

HDFC ENDOWMENT SUPER

With Bumper Addition

Invest in financial security and
self-respect for you & your family



 **HDFC**
STANDARD LIFE

Sar Utha Ke Jiyo

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

You have given your family the very best. And there is no reason why they should not get the very best in the future too. With HDFC Endowment Super, you can ensure that your family remains financially independent, even if you are not around. You can ensure that they live a life of respect and dignity. **Always.**

HDFC ENDOWMENT SUPER

The HDFC Endowment Super gives:

- Valuable financial protection to your family in case you are not around
- Bumper Additions to the fund value
- An outstanding investment opportunity by providing a choice of thoroughly researched and selected investments
- Flexible benefit combinations and premium payment options
- Flexible additional benefit options such as critical illness cover

You can choose your premium and the investment fund or funds. We will then invest your premium, net of premium allocation charges in your chosen funds in the proportion you specify. At the end of the policy term, you will receive the accumulated value of your funds.

In case of your unfortunate demise during the policy term, we will pay the greater of your Sum Assured (less any withdrawals you have made in the two years before your claim) and your total fund value to your family.

Use HDFC Standard Life's excellent investment options to maximise your savings & secure your and your family's future. We will provide financial security for your family in your absence.

All Unit Linked Life insurance plans are different from traditional insurance plans and are subject to different risk factors.

HDFC Standard Life Insurance Company Limited is the name of our Insurance Company and HDFC Endowment Super is the name of this plan. The name of our company and the name of our plan do not, in any way, indicate the quality of the plan, its future prospects or returns.

4 EASY STEPS TO YOUR OWN PLAN

Step 1	Choose the premium you wish to invest.
Step 2	Choose the amount of protection (Sum Assured) you desire.
Step 3	Choose the additional plan benefits you desire.
Step 4	Choose the investment fund or funds you desire.

STEP 1: CHOOSE YOUR REGULAR PREMIUM

This is the premium you will continue to pay each year of the policy. You can pay monthly, half-yearly or annually. The minimum regular premium is Rs. 15,000 per year for annual and Rs. 8,000 per half year for half yearly and Rs. 2,000 per month for monthly policies. Monthly mode is available only through ECS Mandate or Standing Instruction. Contact our Financial Consultant or nearest branch for more details about the available range of convenient auto premium payment options.

You may also choose to pay adhoc Single Premium Top-Up or additional regular premiums depending on your convenience (See 'Single Premium Top-Up Premium' and 'Premium Changes').

STEP 2: CHOOSE YOUR LEVEL OF PROTECTION

You can choose any amount of Sum Assured with:

- A minimum of 5 times your chosen annual regular premium.
- A maximum of 40 times your chosen annual regular premium.

STEP 3: CHOOSE ADDITIONAL PLAN BENEFITS

We offer a range of valuable protection options to secure the future for your family. You can choose any one of the following benefit options:

- Life Option → Death Benefit
- Extra Life Option → Death Benefit + Accidental Death Benefit
- Life & Health Option → Death Benefit + Critical Illness Benefit
- Extra Life & Health Option → Death Benefit + Critical Illness Benefit + Accidental Death Benefit

BENEFIT TYPES	SUMMARY
Death Benefit	<ul style="list-style-type: none">• We will pay the greater of your Sum Assured (less any withdrawals you have made in the two years before your claim) and your total fund value to your family.• The policy will terminate.
Critical Illness Benefit#	<ul style="list-style-type: none">• We will pay the greater of your Sum Assured (less any withdrawals you have made in the two years before your claim) and your total fund value.• The policy will terminate.
Accidental Death Benefit#	<ul style="list-style-type: none">• In addition to the Death Benefits, we will pay a further Sum Assured to your family.• The policy will terminate.

In your policy documents we give the Critical Illness benefit the unique name of "Extra Health Benefit" and Accidental Death Benefit is called "Extra Life Benefit".

STEP 4: CHOOSE YOUR INVESTMENT FUNDS

In this plan the investment risk in your chosen investment portfolio is borne by you. This means that the premiums you pay in this plan are subject to investment risks associated with the capital markets. The unit prices of the funds may go up or down, reflecting changes in the capital markets.

So, to balance your level of risk and return, making the right investment choice is very important and you are responsible for the choices you make.

We have 7 funds that give you:

- The potential for higher but more variable returns over the term of your policy; or
- More stable returns with lower long-term potential.

Your investment will buy units in any of the following 7 funds designed to meet your risk appetite. All the investment funds available to HDFC Endowment Super will be available to you. All units in a particular fund are identical.



Happiness

FUND*	DETAILS	ASSET CLASS			RISK & RETURN RATING
		Money Market** & Public Deposits***	Govt. Securities & Bonds	Equity	
		FUND COMPOSITION			
Liquid Fund II	<ul style="list-style-type: none"> Extremely low capital risk Very stable returns 	100%		--	Very Low
Stable Managed Fund II	<ul style="list-style-type: none"> Low capital risk due to exposure only to short-term bonds (Max 2 years) Higher potential return than Liquid Fund over a long period of time Duration upto 24 months 	0% to 100%		--	Very Low
Secure Managed Fund II	<ul style="list-style-type: none"> More capital stability than equity funds Higher potential return than Liquid Fund 	0% to 25%	75% to 100%	--	Low
Defensive Managed Fund II	<ul style="list-style-type: none"> Access to better long-term returns through equities Significant bond exposure keeps risk down as compared to equities 	0% to 20%	50% to 85%	15% to 30%	Moderate
Balanced Managed Fund II	<ul style="list-style-type: none"> Increased equity exposure gives better long-term return Bond exposure provides some stability as compared to equities 	0% to 20%	20% to 70%	30% to 60%	High
Equity Managed Fund II	<ul style="list-style-type: none"> Further increased exposure to equities to give a greater long-term return The small bond holding will aid diversification and provide a little stability 	0% to 15%	0% to 40%	60% to 100%	Very High
Growth Fund II	<ul style="list-style-type: none"> For those who wish to maximise their returns 100% investment in high quality Indian equities 	0% to 10%	--	90% to 100%	Very High

*Notes on the Funds Available: We will manage the investment in each fund so that the proportion of each Asset Class is ALWAYS within the ranges given. Option to use derivatives: All funds other than Liquid Fund II and Stable Managed Fund II will be allowed to use derivatives as and when regulations allow the same. ** "Money Market Instruments" shall comprise of short term funds with maturity not more than one year comprising of instruments as specified by IRDA regulation IRDA/Reg./5/47/2008 (issued on 22nd August 2008). *** Public Deposits means deposits issued by Banking Financial Company approved by the Reserve Bank of India or by any other Public Financial Institutions or by Housing Finance Companies approved by the National Housing Bank. • **The past performance of any of the funds is not necessarily an indication of future performance. Unit prices can go up and down. No fund offers an assured return. The names of the funds we offer under this plan do not, in any way, indicate the quality of the plan, its future prospects or returns. • None of the funds participate in the profits of HDFC Standard Life Insurance Company Limited. • Investment professionals regard money market instruments as unsuitable investments for the long term and are generally used for the short term. This is because money market instruments have relatively stable returns and offer high degree of capital safety. However, they tend to offer lower returns over the long term compared to other investments.**

FLEXIBLE OPTIONS FOR YOUR AND YOUR FAMILY'S NEEDS

We have designed the plan to meet your and your family's needs. You can use these features to improve the investment returns you will receive.

FLEXIBLE OPTIONS	BENEFITS
Single Premium Top-Up	Once we have issued your policy, you can invest more than your regular premiums at any time, subject to the following conditions: <ul style="list-style-type: none"> You have paid all your regular premiums to date[#]. Your total Single Premium Top-Ups^{##} at any time is not more than 25% of your total regular premiums paid to date Each Single Premium Top-Up amount is at least Rs. 10,000.
Premium Changes	<ul style="list-style-type: none"> You can increase your regular premiums at any time as long as your policy maintains at least the minimum level of life cover. • The minimum increase in regular premium amount is only Rs. 5,000/- per year and any changes to premiums will take place from the next premium due date. • You can reduce your premiums any time after at least three full year's premiums have been paid. Your reduced premium will still need to comply with the maximum and minimum levels of Sum Assured as specified by us and the Unit Linked Guidelines. You may also incur future Surrender charges. Any reduction in premium will be subject to the minimum premium requirement specified by us. • If you stop[^] paying premiums after at least 3 years premiums are paid, your policy will be converted to a paid up policy. • Life Cover will continue as long as the policy is in force (premium paying or paid up). All applicable charges will continue to be levied. • You may only restart your regular premiums within the specified revival period[@].
Changing your Investment Decisions	You can change your investment fund choices ^{**} in two ways: <p>Switching: You can move your accumulated funds from one fund to another anytime</p> <p>Premium Redirection: You can pay your future premiums into a different selection of funds, as per your need.</p>

[#] Your policy has a grace period of 15 days. ^{##} We will count only Single Premium Top-Up amounts which did not attract any additional life cover. [^] Your policy must maintain the minimum fund value.

^{**} All the investment funds available to HDFC Endowment Super will be available to you. [@] Revival Conditions • Where premiums are stopped before the payment of 3 years premiums, you may restart your regular premiums before the end of the third year of your policy or the end of the 2 years after you stopped paying premiums, whichever is later. • Where premiums are stopped after the payment of 3 years premiums, you may restart your regular premiums before the end of the 5 years after you stopped paying premiums.

ELIGIBILITY

The age and term limits for taking out a HDFC Endowment Super are as shown below:

BENEFIT OPTIONS	TERM PERIOD (Yrs.)		AGE AT ENTRY (Yrs.)		MAXIMUM AGE AT MATURITY (Yrs.)
	Minimum	Maximum	Minimum	Maximum	
Life Option	10	30	18	65	75
Extra Life Option	10	30	18	55	70
Life & Health Option	10	30	18	55	65
Extra Life & Health Option	10	30	18	55	65

ACCESSING YOUR MONEY

a) On Maturity

Your policy matures at the end of the policy term you have chosen and your risk cover ceases. You may redeem your balance units at the then prevailing unit price and take the fund value plus an additional percentage of the original annualised regular premium, “**Bumper Addition**” with you. The “**Bumper Addition**” will be based on your original term chosen at the inception.

TERM (yrs)	BUMPER ADDITION
10	50% of Original Annualised Premium
11 +	100% of Original Annualised Premium

This addition will be payable only if:

- You have not made any partial withdrawal during the policy term.
- You have paid all your regular premiums at a level equal to or greater than the original annualised premium chosen at inception as and when the premiums became due through out the original policy term.

However, you also have the option to take your fund in periodical instalments* over the period which may extend to 5 years. This is called the “Settlement Option”. You may exercise this option within 30 to 180 days before the maturity.

Your money will remain invested in the funds chosen by you and is subject to the same investment risks as during the policy term. During such period, we will continue to deduct charges other than the risk benefit charges such as the mortality charge (please see the “Charges” section below).

At the end of this 5-year period, we will redeem the balance units at the then prevailing unit price and pay the fund value to you.

Your policy will terminate the moment the value of balance of your units in all the funds falls below the minimum fund value of 150% of the Original Annualized Premium. No surrender charge will be applicable during the Settlement Period. The benefit payable will be the Unit Fund Value, less any applicable charges, at the date of termination. This is to ensure that at least 100% of the original annualised premium is returned to you, as required by our regulator.

* Currently this minimum instalment amount is Rs. 10,000.

b) On Death

In case of the Life Assured's unfortunate demise before the end of policy term, we will pay the greater of the Sum Assured (less any withdrawals made during the two year period immediately preceding the intimation of death) and the total fund value. We will also pay any Accidental Death Benefits due.

Your policy will terminate thereafter.

c) On Critical Illness

In case the Life Assured is diagnosed with any of the critical illnesses covered (See Terms & Conditions) before the end of policy term, we will pay the greater of the Sum Assured (less any withdrawals made during the two year period immediately preceding the intimation of the diagnosis or operation in the case of Coronary Artery By Pass Graft Surgery (CABGS), and Major Organ Transplant (as recipient)) and the total fund value to you.

Your policy will terminate thereafter.

d) On Surrender or Partial Withdrawal

Insurance plans are long-term investments with significant tax advantages. We do not view them as short-term plans. Therefore, you are encouraged to pay the original regular premium for at least the first 5 policy years. If you do not, you will incur a charge. In addition, you have no access to the funds in your policy in the first three policy years.

If you not pay the original Regular Premiums due in the first 3 years, your life cover will cease and the value of the units in the fund after the deduction of the surrender charge will cease to be invested and will be held separately by us. This amount will be paid out to you only at the end of the third year of your policy or the end of the 2 years after you stop paying premiums into your policy, whichever is later.

If you surrender your policy before three years have passed, your life cover will cease and value of the units in the fund after the deduction of the surrender charge will cease to be invested and will be held separately by us. This amount will be paid out to you only at the end of the third year.

If you choose to surrender the policy, any time after three years have passed the surrender value will be the value of the units in the fund after the deduction of the surrender charge.

If before three years on your inforce policy, the fund value falls to zero, the risk cover ceases immediately. We have the discretion to request for additional premiums or cancel the policy.

If your fund value is less than the minimum fund value of 150% of your original regular premium at any time after three policy years have passed, we will cancel your policy whether or not it is premium paying. This will ensure you receive at least 100% of the original annualised premium.

You can make lump sum partial withdrawals from your funds after 5 policy years subject to the terms and conditions required by the IRDA or by HDFC Standard Life. These conditions may change from time to time. The current conditions are as given below:

- The withdrawal amount is at least the minimum withdrawal amount which is currently Rs. 10,000.
- After the withdrawal, the fund does not fall below the minimum fund value
- After the withdrawal, the fund does not fall below the sum of top-up premiums paid to date.

Please see the “Charges” section for details of the Surrender and Partial Withdrawal Charge.

BENEFICIARIES

If you have not assigned the policy,

- You will receive the benefits due on maturity at the end of the policy term
- In the event of your unfortunate demise, your nominee will receive the benefits due.

CHARGES

The charges under this policy are deducted to provide for the cost of benefits and the administration provided by us. Our charges, when taken together, are structured to give you better returns and value for money over the long term.

PREMIUM ALLOCATION CHARGE

This is a premium-based charge. After deducting this charge from your premiums, the remainder is invested to buy units. The tables below give the percentage of your premium that is used to buy units. This percentage depends on the size of the premium, the year of allocation, the premium frequency of the policy.

If you pay any of your premiums by ECS/Sl then the percentage applied would be the **ECS Allocation Rate**. For any other medium of payment, the percentage is the **Normal Allocation Rate**. Currently both the rates are same.

The **Normal Allocation Rates** and **ECS Allocation Rates** are guaranteed for the entire duration of the policy term.

PREMIUM ALLOCATION RATES

PREMIUM PAID DURING YEAR (Rs.) / PREMIUM FREQUENCY	NORMAL & ECS ALLOCATION RATES	
	YEARLY & HALF YEARLY	MONTHLY
Regular Premiums – Year 1		
15,000 to 1,99,999	85.00%	80.00%
2,00,000 to 4,99,999	87.50%	82.50%
5,00,000 to 19,99,999	90.00%	85.00%
20,00,000+	92.00%	87.00%
Regular Premiums – Year 2		
15,000 to 1,99,999	90.00%	85.00%
2,00,000 to 4,99,999	90.00%	85.00%
5,00,000 to 19,99,999	90.00%	85.00%
20,00,000+	94.00%	89.00%
Regular Premiums – Year 3		
15,000 to 1,99,999	95.00%	95.00%
2,00,000 to 4,99,999	95.00%	95.00%
5,00,000 to 19,99,999	95.00%	95.00%
20,00,000+	96.00%	96.00%
Regular Premiums – Year 4+		
	97.00%	97.00%

Single Premium Top Up Allocation: The allocation rates for a Single Premium Top Up are given below.

SINGLE PREMIUM TOP-UP(S)	ALLOCATION RATE
Paid during Year 1	97.50%
Paid during Year 2	97.50%
Paid during Year 3+	98.00%

FUND MANAGEMENT CHARGE (FMC)

In the long term, the key to building great maturity values is a low FMC. The daily unit price already includes our low fund management charge of only 1.25 % per annum charged daily, of the fund's value.

OTHER CHARGES

The following is the set of other charges that we will take from your policy. These charges are taken by cancelling units proportionately from each of the funds you have chosen.

CHARGES	EXPLANATION																																										
Policy Administration Charge	Rs. 50 per month will be charged. This charge will be automatically increased each year by 5% on each policy anniversary.																																										
Mortality and other Risk Benefit Charge	Every month we make a charge for providing you with the death or critical illness cover in your policy. The amount of the charge taken each month depends on your age.																																										
Switching Charge	24 switches will be given free in a policy year and any additional switch will be charged Rs. 100 per switch.																																										
Partial Withdrawal Charge	On the First Partial Withdrawal: No Partial Withdrawal Charge will be levied on the first partial withdrawal for any Policy that pays the Original Regular Premium when due for the first five years of the contract. The Partial Withdrawal Charge on the first partial withdrawal depends upon whether the policy is premium paying or paid-up. If the policy is in a paid-up state, then the first partial withdrawal charge depends upon when the policy became paid-up. The charge is as shown below.																																										
	<table border="1"> <thead> <tr> <th>Policy Status</th> <th>Partial Withdrawal Charge</th> </tr> </thead> <tbody> <tr> <td>Paid-Up in the 4th policy year</td> <td>30% of one annualised original regular premium</td> </tr> <tr> <td>Paid-Up in the 5th policy year</td> <td>15% of one annualised original regular premium</td> </tr> <tr> <td>Paid-up after the 5th policy year or Premium Paying</td> <td>NIL</td> </tr> </tbody> </table>	Policy Status	Partial Withdrawal Charge	Paid-Up in the 4th policy year	30% of one annualised original regular premium	Paid-Up in the 5th policy year	15% of one annualised original regular premium	Paid-up after the 5th policy year or Premium Paying	NIL																																		
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On Subsequent Partial Withdrawals: 6 partial withdrawal requests will be free in a policy year and any additional partial withdrawal request will be charged Rs. 250 per request.																																											
The Surrender Charge depends upon the number of premiums paid before surrendering the policy. The charge differs depending on premium paying frequency. The Surrender charge for annual mode is as shown in the table below. For non-annual modes, depending upon the actual number of premiums paid, the surrender charge will be derived from the below table on a pro-rata basis.																																											
Surrender Charge	<table border="1"> <thead> <tr> <th colspan="2">ANNUAL MODE</th> <th colspan="2">HALF-YEARLY MODE</th> <th colspan="2">MONTHLY MODE</th> </tr> <tr> <th>Number of premiums paid before surrender</th> <th>Surrender Charge as % of Fund Value</th> <th>Number of premiums paid before surrender</th> <th>Surrender Charge range as % of Fund Value</th> <th>Number of premiums paid before surrender</th> <th>Surrender Charge range as % of Fund Value</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>100%</td> <td>1 - 2</td> <td>100%</td> <td>1 to 12</td> <td>100%</td> </tr> <tr> <td>2</td> <td>50%</td> <td>3 - 4</td> <td>72.50%-50.00%</td> <td>13 to 24</td> <td>91.25%-50.00%</td> </tr> <tr> <td>3</td> <td>30%</td> <td>5 - 6</td> <td>40.00%-30.00%</td> <td>25 to 36</td> <td>48.33%-30.00%</td> </tr> <tr> <td>4</td> <td>15%</td> <td>7 - 8</td> <td>22.50%-15.00%</td> <td>37 to 48</td> <td>28.75%-15.00%</td> </tr> <tr> <td>5</td> <td>0%</td> <td>9 - 10</td> <td>7.50%-0%</td> <td>49 to 60</td> <td>13.75% - 0%</td> </tr> </tbody> </table>	ANNUAL MODE		HALF-YEARLY MODE		MONTHLY MODE		Number of premiums paid before surrender	Surrender Charge as % of Fund Value	Number of premiums paid before surrender	Surrender Charge range as % of Fund Value	Number of premiums paid before surrender	Surrender Charge range as % of Fund Value	1	100%	1 - 2	100%	1 to 12	100%	2	50%	3 - 4	72.50%-50.00%	13 to 24	91.25%-50.00%	3	30%	5 - 6	40.00%-30.00%	25 to 36	48.33%-30.00%	4	15%	7 - 8	22.50%-15.00%	37 to 48	28.75%-15.00%	5	0%	9 - 10	7.50%-0%	49 to 60	13.75% - 0%
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No Surrender Charge will be levied for any Policy that is surrendered after the 5th policy anniversary.																																											
Revival Charge	A charge of Rs. 250 may be charged for revival.																																										
Miscellaneous Charge	This is a charge levied for any alterations to the policy, like premium redirection or additional servicing. 12 premium redirection requests will be free in a policy year and any additional premium redirection request will be charged Rs. 250 per request. 6 additional servicing requests will be free in a policy year and any additional servicing request* will be charged Rs. 250 per request. On Outstation Cheques a charge of up to Rs.250 per instrument will be charged.																																										

Statutory Charges – Service Tax and Education Cess is payable at the applicable rates on all Charges for all unit linked products. *Please refer to the Terms & Conditions section.

ALTERATION TO CHARGES

- The Fund Management Charge will be subject to the maximum cap as allowed by IRDA;
- The Surrender Charge is guaranteed for the entire duration of the policy term;
- The Partial Withdrawal Charge on the first partial withdrawal is guaranteed for the entire duration of the policy term;
- The Policy Administration Charge is guaranteed for the entire duration of the policy term;
- The Mortality Charge rates are guaranteed for the full duration of your policy term and the critical illness charge rates can be reviewed at the end of every three years from the date of launch of this product and can be increased subject to a maximum increase of 200% of every rate;
- The maximum Switching charge allowed is Rs. 500 per switch;
- We can charge up to a maximum of Rs. 500 per request for Premium Redirection, Partial Withdrawal, Revival charges, Outstation Cheques charges and additional servicing requests.

TAX BENEFITS (Based on current tax laws)

You will be eligible for tax benefits under Section 80C and Section 10(10D) of the Income Tax Act, 1961, subject to the provisions contained therein.

- Under Section 80C, you can save up to Rs. 33,990 from your tax each year (calculated on the highest tax bracket) as premiums up to Rs. 1,00,000 are allowed as a deduction from your taxable income.
- Under Section 10 (10D), the benefits you receive from this policy are exempt from tax.

The above mentioned tax benefits are subject to changes in the tax laws.

TERMS & CONDITIONS

We recommend that you read this brochure & benefit illustration and understand what the plan is, how it works and the risks involved before you purchase. We have appointed Certified Financial Consultants, duly licensed by IRDA, who will explain our plans to you and advise you on the correct insurance solution that will meet your needs.

A) Unit Prices: We will set the unit price of a fund as per the IRDA's guidelines. The unit pricing shall be computed based on whether the company is purchasing (appropriation price) or selling (expropriation price) the assets in order to meet the day to day transactions of unit allocations and unit redemptions.

(i) Appropriation price shall be computed as: Market value of investment held by the fund plus the expenses incurred in the purchase of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any new units are allocated), gives the unit price of the fund under consideration.

(ii) Expropriation price shall be computed as: Market Value of investment held by the fund less the expenses incurred in the sale of the assets plus the value of any current assets plus any accrued income net of fund management charges less the value of any current liabilities less provisions, if any. This gives the net asset value of the fund. Dividing by the number of units existing at the valuation date (before any units are redeemed), gives the unit price of the fund under consideration.

We round the resulting price to the nearest Re. 0.0001. This price will be published on our website and in leading national newspapers.

B) Exclusions:

- No death benefit will be paid if the death has occurred directly or indirectly as a result of suicide within one year of the date of commencement or the date of issue or date of revival of the policy, whichever is later. However, in such circumstances, the value of the units held on the date of intimation of death will be paid out and the policy will terminate.
- We will not pay Critical Illness Benefits if the critical illness has occurred within 6 months of the date of commencement or date of issue or date of revival of the policy whichever is later. We may not pay Critical Illness Benefits if we do not receive a duly completed claim form within 26 weeks of the illness, disability, operation or other circumstances giving rise to the claim.
- We will not pay Critical Illness Benefits if the critical illness is caused directly or indirectly by intentionally self-inflicted injury or attempted suicide, irrespective of mental condition.
- We will not pay Critical Illness Benefits if the critical illness is caused directly or indirectly by pregnancy or childbirth or complications arising there from.
- We will not pay Accidental Death Benefits if the death occurs after 90 days from the date of the accident. We will not pay accidental death benefits if the death is caused directly or indirectly from taking part or practicing for any hazardous hobby or pursuit or race unless previously agreed to by us in writing.
- We will not pay Critical Illness or Accidental Death Benefits, if the critical illness or death is caused directly or indirectly by any of the following:
 - Alcohol or solvent abuse, or the taking of drugs except under the direction of a

registered medical practitioner. • War, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion. • Taking part in any flying activity, other than as a passenger in a commercially licensed aircraft. • Taking part in any act of a criminal nature.

C) The Additional Services[#] that will attract miscellaneous charges are as given below. Please note that the below list is a generic list and only those alteration requests eligible under HDFC Endowment Super will be available to you in your policy:

- Issue of Duplicate Policy Document on request from client • Dispatch of Returned Policy Document - due to client giving incorrect /outdated address • Change in Date of Birth • Change in Premium • Change of Address • Change in the name of Life Assured (Please note: a change in Life Assured not allowed) • Change of Policyholder's name • Change of Assignee (especially as security for loans) • Change of beneficiary / nominee / Appointee • Change of name of beneficiary / nominee / Appointee • Request for additional Annual Unit Statement • Request for Ad-hoc Unit statement • Request for additional Renewal premium reminder notice (more than one reminders) • Cheque bounce/cancellation of Cheque • Change of servicing agent on client's request • Cancellation / Failure/ Fresh request of ECS / SI mandate on behalf of the client • Change in the frequency of premium payment • Changing the installment amount during settlement period • Retrieving / cancelling cheque issued by us to the client due to client request / error • Client preference to have fund transfer instead of cheques on claims • Change in bank details • Invalid / Fraudulent claims submitted by the Policyholder

D) Critical Illnesses Covered: The Critical Illnesses, which are covered, provided this benefit is opted for, are: Cancer, Coronary Artery By Pass Graft Surgery (CABGS), Heart Attack, Kidney Failure, Major Organ Transplant (as recipient) and Stroke. For full details, particularly relating to exclusions and critical illness definitions please refer to the policy documents.

E) Cancellation in the Free-Look period: In case you are not agreeable to the general policy terms and conditions, you have the option of returning the policy to us stating the reasons thereof, within 15 days from the date of receipt of the policy. On receipt of your letter along with the original policy documents, we shall arrange to refund you the value of units allocated to you on the date of receipt of request plus the unallocated part of the premium plus charges levied by cancellation of units, subject to deduction of the proportionate risk premium for the period on cover, the expenses incurred by us on medical examination and stamp duty. A policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new policy.

F) Special rules for large transactions: For a very large transaction above a threshold level, in order to maintain equity and fairness with all unit holders, we may choose to apply special treatment for all transactions, which involve purchase or sale of underlying assets. The number of units allocated may reflect the expenditure incurred in the actual market transactions which occurred. The value of units obtained from encashment may be the actual value obtained as a consequence of the actual market transaction which occurred. Transactions may occur over a number of days. The threshold level will vary from time to time, depending on,

amongst other matters, the liquidity of the stock markets. Our current threshold for large transactions will be Rs. 50,000,000 for a fund predominately investing in Government Securities and Rs. 25,000,000 for a fund investing in highly liquid equities.

G) Prohibition of Rebates:

Section 41 of the Insurance Act, 1938 states:

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 prospectuses or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees

H) Non-Disclosure:

Section 45 of the Insurance Act, 1938 states:

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or any other document leading to issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.


Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

I) Service Tax & other duties: As per the Service Tax Laws, service tax is applicable on the life insurance premium with effect from 10/09/2004, which is subject to change in tax laws. Any other indirect tax or statutory duty becoming applicable in future may become payable by you.

If Service Tax Laws are amended to subject any additional services or charges to Service Tax in the future, we may take the Service Tax and Education Cess by any method we deem appropriate including by levying of an additional monetary amount in addition to the premium; cancellation of units or from the unit fund.

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