	14. Loss of Limbs	

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 commencement of risk or reinstatement whichever is later will apply.

For more details refer Product brochure.

Important

It's important that when member apply, they give complete and correct information especially about age and health. These details are critical for making sure they get the right benefits under the plan.

HFS Hiranandani Financial Services

HDFC Life

Sar utha ke jiyo!

Hiranandani Financial Services Limited is the master policy holder of HDFC Life. Loan Borrowers of Hiranandani Financial Services Limited are eligible to avail the HDFC Life Group Credit Protect Plus Insurance Plan as per applicable terms and conditions.

HDFC Life Insurance Company Limited (Formerly HDFC Standard 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.

HDFC Life Group Credit Protect Plus Insurance Plan (UIN:101N096V02, Form No: P501-124) is a Non Linked Non Participating Group Life Insurance Product. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. Life Insurance Coverage is available in this product. Life insurance policies are underwritten by HDFC Life. Purchase of life insurance policy is voluntary. ARN: BA/10/19/16085.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

- IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.
- Public receiving such phone calls are requested to lodge a police complaint.

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ZURICH kotak General Insurance

Group Health Assure

Persons to be covered	Fresh Loan Customer/Borrower of loans obtained from the client of Hiranandani Financial Services Age Band - 18 to 60 Years
Policy Terms	Policy Tenure - As per loan tenure (Min 1 year to Max 3 years) Cover will commence from the date of disbursal of loan subject to availability of premium with the Insurer.
Family Definition	Customer + Spouse
Sum Insured	1A - 2 Lacs I 2A - 2 Lacs

Policy Coverage*			
Policy Period	1 Year	Domiciliary Hospitalisation	Covered upto Sum Insured
Policy Type	Individual / Floater	Emergency Ambulance	₹. 2,000/- per claim
Third Party Administrator	Family Health Plan Ltd.	Pre-existing Disease Waiting Period	Not Applicable-Covered from Day 1
Service Category	Both Cashless & Reimbursement	30 days Waiting Period	Not Applicable-Covered from Day 1
Geographical Scope	India only	First Year Waiting Period	Not Applicable-Covered from Day 1
In-patient Treatment	Covered upto Sum Insured	Room Rent Capping	Not Applicable
Out-patient Treatment	Not Covered	Sub-Limits	Cataract -₹.20000 per eye
Pre-hospitalisation Medical Expences	30 Days	Maternity benefits	Covered from day 1. Sum Insured Sub-Limit of ₹.30,000 for Normal Delivery & C-Section. 9 Months waiting period waived. Maternity Benefit is available only for first 2 children.
Post-hospitalisation Medical Expences	60 Days		
Day Care treatment	Covered upto Sum Insured		
Donor Expenses	Covered upto Sum Insured	Mid-Term inclusion	Mid-Term inclusion of Family member is not allowed.
Other Terms and Conditions	50% co-Pay for cyberknife treatment/Stem Cell Transplantation. Cochlear Implant treatment Shall be restricted to 50% of SI		

Exclusions^

1. Treatment for Alcoholism, drug or substance abuse or any addictive condition.
2. Sterility and Infertility.
3. Any Claim directly or indirectly related to breach of law with criminal intent.
4. any Treatment taken outside India.
5. Any Conseqential or indirect loss arising out or related to Hospitalization.
6. Any Injury or Illness directly or indirectly caused by or arising from or atttributable to war or war like perils.
7. Any Illness or Injury directly or indirectly caused by or contributed to by nuclear weapons/materials.
8. Intentional self-injury (whether arising from an attempt to commit sucide or otherwise).

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ZURICH kotak General Insurance

Group Smart Health

Group Smart Health is designed to provide various covers which will help the insured to take care of the expenses pertaining to illness/ injury/ hospitalization.

Persons to be covered	Fresh Loan Customer/Borrower of loans obtained from the client of Hiranandani Financial Services **Age Band - 18 to 60 Years**
Policy Terms	**Policy Tenure - As per loan tenure (Min 1 year to Max 3 years)** Cover will commence from the date of disbursal of loan subject to availability of premium with the Insurer.

Plan Benefit

Section	Covers / Benefits	Hospitalization Days	EMI's Payable
H - 3	Recurring Payout Benefit due to Illness/ Injury	Upto 2 days	0
		3 - 5 days	1
		6 - 8 days	2
		9 days & above	3

Other Terms*

- Policy basis - Individual
- EMI deductible (days) - 2 days
- 30 days waiting period (Code - Excl03) - Not applicable (covered from day 1)
- Specified disease/procedure waiting period (Code - Excl02) - Not applicable (covered from day 1)
- Pre-existing disease waiting period (Code - Excl01) - Not applicable (covered from day 1)
- Maternity benefit - Not covered
- Max 3 EMI payable irrespective of number of claims in a year
- Assignment clause is applicable for EMI recurring benefit

Exclusions^

• Claims related to obesity/ weight control • Any treatment taken outside India • Treatment for alcoholism, drug or substance abuse • Claims directly or indirectly attributable to war, invasion or related hostilities etc. • Nuclear fission, radiation etc.

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ZURICH kotak General Insurance

Griha Raksha Plus

Griha Raksha Plus

Your home is your abode of dreams, memories and a sense of security of having a roof over your head. Any mishap not only destroys it physically, but also the emotions that you and your family have invested in building it. With Griha Raksha Plus, secure your home building and your home contents.

What is Covered?

Coverage

Section	Coverage	Section	Coverage
Section 1	Property Damage (Mandatory Section)	Section 4	Riot, Strikes, Malicious Damages
Section 2	STFI Cover		
Section 3	Earthquake Cover	Section 5	Terrorism

Optional Covers

Section	Coverage	Section	Coverage
1	Architect and Surveyor Fees	8	Loss Minimization Expenses
2	Removal of Debris	9	Additional Living Expenses
3	Loss of Rent or Rent for Alternate Accommodation	10	Incidental Expenses
4	Cover for Valuable Contents on Agreed Value Basis (under Home Contents Cover)	11	Broad Water Damage
		12	Tenants Liability
5	Personal Accident Cover	13	Smoke Damage
6	Accidental Damage	14	Landscaping Expenses
7	Involuntary Betterment/ Technological Advancement	15	Valuable Papers and Records

Who is eligible?

- Owners
- Tenants
- Joint-Owners
- Housing Society

Policy Period

Option to choose tenure from 1 year to max 30 years.

How to calculate Sum Insured?

Home Building

- Sum Insured - Carpet Area(m^2) x Rate/m^2 of Construction.
- For policies with tenure more than 1 year, the Sum Insured will automatically increase by 10% per annum and max up to 100%.
- For policies with one year tenure, the Sum Insured will automatically increase each day by $1/365^{th}$ of 10% of Sum Insured at the policy start date.

General Contents

- Automatically covered Up to 20% of the Home Building Sum Insured subject to Max. up to ₹ 10 Lacs.
- Customer can opt out of the cover or increase the Sum Insured by declaring the details.

Note: For complete list of coverages please refer to the policy wording on our website www.zurichkotak.com

Example for Sum Insured calculation?

Home Building

Carpet Area	100 m^2
Rate of Construction	₹ 1000/m^2
Sum Insured	₹ 1 Lac

Note: The premium will be calculated on derived Sum Insured value.

No Underinsurance

- Underinsurance does not apply to Griha Raksha Plus Policy.

No Deductible

There is no deductible/excess applicable under the policy other than excess applicable under the Terrorism Clause.

Exclusions under the policy*

Events and losses which are not covered are as follows:

- Your deliberate, wilful or intentional act,
- War, invasion, war-like operations,
- Ionising radiation,
- Pollution or contamination,
- Property is missing or has been mislaid,
- Consequential or indirect loss or damage,
- Loss or damage to bullion or unset precious stones, manuscripts, vehicles and explosive substances,
- Addition, extension, or alteration to Your building more than 10% of its carpet area,
- Costs, fees or expenses for preparing any claim,

*Please refer to policy document for entire list of exclusions.

How to register your claim?

- Notify us immediately of the loss.
- Report to police, fire authorities and appropriate legal authorities.
- Take all reasonable steps to prevent further damage to Home Building and Home Contents.
- Preserve and collect evidence, take and preserve photographs.
- Assist Us and our representatives in collecting evidence.
- Submit claim related documents within 30 days from the notification of claim.

How to cancel the policy?

Cancellation of the policy is allowed as per the Terms & Conditions mentioned in the policy wording.

Note: Refer to the policy wordings on our website www.zurichkotak.com.