YOUR POLICY AT A GLANCE

This is a document that will help you to understand the key features of this product and is not the policy document. In case of any discrepancy between this document and your policy document, the policy document will prevail over this document.

Product Name & UIN	HDFC Life Easy Protect	UIN: 101N190V01
Aim of the Product	HDFC Life Easy Protect provides financial protection to the life assured against defined risks under the policy.	
Type of Product	It is a Non-linked, Non-participating, Individual, Pure Risk Health Product.	
Policy term	5 to 40 Years	
Premium Paying Term	Single Premium Regular Pay: Same as Policy Term Limited Pay: 5 to (Policy Term-1) Years	
Minimum Premium	Premium will vary depending on the plan option chosen.	
Frequency	Single, Annual, Half-Yearly, Quarterly & Monthly	
Sum Assured (Min)	INR 10,000	
Plan Options	Benefit options available under the Product: Plan Option 1: Terminal Illness with Protection Cover Plan Option 2: Accident Total & Partial Permanent Disability Plan Option 3: Accidental Death Benefit Accidental Death Benefit can only be opted if the policyholder opts for either Plan Option 1 or Plan Option 2. Customer can opt for one or more plan options at policy inception. **Optional Benefits:** 1. Double Benefit 2. Accident Plus	
Maturity Benefit	There is no maturity benefit applicable under this product.	
Benefits Offered	**Plan Option 1: Terminal Illness with Protection Cover** • **Death Benefit** In the unfortunate event of death of the Life Assured during the policy term, a lump sum amount is payable as Death Benefit. The death benefit is highest of: • Sum Assured of this plan option • 10 times the Annualized Premium for Limited/Regular pay and 1.25 times for Single Pay • 105% of the Total Premiums Paid In lieu of lump sum benefit amount for Death Benefit, the Nominee may opt to receive benefit as: (i) Regular monthly income payable for 10 years, or (ii) Part of benefit amount as lump sum immediately on Death and the balance benefit amount as regular monthly income for 10 years. The choice of benefit pay-out as lump sum or income or combination thereof can be exercised on the date the claim is made. Upon payment of Death Benefit, the policy shall terminate. • **Terminal Illness Benefit**	

On diagnosis of specified terminal illnesses, the death benefit, up to a maximum limit as per Board Approved Underwriting Policy, would be accelerated. In case of diagnosis of terminal illness at ages greater than 80 years, death benefit will not be accelerated.

Upon payment of Terminal Illness benefit:

a) If Death Benefit at the time of claim is equal to Terminal Illness benefit, the policy will terminate.
b) If Death Benefit at the time of claim is greater than Terminal Illness benefit, the policy will continue for the balance Death Benefit.

The acceleration of Death Benefit is not an additional benefit; it only facilitates an earlier payment of Death Benefit on diagnosis of Terminal Illness.

Plan Option 2: Accident Total & Partial Permanent Disability

a) Accidental Total & Permanent Disability

Accidental Total & Permanent Disability means, disability of the Life assured as a result of bodily injury caused by an Accident and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the Life Assured's disability which must be permanent and total and must result in one of the following:

(i) Complete and irrecoverable loss of vision in both eyes
(ii) Loss of both arms or both hands
(iii) Loss of one arm and one leg
(iv) Loss of one arm and one foot
(v) Loss of one hand and one foot
(vi) Loss of one hand and one leg
(vii) Loss of both legs
(viii) Loss of both feet
(ix) Loss of one limb, and complete and irrecoverable loss of vision in one eye

The disability must have lasted, without interruption, for at least six consecutive months and must, in the opinion of a qualified & registered Medical Practitioner, be deemed permanent and if required, the Company shall subject the insured to an independent medical assessment.

On the Total & Permanent Disability of the Life Assured due to an Accident i.e. Accidental Total & Permanent Disability (ATPD) during the coverage period and subject to the definitions and exclusions, the benefit payable shall be highest of:

- Sum Assured of this plan option
- 7 times the Annualized Premium for Limited/Regular pay and 1.25 times for Single Pay
- 105% of Total Premiums Paid

This benefit will be payable as Regular monthly income equal to 1% for a fixed period of 10 years.

If Accidental Total & Permanent Disability (ATPD) occurs after Accidental Partial & Permanent Disability (APPD), then 1% of the remaining amount (100% of ATPD benefit for the plan option less APPD benefit) shall be paid as a regular monthly income for 10 years.

b) Accidental Partial & Permanent Disability

Accidental Partial & Permanent Disability means, disability of the Life assured as a result of bodily injury caused by an Accident and such injury shall within 180 days of its occurrence solely, directly and independently of any other cause, result in the Life Assured's disability which must be permanent and must result in one of the following:

(i) Complete and irrecoverable loss of vision in one eye
(ii) Loss of one leg
(iii) Loss of one foot
(iv) Loss of one arm
(v) Loss of one hand
(vi) Complete and irrecoverable loss of hearing in both ears
(vii) Amputation of 4 or more fingers in one hand OR Metacarpal Amputation in one hand

The disability must have lasted, without interruption, for at least six consecutive months and must, in the opinion of a qualified & registered Medical Practitioner, be deemed permanent; and if required, the Company shall subject the insured to an independent medical assessment.

In case of Partial & Permanent Disability caused by an accident, the benefit amount shall be 50% of the ATPD benefit.

In lieu of lump sum benefit amount for Accidental Partial & Permanent Disability, the Life Assured may receive benefit as:

(i) Regular monthly income for 10 years, or
(ii) Part of Benefit amount as lump sum and the balance benefit amount as a regular monthly income for 10 years

The choice of benefit pay-out as lump sum or income or combination thereof can be exercised on or before the claim is made.

50% of Sum assured will be payable on Accidental Partial & Permanent Disability, only one Accidental Partial & Permanent Disability (APPD) claim will be payable.
Once the maximum benefit (100% Sum Assured of Plan option 2) is claimed, the coverage shall terminate.

Plan Option 3: Accidental Death Benefit

In the event of death due to accident, a lump sum benefit which is the highest of below shall be payable:

- Sum Assured of this Plan Option
- 7 times the Annualized Premium for Limited/Regular pay and 1.25 times for Single Pay
- 105% of the Premiums Paid

"Accidental Death" means a death due to an Accident, and such an Accident shall within 180 (one hundred and eighty) days of its occurrence, solely, directly and independently of any other cause, results in the Life Assured's death.

In lieu of lump sum benefit amount for Accidental Death, the Nominee may opt to receive benefit as:

i. Regular monthly income payable for 10 years, or
ii. Part of benefit amount as lump sum immediately on Accidental Death and the

balance benefit amount as regular monthly income for 10 years.

The choice of benefit pay-out as lump sum or income or combination thereof can be exercised on or before the claim is made.

Upon payment of Accidental Death Benefit, the policy will terminate.

I. Optional Benefits: On choosing any of the below options, as the Policyholder, you will have to pay an additional Premium over and above the Premium amount payable for the Policy.

A. Double Benefit:

This option is only available for Accident Total & Partial Permanent Disability & Accidental Death Benefit.

If this cover is opted, the benefit payable under Accidental Total & Permanent Disability (ATPD) or Accidental Death Benefit will be doubled if the death or disability due to accident occurs under any of the following circumstances:

i) Train Accident
ii) Airplane Accident
iii) Stampede/Fire

Train Accident

Double Benefit on Accidental Total & Permanent Disability or Accidental Death due to Train Accident will be payable only if the Life Assured is travelling as a bona fide fare-paying passenger on a reserved ticket in any passenger carrying train of Indian Railways. The passenger's name must be there in the Reserved Ticket List/Chart prepared by Indian Railways. Train Accident, herein, means an "accident' of the nature described in Section 124 of Indian Railways Act,1989.

Airplane Accident

Double Benefit on Accidental Total & Permanent Disability or Accidental Death due to airplane accident will be payable only if the Life Assured is travelling in an airplane as a bona fide fare-paying passenger of a recognized airline flying on regular routes and on a scheduled timetable. Apart from airplane, any other mode of air travel is excluded.

Double Benefit on Stampede/ Fire

Stampede or fire at large public places

- Double Benefit on Accidental Total & Permanent Disability or Accidental Death due to stampede or fire at large public places will be payable subject to satisfying all of the below conditions.
- ATPD or ADB is caused directly, solely, and independently (of any other cause) by a stampede or fire Public Places will be limited only to hospitals, malls/shopping complexes, cinema halls, multiplexes, bus stations, railway stations, airports, sports complex/stadiums.
- The Public Place must be in India and must have been authorised by appropriate government authority for public use.

- The Public Place must have a valid license for public use at the time of the event.
- The occurrence of the event (Stampede or Fire) must be recognised and acknowledged by the appropriate government department/authority.
- The insured's name must be present in the disabled persons' list published by the appropriate government department/authority following a stampede or fire at large public places.
- Failure to satisfy any one of the above conditions shall render the claim for Double Benefit inadmissible.

Stampede or fire at public religious gatherings

- Double Benefit on Accidental Total & Permanent Disability or Accidental Death due to stampede or fire at public religious gatherings will be payable subject to satisfying all of the below conditions.
- ATPD or ADB is caused directly, solely, and independently (of any other cause) by a stampede or fire o Public Religious gathering must have valid written permission from appropriate government authority.
- Public Religious gathering must have been conducted/supervised/monitored by appropriate government department/authority throughout its duration.
- Any kind of private/personal religious gathering is excluded.
- The occurrence of the event (Stampede or Fire) must be recognised and acknowledged by the appropriate government department/authority.
- . The insured's name must be present in the disabled persons' list published by the appropriate government department/authority following a stampede or fire at public religious gatherings.

Failure to satisfy any one of the above conditions shall render the claim for Double Benefit inadmissible.

B. Accident Plus: If opted, the following benefits will be payable:

1. Vehicle/Home Modification Benefit: If a claim has been accepted and paid for Accidental Total & Permanent Disability or Accidental Partial & Permanent Disability then an additional 10% of the accepted ATPD/APPD claim amount shall be payable for modifications of Life Assured's vehicle or home to adjust to the disablement.
2. Physical/Occupational Therapist benefit: If a claim has been accepted and paid for Accidental Total & Permanent Disability or Accidental Partial & Permanent Disability then an additional 10% of the accepted ATPD/APPD claim amount shall be payable for the cost of physical/occupational therapist, if prescribed by a medical practitioner.

Note: This optional benefit is only available if Accident Total & Partial Permanent Disability has been opted.

II. Wellness Program:

Category	Benefits
Health Wallet	• OPD (In-clinic consultation) Cover
	• Prescribed Lab & Radiology Services
	• Fitness Support Benefit
	• Prescribed Vaccination Cover

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<tr><td></td><td>• Prescribed Pharmacy Cover</td></tr>
<tr><td></td><td>• Care Booster</td></tr>
<tr><td rowspan="11">Fixed Wellness Benefits</td><td>• Tele-consultations</td></tr>
<tr><td>• Diet & Nutrition Consultations</td></tr>
<tr><td>• Mental Wellness Support</td></tr>
<tr><td>• Cancer Screening</td></tr>
<tr><td>• Preventive Health Counselling</td></tr>
<tr><td>• Annual Preventive Health Check-ups</td></tr>
<tr><td>• Chronic Care Management</td></tr>
<tr><td>• Pregnancy Care</td></tr>
<tr><td>• Dental Wellness</td></tr>
<tr><td>• Physiotherapy</td></tr>
<tr><td>• Prescribed Vision Care</td></tr>
<tr><td rowspan="3">360-Degree Wellness</td><td>• Network Discounts</td></tr>
<tr><td>• Dedicated Health Concierge</td></tr>
<tr><td>• Ambulance Cover</td></tr>
<tr><td rowspan="4">Digital Health Benefits</td><td>• AI-Based Face Scan</td></tr>
<tr><td>• Digital Health Vault</td></tr>
<tr><td>• Health Content & Blogs</td></tr>
<tr><td>• Health Risk Assessment</td></tr>
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For further details, please refer the Policy Document.
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<tr><td>Tax Benefits</td><td>Tax Benefits may be available as per prevailing tax laws. Please consult with your tax advisor.</td></tr>
<tr><td>Grace Period</td><td>Grace Period of 30 days, where the mode of payment of Premium is annual, half-yearly, quarterly and 15 days in case of monthly mode, is allowed for the payment of each renewal Premium after the first Premium. We will not accept part payment of the Premium. Policy is considered to be in-force with risk cover without any interruption during the Grace Period. Should a valid claim arise under the policy during the grace period, but before the payment of due premium, the claim shall be honoured as per the terms of the policy post deduction of the due and unpaid premium for the policy year from any benefit payable.</td></tr>
<tr><td>Exclusions</td><td>Please refer the policy document for list of exclusions.</td></tr>
<tr><td>Free Look period</td><td>The Policyholder shall have the option of cancelling the product, stating the reasons thereof, by returning the policy Document to company, within 30 days from the date of receipt of the policy in case policyholder is not agreeable to any policy terms and conditions.</td></tr>
<tr><td>Revival</td><td>You can revive your lapsed/ paid-up policy within 5 years of lapsation subject to the terms and conditions we may specify from time to time. All outstanding premiums should be immediately paid along with the applicable interest rate & Revival fee (if any). The current interest rate used for revival is 9.0% p.a. compounded annually. Once the policy is revived, you are entitled to receive all contractual benefits.</td></tr>
<tr><td>Surrender</td><td>The amount payable will be as given below, subject to Policy Cancellation Value
<u>Policy Cancellation Value</u>

Policy cancellation value (PCV) gets acquired immediately upon payment of premium in case of SP and upon payment of premiums for at least 1 full year and after completion of first policy year, in case of LP. In all other cases, the policy lapses on premium discontinuance without any value.

Policy cancellation value (if acquired) shall be payable:
i. Upon death of the life assured during revival period, or</td></tr>
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ii. At the end of the revival period if the policy is not revived

(PCV) being acquired:
PCV Factor% × Total Premiums Paid× Unexpired Term ÷ Original Term, less any benefits already paid out.

Where, acquisition of Policy Cancellation Value and PCV Factors shall be as given in table below:

Premium Payment Term	**Policy Cancellation Value Acquired**	**PCV Factor%**
Single Pay (SP)	Immediately upon payment of premium	50%
Limited Pay (LP)	After the end of first policy year, provided at least one full year premium is paid	• 30%, if less than two annual premium are paid • 50%, if at least two annual premium are paid
Regular Pay (RP)	No Policy Cancellation Value is payable.	Not Applicable

Total Premiums Paid means total of all the premiums received, excluding any extra premium and taxes.