

Secure your family against uncertainties, with a plan that adjusts to your needs.

Introducing

HDFC Life Click2Protect Life

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



Life cover of ₹1 Crore @ ₹25/day*



Auto balances
Death and Critical
Illness cover[^]



Income payouts
from age 60
onwards[#]



Option to reduce Premium
Payment Term from
Regular Pay to Limited Pay

HDFC
Life

Sar utha ke jiyo!

1. The settlement of Claim would be subject to declaration of all pre-existing medical conditions at the time of policy purchase and in accordance to applicable terms and conditions of policy contract
* Premium for Life Protect Option, Male Life Assured, Non-Smoker, 25 years of age, Policy term of 30 years, Regular pay, Annual frequency, exclusive of taxes and levies as applicable. (Annualized Premium of ₹9214/365=25)

[^] Available under Life & CI Rebalance option. Critical Illness cover increases at each policy anniversary with corresponding reduction in Life Cover.

[#] Available under Income Plus option. Monthly income payouts start from the policy anniversary following 60th birthday of the Life Assured and continue until death or policy maturity.

Change is the only constant. In a world evolving at an accelerating pace, it is only reasonable that you keep up with the times, or fear being left behind. With evolving priorities and altering lifestyles, it is even crucial to stay protected and secure your family's future against any uncertainty that life may bring. Keeping up with the changing times, HDFC Life is proud to present **Click 2 Protect Life**, an intelligent term plan that provides benefits as per your altering lifestyle and life stage needs and helps you stay truly protected.

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

Eligibility

| 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 | 65 years | 50 years | 10 Pay: 50 years Single Pay, 5 Pay: 55 years |
| Min. Age at Maturity | 28 years | 18 years | Whole of Life | 70 years | Whole of Life |
| Max. Age at Maturity | 75 years | 85 years | Whole of Life | 85 years | Whole of Life |
| Min. Policy Term | 10 years | Single Pay: 1 month Regular Pay: 5 years Limited Pay: 6 years | Whole of Life | 70 years - Age at Entry | Whole of Life |
| Max. Policy Term | 30 years | 85 years - Age at Entry | 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 | ₹ 20,00,000 | ₹ 50,000 | | | |
| Max. Basic Sum Assured | No limit, subject to Board Approved Underwriting Policy (BAUP) | | | | |

All ages are expressed as on last birthday. For all ages, risk commences from the date of inception of the contract.

[^]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 built 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.