

PROTECTION SERIES
Term Assurance Plan or
Loan Cover Term Assurance Plan

HDFC STANDARD LIFE INSURANCE COMPANY LIMITED
Registered Office: Ramon House, H T Parekh Marg, 169, Backbay
Reclamation, Churchgate, Mumbai 400 020

Dear Sir/Madam,

Your Policy is made up of this letter and the following documents, which are enclosed:

- the standard policy provisions, and
- the policy schedule,

and also (where applicable)

- the nomination schedule, and
- the additional policy provisions.

Your Policy will be evidence of a contract of life assurance between us (HDFC Standard Life Insurance Company Limited) and you (called the "Policyholder(s)" in the policy schedule).

Your Policy is based on the application and declaration, which you made to us.

If the premiums which are due are paid, we will pay the benefits which are stated in your policy schedule to the person who is entitled to receive them subject only to the terms of your policy.

Your Policy is written under and will be governed by the law of India and all premiums and benefits are expressed and payable in Indian Rupees.

Signed on the date of signing shown in the policy schedule on behalf of HDFC Standard Life Insurance Company Limited.

Deepak Satwalekar
Managing Director & CEO

PROTECTION SERIES
Term Assurance Plan and
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STANDARD POLICY PROVISIONS

HDFC STANDARD LIFE INSURANCE COMPANY LIMITED
Registered Office: Ramon House, HT Parekh Marg, 169, Backbay
Reclamation, Churchgate, Mumbai 400 020

1. General

Your policy will provide a guaranteed amount on death of the life assured, or on death of the first to die of the lives assured in the case of a joint life policy, during the term of the policy. The amount payable is specified in the policy schedule.

2. Benefits

Before we pay any benefit under your Policy we will require to be satisfied that the person referred to as the Life Assured in the policy schedule, or if more than one Life Assured the first to die, has died

and (in respect of any benefit)

- the date(s) of birth of the Life Assured/Lives Assured given in the application is/are correct,
- the answers which were given in the application are correct,
- all policy provisions including any endorsement to your Policy have been met,
- the person to whom the benefits are to be paid is entitled to receive them,

and

- all relevant documents in support of your claim (which may include policy documents, birth certificate or such other documentation as we might reasonably require) have been provided.

No benefit is payable on survival to the end of the term of the policy.

3. Payment and cessation of premiums

- (i) The first premium must be paid along with the submission of your completed application. Subsequent premiums are due in full on the date(s) (called here the "Due Date(s)") and at the frequency set out in your policy schedule. We will not accept part payment of the premium or payments in advance.
- (ii) If any premium remains unpaid 35 days after the Due Date, we will lapse your Policy with effect from 35 days after the Due Date.

The policy will not at any time acquire a surrender value or a paid-up value.

4. Lapsed policies

In the event that any premium remains unpaid 35 days after the Due Date, the basic benefit will lapse and any additional benefit will be cancelled and no benefit will be payable to you.

5. Assignments and Nominations

Any notice of assignment, re-assignment or change in nomination must be notified in writing to us at our Issuing Office, which address is noted on your policy schedule.

6. Exclusions :

We shall not be liable to pay the benefit amount indicated in your policy schedule if the death of the Life Assured or the death of the first to die of the Lives Assured is caused directly or indirectly by suicide within one year of the Date of Commencement or the date of issue of the Policy, if later.

7. Incorrect information and non-disclosure

Your Policy is based on the application and declaration which you made to us. However, if any of the information which you provided is incorrect, we reserve the right to vary the benefits which may be payable and, further, if there has been non-disclosure of a material fact we may treat your Policy as void.

HDFC STANDARD LIFE INSURANCE COMPANY LIMITED

PROTECTION SERIES Term Assurance Plan

POLICY SCHEDULE (SINGLE LIFE)

1. Policy Number :
2. Life Assured: *name and address*
3. Date of Birth of the Life Assured : *dd/mm/yyyy*
4. Age Admitted : *Yes/No*
5. Policyholder: *name and address or "as Life Assured"*
6. Nominee(s): *as indicated in Nomination Schedule*
7. Date of Commencement of policy : *dd/mm/yyyy*
8. Expiry Date: *as indicated in the section appearing below headed "Schedule of Benefits"*
9. Premiums: *amount*
10. Premium paying term: *years*
11. Mode of premium payment – *Yearly/half yearly/quarterly/single*
12. Due Date/s of premium: *dd/mm (more than one date if mode of premium is other than Yearly) or dd/mm/yyyy if single premium*
13. Basic Benefit:

A sum assured of Rs.----- (amount in words) payable on the death of the Life Assured before the Expiry Date.

The amount of the benefits is further detailed in the section appearing below headed "Schedule of Benefits" and the provisions applying to this benefit are included in the enclosed standard policy provisions.

14. Additional Benefit(s):(where applicable)

These additional benefits form part of your Policy.

The types of additional benefits and their relevant amounts, as applicable to you, are detailed in the section appearing below headed "Schedule of Benefits" and the further provisions applying to these benefits are included in the respective additional policy provisions which are also enclosed.

15. Benefits payable to whom:
In the case of death of the life assured during the term of the policy, the benefit described in the section headed "Schedule of Benefits" will be payable to the policyholder(s) or nominee(s) as the case may be.

In the case of a valid claim for critical illness or accelerated sum assured the benefits are payable to the Policyholder.

In the case the policy has been assigned, the benefit will be payable to the Assignee in all events.

16. Issuing Office: *address of Branch/other office issuing policy*

Schedule of Benefits

<i>Benefit</i>	<i>Sum Assured</i>	<i>Premiums</i>	<i>Expiry Date</i>
Term Assurance Plan (TAP) (on death)	100,000	5000.00	17/11/2016
Extra Premium For TAP		320.00	17/11/2016
Critical Illness Benefit	100,000	580.00	17/11/2016
Extra Premium For CI		125.00	17/11/2016
Accidental Death Benefit	100,000	376.00	17/11/2016
Extra Premium For ADB		100.00	17/11/2016

1. For the purposes of this Policy, Term Assurance Plan is the basic benefit referred to above and all other benefits are classified as additional benefits.
2. On payment of a claim for accelerated sum assured benefit, no further benefit, either basic or additional, will be payable, and the policy will terminate.

Signed at.....this.....day of..... 20--.
For HDFC Standard Life Insurance Company Limited.

Authorised Signatory

HDFC STANDARD LIFE INSURANCE COMPANY LIMITED
PROTECTION SERIES
Term Assurance Plan

POLICY SCHEDULE (JOINT LIFE)

1. Policy Number :
2. Lives Assured: (1) *name and address*
(2) *name and address*
3. Dates of Birth of Lives Assured : (1) *dd/mm/yyyy*
(2) *dd/mm/yyyy*
4. Age admitted: (1) *Yes/No*
(2) *Yes/No*
5. Policyholder(s): *name and address or "as Lives Assured"*
6. Nominee(s): *as indicated in the Nomination Schedule*
7. Date of Commencement of policy : *dd/mm/yy*
8. Expiry Date: *as indicated in the section headed "Schedule of Benefits"*
9. Premiums: *amount*
10. Premium paying term: *years*
11. Mode of premium payment – *Yearly/half yearly/quarterly/single*
12. Due Date/s of premium: *dd/mm (more than one date if mode of premium is other than Yearly) or dd/mm/yyyy if single premium*
13. Basic Benefit:

A sum assured of Rs.----- (amount in words) payable on the death of the first to die of the Lives Assured before the Expiry Date.

The amount of the basic benefit (or Term Assurance Plan) is further detailed in the section appearing below headed "Schedule of Benefits" and the provisions applying to this benefit are included in the enclosed standard policy provisions.

14. Additional Benefits: (where applicable)
These additional benefits form part of your Policy.

The relevant amounts of these benefits applicable to you are detailed in the section appearing below headed "Schedule of Benefits" and the further provisions applying to these benefits are included in the respective additional policy provisions which are also enclosed.

15. Benefits payable to whom:
In the case of the death of the first to die of the lives assured during the term of the policy, the benefit described in the section headed "Schedule of Benefits", will be payable to the Policyholder(s) or nominee(s) as the

case may be.

In the case of critical illness and accelerated sum assured the benefit is payable to the Policyholder(s).

In the case the policy has been assigned, the benefit will be payable to the Assignee in all events.

16. Issuing Office: *address of Branch/other office issuing policy*

Schedule of Benefits		All amounts are in Rupees	
<i>Benefit</i>	<i>Sum Assured</i>	<i>Premiums</i>	<i>Expiry Date</i>
Term Assurance Plan (TAP) (on death)	100,000	5000.00	17/11/2016
Extra Premium For TAP		320.00	17/11/2016
Critical Illness Benefit	100,000	580.00	17/11/2016
Extra Premium For CI		125.00	17/11/2016
Accidental Death Benefit	100,000	376.00	17/11/2016
Extra Premium For ADB		100.00	17/11/2016

1. For the purposes of this Policy, Term Assurance Plan is the basic benefit referred to above and all other benefits are classified as additional benefits.
2. On payment of a claim for accelerated sum assured benefit, no further benefit, either basic or additional, will be payable, and the policy will terminate.

Signed at.....this.....day of..... 20--.

For HDFC Standard Life Insurance Company Limited.

Authorised Signatory

Nomination Schedule

Effective Date	Name	Date of Birth	Address	Percentage
10/11/2000	Elaine Tice	20/02/1988*	White Hotel, Nariman Point, Mumbai , 400 020.	50%
10/11/2000	Clare Fisher	10/10/1967	Black Hotel, Nariman Point, Mumbai , 400 020.	50%

Notes:

*In the event of the Life Assured's death, a person has been appointed by the Policyholder(s) to receive the money secured by the policy, during the minority of this Nominee.

This schedule replaces all previous Nomination Schedules issued prior to the effective date, noted above.

HDFC STANDARD LIFE INSURANCE COMPANY LIMITED

PROTECTION SERIES Loan Cover Term Assurance Plan

POLICY SCHEDULE (SINGLE LIFE)

1. Policy Number :
2. Life Assured: *name and address*
3. Date of Birth of the Life Assured : *dd/mm/yyyy*
4. Age Admitted : *Yes/No*
5. Policyholder: *name and address or "as Life Assured"*
6. Nominee(s): *as indicated in Nomination Schedule*
7. Date of Commencement of policy : *dd/mm/yyyy*
8. Expiry Date: *as indicated in the section appearing below headed "Schedule of Benefits"*
9. Premiums: *amount*
10. Premium payment term: *years*
11. Mode of premium payment – *Yearly/half yearly/quarterly/single*
12. Due Date/s of premium: *dd/mm (more than one date if mode of premium is other than Yearly) or dd/mm/yyyy if single premium*
13. Basic Benefit:

The sum assured payable on death of the life assured during the term of the policy is as specified in "Schedule of Benefits". The provisions applying to this benefit are included in the enclosed standard policy provisions.
14. Additional Benefit(s):(where applicable)

These additional benefits form part of your Policy.

The types of additional benefits and their relevant amounts, as applicable to you, are detailed in the section appearing below headed "Schedule of Benefits" and the further provisions applying to these benefits are included in the respective additional policy provisions which are also enclosed.
15. Benefits payable to whom:

In the case of death of the life assured during the term of the policy, the benefit described in the section headed "Schedule of Benefits" will be payable to the policyholder(s) or nominee(s) as the case may be.

In the case of a valid claim for accelerated sum assured, the benefit will be payable to the Policyholder.

In the case the policy has been assigned, the benefit will be payable to the Assignee in all events.

16. Issuing Office: *address of Branch/other office issuing policy*

Schedule of Benefits

<i>Benefit</i>	<i>Sum Assured</i>	<i>All amounts are in Rupees</i>	
		<i>Premiums</i>	<i>Expiry Date</i>
Loan Cover Term Assurance Plan (LCTAP) (on death)	As per sub-annex A	5000.00	17/11/2016
Extra Premium For LCTAP		320.00	17/11/2016
Accelerated sum assured Benefit (ASA)	As per sub-annex A	580.00	17/11/2016
Extra Premium For ASA		125.00	17/11/2016

- 1. For the purposes of this Policy, Loan Cover Term Assurance Plan is the basic benefit referred to above and all other benefits are classified as additional benefits.**
- 2. On payment of a claim for accelerated sum assured benefit, no further benefit will be payable, and the policy will terminate.**

Signed at.....this.....day of..... 20--.
For HDFC Standard Life Insurance Company Limited.

Authorised Signatory

HDFC STANDARD LIFE INSURANCE COMPANY LIMITED

PROTECTION SERIES Loan Cover Term Assurance Plan

POLICY SCHEDULE (JOINT LIFE)

1. Policy Number :
2. Lives Assured: (1) *name and address*
(2) *name and address*
3. Dates of Birth of Lives Assured : (1) *dd/mm/yyyy*
(2) *dd/mm/yyyy*
4. Age admitted: (1) *Yes/No*
(2) *Yes/No*
5. Policyholder(s): *name and address or "as Lives Assured"*
6. Nominee(s): *as indicated in the Nomination Schedule*
7. Date of Commencement of policy : *dd/mm/yy*
8. Expiry Date: *as indicated in the section headed "Schedule of Benefits"*
9. Premiums: *amount*
10. Premium paying term: *years*
11. Mode of premium payment – *Yearly/half yearly/quarterly/single*
12. Due Date/s of premium: *dd/mm (more than one date if mode of premium is other than Yearly) or dd/mm/yyyy if single premium*

13. Basic Benefit:

The sum assured payable on death of the first to die of the lives assured during the term of the policy is as specified in "Schedule of Benefits". The provisions applying to this benefit are included in the enclosed standard policy provisions.

14. Additional Benefits: (where applicable)
These additional benefits form part of your Policy.

The relevant amounts of these benefits applicable to you are detailed in the section appearing below headed "Schedule of Benefits" and the further provisions applying to these benefits are included in the respective additional policy provisions which are also enclosed.

15. Benefits payable to whom:

In the case of death of the first to die of the lives assured during the term of the policy, the benefit described in the section headed "Schedule of Benefits" will be payable to the Policyholder(s) or nominee(s) as the case may be.

In the case of a valid claim for accelerated sum assured, the benefit will be payable to the Policyholder.

In the case the policy has been assigned, the benefit will be payable to the Assignee in all events.

16. Issuing Office: address of Branch/other office issuing policy

Schedule of Benefits		All amounts are in Rupees	
<i>Benefit</i>	<i>Sum Assured</i>	<i>Premiums</i>	<i>Expiry Date</i>
Loan Cover Term Assurance Plan (LCTAP) (on death)	As per sub-annex A	5000.00	17/11/2016
Extra Premium For LCTAP		320.00	17/11/2016
<hr/>			
Accelerated sum assured Benefit (ASA)	As per sub-annex A	580.00	17/11/2016
Extra Premium For ASA		125.00	17/11/2016

- 1. For the purposes of this Policy, Loan Cover Term Assurance Plan is the basic benefit referred to above and all other benefits are classified as additional benefits.**
- 2. On payment of a claim for accelerated sum assured benefit, no further benefit will be payable, and the policy will terminate.**

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Notes:

*In the event of the Life Assured's death, a person has been appointed by the policyholder(s) to receive the money secured by the policy, during the minority of this Nominee.

This schedule replaces all previous Nomination Schedules issued prior to the effective date, noted above.