

DISCLAIMER

Insurance products are obligations only of the Insurance Company. They are not obligations of or guaranteed by HDFC Sales Private Limited (hereinafter referred to as 'HDFC Sales'). All claims under the policy will be solely decided upon by the Insurance Company. HDFC SALES hold no warranty and do not make any representation about the insurance, the quality of claims processing and shall not be responsible for claims, recovery of claims, or for processing of or clearing of claims, in any manner whatsoever. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.

Tax benefits are as per the prevailing tax laws. Tax laws are subject to changes. Please consult your tax advisors for details. Please read the policy terms and condition as per policy document for further details.

HDFC SALES is a registered Corporate Agent of HDFC Life Insurance Company Limited and HDFC Ergo General Insurance Company Limited under the composite license number CA0080 issued by IRDAI.

Life Insurance Policies: These policies are underwritten by HDFC Standard Life Insurance Company Limited (IRDAI Registration No. 101) CIN:L65110MH2000PLC128245 with its registered office at Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011.

All guaranteed benefits are payable only when all premiums are paid when due.

Investment risk in the investment portfolio is borne by the Policy Holder. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associate with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market and the insured is responsible for his or her decision.

Non-life Insurance Policies: These Policies are underwritten by HDFC Ergo General Insurance Company Limited (IRDAI Registration No. 146) CIN: U66030MH2007PLC177117 with its registered office at 1st Floor, HDFC House, 165 - 166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020

For more details on risk factors, terms and conditions please read the applicable sales brochure carefully before concluding the sale.

For any queries and escalation with respect to insurance policies, you can contact on Toll Free: 18002663345 or email: customercare@hdfcsales.com or visit our website www.hdfcsales.com

PROHIBITION OF REBATES

SECTION 41 OF THE INSURANCE ACT 1938

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.