

Secure your family with a plan designed to protect your way of life!



NEW

HDFC Life Click 2 Protect Elite Plus

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



In this day and age of uncertainty, it is crucial to stay protected and secure your family's future against any ambiguity that life may bring. To help cope with these uncertainties, HDFC Life is proud to present **HDFC Life Click 2 Protect Elite Plus**, a unique term plan that helps you and your family stay truly protected.

Key Features



Provides financial protection to your family



Get back all premiums paid with **Smart Exit Benefit**²



Option to defer premiums by up to 12 months with **Premium Break Benefit**³



Get back all premiums paid on survival till maturity with **Return of Premium**⁴ option



Accelerated instant death benefit of INR 5 Lakhs with **Immediate Payout on Claim Intimation**¹

¹Applicable for all in force policies after a waiting period of 1 year, with a base sum assured of INR 2 crore or more. Claim Payout would be restricted to INR 5 Lakhs. Rest of the claim amount would be released after completion of investigation.

²This option can be exercised in any policy year greater than 25, but not during the last 5 policy years.

³Applicable only after completion of 5 policy years for a maximum of 12 consecutive months at a time with a minimum gap of 5 years between each request, subject to a written request at least 30 days (15 days in case of monthly mode policy) in advance, and payment of all outstanding premiums along with next due premium.

⁴Available on payment of additional premium(s).

Death Benefit:

"Death Benefit" is payable as a lump sum if life assured dies during the policy term. It is the highest of:

- Basic Sum Assured; or
- 10 times the Annualized Premium; or
- 105% of Total Premiums Paid

Where,

- a) Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
- b) Total Premiums Paid are the total of all the premiums received, excluding any extra premium, any rider premium and taxes. Where additional options have been selected, Total Premiums Paid includes premium paid for base option as well as the premium paid for additional options selected.
- c) Sum Assured on Death is the absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy or an absolute amount of benefit which is available to meet the health cover.
- d) Basic Sum Assured is the amount of sum assured chosen by the policyholder.
- e) Sum Assured on Maturity is the amount which is guaranteed to become payable on maturity of the policy, in accordance with the terms and conditions of the policy.

Maturity Benefit:

On survival until Maturity, Sum Assured on Maturity (if applicable) will be payable, which will be equal to 100 % of the Total Premiums Paid, if Return of Premium option is selected, Nil otherwise.

Eligibility:

Min. Age at Entry	18 years
Max. Age at Entry	45 years
Min. Age at Maturity	28 years
Max. Age at Maturity	85 years
Min. Policy Term	For 5-Pay & Regular Pay: 10 years for 10-Pay: 15 Years / For 15-Pay: 20 Years
Max. Policy Term	40 years, subject to Maturity Age
Premium Payment Term	Limited Pay: 5-Pay, 10-Pay, 15-Pay & Regular Pay only
Min. Basic Sum Assured	INR 50,00,000
Max. Basic Sum Assured	There is no maximum limit. However, the acceptance of any case is subject to Board Approved Underwriting Policy(BAUP).

Rider	UIN	Scope of Benefits**
HDFC Life Income Benefit on Accidental Disability Rider-Non Linked	101B041V01	It is a Non-Linked, Non-Participating/Participating, Pure risk premium, Individual Life rider. A benefit equal to 1% of Rider Sum Assured per month for the next 10 years, in case of an Accidental Total Permanent Disability. There is no maturity benefit available under this rider.
HDFC Life Protect Plus Rider-Non Linked	101B040V01	It is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Life/Health rider. A benefit as a proportion of the Rider Sum Assured shall be payable in case on accidental death or partial/total disability due to accident or if you are diagnosed with cancer as per the option chosen under this rider. No maturity benefit is payable under this rider.
HDFC Life Health Plus Rider-Non Linked	101B031V02	It is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Health rider. A lump sum benefit equivalent to Rider Sum Assured shall be payable on diagnosis of any of the covered 60 Critical Illnesses or benefit as a proportionate of the Rider Sum Assured shall be payable on diagnosis of Early Stage Cancer / Major Cancer depending on the plan option chosen. No maturity benefit is payable under this rider.
HDFC Life Waiver of Premium Rider - Non Linked	101B032V02	It is a Non-Linked, Participating, Individual, Pure Risk Premium, Life / Health rider. The rider offers waiver off all outstanding premiums of the base Policy and all other riders attached to the base policy in the event of death of Life Assured or Life Assured being either being diagnosed with any of the covered disability or any of the covered 60 Critical Illness

**For all details on Riders, kindly refer to the Rider Brochures available on our website.

Know the brand


99.5%
Individual death
claim settlement
ratio^^



HDFC Life has been a
Superbrand for 13
years **since 2011.**

66 million
Lives insured
in FY 23-24##

Contact us today

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(Available all days 10am to 7pm)

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Sar utha ke jiyo!

^^Individual death claim settlement ratio by number of policies as per annual audited statistics for FY 2024

##As per HDFC Life Integrated Annual Report FY 2023 - 2024.

HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI RegistrationNo.101

Registered Office: HDFC Life Insurance Company Ltd., Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011

Email: service@hdfclife.com, Tel. No: 022-68446530. Available Mon-Sat 10 am to 7pm (Local charges apply). Website: www.hdfclife.com

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HDFC Life Click 2 Protect Elite Plus (UIN:101N182V01) is a Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan. Life Insurance Coverage is available in this product. This version of the Product brochure invalidates all previous printed versions for this particular plan.

HDFC Life Income Benefit on Accidental Disability Rider – Non Linked (UIN: 101B041V01) is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Life rider.

HDFC Life Protect Plus Rider – Non Linked (UIN: 101B040V01) is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Life/Health rider.

HDFC Life Health Plus Rider – Non Linked (UIN: 101B031V02) is a Non-Linked, Non- Participating/Participating, Pure risk premium, Individual Health rider.

HDFC Life Waiver of Premium Rider- Non Linked (UIN: 101B032V02) is a Non-Linked, Participating, Individual, Pure Risk Premium, Life / Health rider

This Product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or policy document of the insurer. ARN: ED/02/25/21550.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

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