



**Go ahead;
blow your loan-worries away.**

HDFC LOAN COVER TERM ASSURANCE PLAN

You have invested your soul in your home. Your home is the comfort zone, the adobe of happiness for you and your loved ones. Yet you do feel the need to secure the priceless comfort of your home for your loved ones, especially in case you are not around.

HDFC LOAN COVER TERM ASSURANCE PLAN

We present HDFC Loan Cover Term Assurance Plan - a simple plan that will aid in securing your adobe of happiness for your family, even in your absence. If you are taking a loan to buy a house for your family, this plan can help you ensure that life's uncertainties do not affect their shelter. It is an affordable plan that has been designed to help your family repay the outstanding loan in case of your unfortunate death.

BENEFITS

- Lump sum on the unfortunate death of the life assured within the policy term
- The lump sum will be a decreasing percentage of the initial Sum Assured as the outstanding loan decreases as per the loan schedule the cover under the policy also decreases as per the policy schedule
- Choice of paying premiums as single or regular
- Choice of paying premiums yearly, half yearly or quarterly
- Choice of additional benefit

ADDITIONAL OPTIONAL BENEFIT	SUMMARY
Accelerated Sum Assured (ASA) Benefit	<ul style="list-style-type: none"> We will pay an amount, equal to the Sum Assured selected under this benefit, on diagnosis of any one of the 6 critical illnesses. Once such a claim is settled, the basic policy terminates without value.

HIGH COVER AT LOW PREMIUMS

You can choose the level of cover you desire. Your premiums will be depending on your sum assured, term, age and gender. **Indicative Premiums** for a health male life assured for a term of 15 years with sum assured of Rs. 15,00,000 and premium paying term of 10 years (premium paying term is 2/3rd of policy term) is as follows

AGE (Yrs.)	BASIC POLICY REGULAR PREMIUM (Rs.)	BASIC POLICY SINGLE PREMIUM (Rs.)
25	5,715	28,335
30	6,510	33,270
35	7,215	38,235
40	8,775	54,690

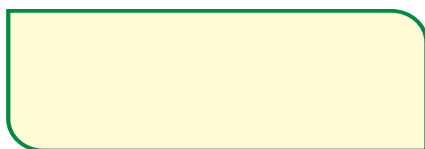
**Premium amount is exclusive of service tax and education cess tax.*

THE TAX BENEFITS

Premiums paid are eligible for tax benefits under Section 80C, 80D 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. 30,900 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 80D, the additional premium paid for Critical Illness (CI) Benefit or Accelerated Sum Assured (ASA) Benefit qualifies for a deduction upto Rs. 15,000 (and Rs. 20,000 for Senior Citizens) from your taxable income.
- Under Section 10 (10D), the benefits received from this policy are exempt from tax. The above-mentioned tax benefits are subject to changes in the tax laws.

Go ahead; blow your loan-worries away.



Visit us at www.hdfcinsurance.com



Sar Utha Ke Jiyo