

# Promise Handbook

A comprehensive guide to manage your policy anytime, anywhere.



# Introducing the Promise Handbook

A comprehensive guide to manage your policy anytime, anywhere.

**This detailed handbook gives you an insight on various customer service avenues, so that you have all the relevant information of your policy at your fingertips, and have all your service requests resolved in the shortest possible time.**

- Locate your nearest branch
- Pay your premium
- Download premium receipts
- Need help with your claims and many more.

**This handy guide book gives you step-by-step instructions for all your policy needs.**

# Index

1.

Mobile App

Customer Portal

2.

3.

Website

Print Premium Receipt  
/Notice/Certificate

4.

5.

Download Center  
& Quick Links

WhatsApp

6.

7.

Intelligent &  
Refined IVR Services

Visual IVR

8.

9.

Premium  
Payments

Claim Companion

10.

11.

Servicing Turn  
Around Time

Social Media

12.

13.

Contact us

# Promises ka App

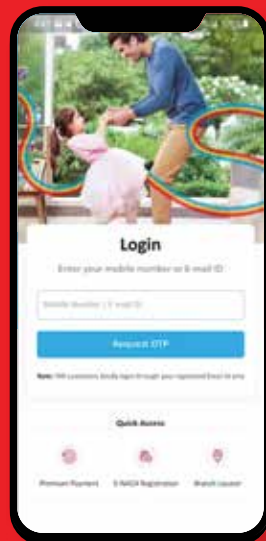
Scan to  
download  
the Promises  
ka App



## BETTER. FASTER.

Our upgraded App promises you a seamless experience.

Get instant access to your policy related information and manage your service requests through “Promises ka App”, which enables you to:



Access your  
policy details

Update your  
NEFT details

Update your address  
/contact details

E - NACH  
registration

Pay premium &  
download receipts

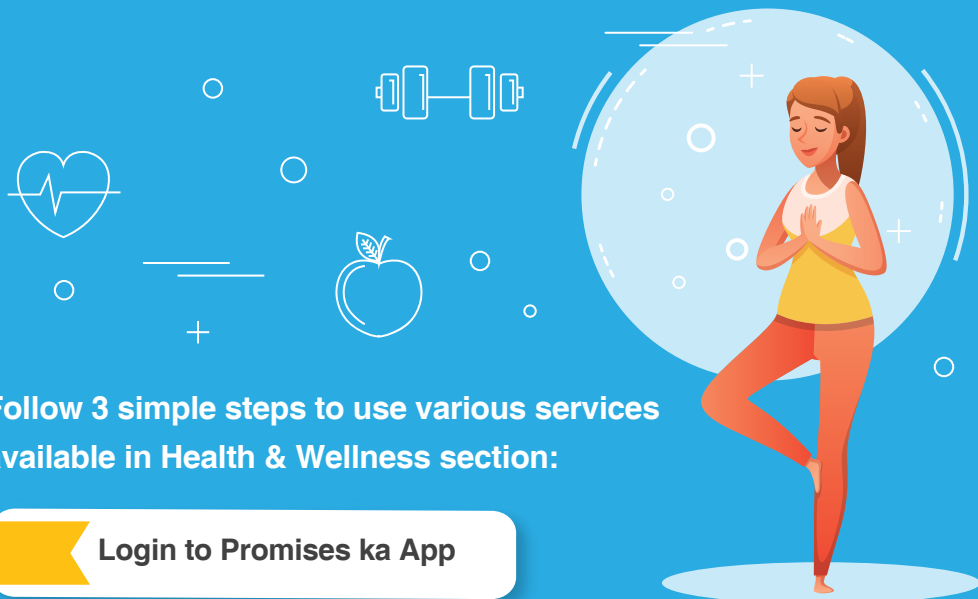
Generate premium  
paid certificate

Download unit  
statement &  
servicing forms

Download  
policy documents

# Health and Wellness now on Promises ka App

It's now easy to create and achieve fitness goals & get medical assistance in our Health and Wellness section.



**Follow 3 simple steps to use various services available in Health & Wellness section:**

**Login to Promises ka App**

**Go to menu section to find Health and Wellness tab, on clicking you will be re-directed to the consent page**

**Post successful consent, start using below exclusive features such as:**

**Free Doctor Consultation**

**Chat with Doctor 24x7**

**Order Medicines**

**My Appointments**

**Book Diagnostics**

**Health Risk Assessments (HRA)**

**My Benefits**

**Medical Records (EHR)**

**Add Ons**

**With "Promises ka App" let's begin the journey towards a healthy and fulfilling life.**

# Customer Portal

Get instant access to your policy related information and manage your service requests online by logging on to [myaccount.canarahsbclife.com](http://myaccount.canarahsbclife.com)



# Website

[www.canarahsbclife.com](http://www.canarahsbclife.com)

**Get instant access to your policy related information and manage your service requests online by visiting our website**  
**[www.canarahsbclife.com](http://www.canarahsbclife.com)**

## ONCE YOU VISIT OUR WEBSITE, YOU CAN:

1. Pay online premium for your policy
2. View / Print premium receipt
3. Update your PAN number
4. Track application status
5. Get claim assistance & many more options
6. Check the product range

## Locate a branch:

The screenshot shows a web form for locating a branch. At the top, it says "Select your bank:" followed by four logos: Canara Bank, HSBC, Canara HSBC Life Insurance, and Canara HSBC Life Insurance (another instance). Below this, it says "Select your location:" and has two dropdown menus: "Select State:" and "Select City:". Below these is a blue button labeled "LOCATE BRANCH". At the bottom, there are links for "Office Address" and "Distribution Branches".

Select your bank:

Canara Bank HSBC Canara HSBC Life Insurance Canara HSBC Life Insurance

Select your location:

Select State: Select City:

LOCATE BRANCH

Office Address

Distribution Branches

# Print Premium Receipt / Notice / Certificate

[www.canarahsbclife.com](http://www.canarahsbclife.com)

All fields marked \* are mandatory

Application/Policy Number/COI No. \*

Date of Birth \*

Document Type \*

Application/Policy Number/COI No. \*

Financial Year \*

6864

Enter the code

PRINT/SEARCH



All fields marked \* are mandatory

Application/Policy Number/COI No. \*

Date of Birth \*

Document Type \*

Application/Policy Number/COI No. \*

Financial Year \*

Document Type

Premium Paid Certificate

Renewal Premium Notice

Renewal Premium Receipt

Enter the code

PRINT/SEARCH



([www.canarahsbclife.com](http://www.canarahsbclife.com))



# WhatsApp

Reaching out to customers through WhatsApp

**Interact with us regarding your**

1. Policy fund value
2. Premium due date
3. Renewal premium amount
4. Current policy status
5. Sum assured amount
6. Billing address
7. Contact details
8. Fund(s) name & allocation
9. Premium payment method
10. Premium frequency
11. Last premium paid
12. Premium payment options



**GIVE A MISSED CALL or SMS  
“ACT” on +91-9029006428  
TO ACTIVATE THE SERVICE**

# Intelligent & Refined IVR Services

Call 1800-891-0003/1800-103-0003/1800-180-0003 to get real time policy updates in the following languages and make your renewal premium payment over the call.



## List of servicing requests available on IVR

Premium paid  
certificate

Policy servicing  
forms

Renewal premium  
receipt

Unit statement

Bonus statement

Sum assured  
addition statement

# Visual IVR Services for all Customers

Call 1800-891-0003/1800-103-0003/1800-180-0003 customers can select visual IVR option on our IVR and an SMS will be triggered on customer's registered mobile No.



## How to login to our Visual IVR?

- (1) Please enter the OTP sent to your registered mobile number.
- (2) After that, please enter your DOB (as updated in our records) to complete the verification.

### List of options:

[My Policies](#)[Downloads](#)[Payments](#)[Claims](#)[Buy New Policy](#)[Get a Call](#)[FAQ](#)[Contact us](#)[Know More](#)

# Premium Payment Modes

## 1) Pay online

### Promises ka App

- > Go to Google playstore/Apple app store
- > Download Canara HSBC Life Insurance App
- > Login with registered mobile number / e-mail id
- > Pay via the multiple options available

- > Visit [www.canarahsbclife.com](http://www.canarahsbclife.com)
- > Select pay premium
- > Enter client id / policy number
- > Enter date of birth to validate
- > Pay via the multiple options available

### Customer portal

- > Log on to our customer portal at
- > <https://customer.canarahsbclife.com>
- > Go to pay premium
- > Verify your policy details & premium details
- > Proceed to make the payment using the available options

### Mobile Wallets

- > Go to the insurance section of your wallet
- > Find Canara HSBC Life Insurance from the list
- > Enter your policy details
- > Verify the amount and make the payment



# Premium Payment Modes

## 2) Payment on the GO:

Credit Card / Debit Card

Wallets

UPI

Cheque / DD

Credit Card / Debit Card

You can make payments through Visa, Master Card, Diners Club International Card, Citibank E-card, American Express Card, Debit Card and Net Banking Account.

**Note: International Credit Cards issued in foreign countries are not accepted for Premium Payments through Online Payment Gateway.**

Wallets

We also accept payment through wallets like Google Pay, PhonePe, Mobikwik, Paytm, Airtel Money and ITZ cash card. The amount can be added to the wallet through Visa, Master Credit Card/Debit Card and Net banking account.

UPI

Now you can also pay using UPI through our website and customer portal by scanning the bar code from your banking app post selecting the UPI option.

# Premium Payment Modes

## Cheque / DD

The cheque / DD needs to be issued in favour of “Canara HSBC Life Insurance Co. Ltd.” Please mention your policy number, name, and mobile number on the rear side of the renewal instrument.

In case you want to pay the premium through demand draft, please send your bank statement reflecting your premium amount along with the demand draft.

## 3) Payment Options

### Auto - Debit

You can opt for e-Mandate, where the amount will automatically get deducted from your credit card/bank account on the due date.

### How to Apply?

Visit [www.canarahsbclife.com](http://www.canarahsbclife.com) > select pay premium > enter client id / policy number > enter date of birth to validate > Choose the auto-debit option from your bank account

Provide required details and proceed

# Claims Companion

## Your Claims, Our Priority

A dedicated Claim professional is assigned to guide through each step of the claim process to make your Claims journey smoother.

Claim process

Claim forms

Claim assistance

Claim status



Claim Companion is available at all Canara HSBC Life Insurance branches.



# Servicing Turn Around Time

For Services related to New Business, Policy Servicing & claims on website

## Services

## Maximum turnaround time



1

### Policy issuance

15 days from date of login, company shall provide communication with respect to acceptance / rejection of proposal to customer.

2

### EIA creation

15 days from the date of issuance, company shall open EIA Account to customers who have applied for the same.

3

### Policy dispatch

30 days from the date of issuance, company shall dispatch proposal form copy to customers.

4

### POS product

2 days from the date of login, company shall provide communication with respect to acceptance / rejection of proposal to customer.



# Servicing Turn Around Time

For services related to New Business, Policy Servicing & Claims on website

## Claims

**1**

### **Raising claim requirement after filing claim**

Within 15 days of receipt of claim

**2**

### **Settlement (paid, rejected or repudiated) of death claims for which further investigation is not required**

Within 30 days from the date of receipt of last necessary document

**3**

### **Settlement or rejection of death claims for which investigation is required**

a) Investigation should be complete within 90 days from the date of intimation

b) 30 days over and above the 90 days to settle, repudiate or reject a death claim

120 days from the date of receipt of claim intimation

# Servicing Turn Around Time

For services related to Policy Servicing & Claims on website

## 1) REFUND OF PROPOSAL DEPOSIT

Within 15 days from date of underwriting decision on the proposal

## 2) REQUEST PROCESSING

- a) Free look cancellation
- b) Surrender
- c) Partial withdrawal
- d) Refund of proposal deposit
- e) Outstanding proposal deposit
- f) Other servicing requests

Within 15 days from date of request or last necessary document received

## 3) PROCESSING OF

- a) Medical claim
- b) Survival benefit
- c) Annuity payment

On or before due date

# Social Media

facebook®



YouTube



twitter



LinkedIn™



Instagram



# Contact Us (for customers only)

- **Head Office**

Canara HSBC Life Insurance Company Limited,  
139 P, Sector-44, Gurugram-122003

- **Get a Call Back**

SMS CALLBACK to 07039004411

- **To purchase a new policy - 1800-258-5899**

- **Speak to us:**

Monday-Saturday: 8:00 AM - 8:00 PM

Toll-free numbers: 1800-891-0003 / 1800-103-0003 / 1800-180-0003

- **If calling from Abroad:**

Monday-Saturday: 8:00 AM - 8:00 PM IST

Number: 0120-4929050





## Canara HSBC Life Insurance | Promises ka Partner

**BEWARE OF SPURIOUS/FRAUD PHONE CALLS ! • IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.**

Trade Logo of Canara HSBC Life Insurance Company Limited (formerly known as Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd) hereinafter referred to as "Insurer" is used under license with Canara Bank and HSBC Group Management Services Limited. The insurance products are offered and underwritten by the Insurer (**IRDAI Regn. No. 136**) having its head office at 139 P, Sector 44, Gurugram – 122003, Haryana (India). Corporate Identity No.: U66010DL2007PLC248825. Website: [www.canarahsbclife.com](http://www.canarahsbclife.com) Call: 1800-103-0003 / 1800-180-0003 / 1800-891-0003. SMS: 7039004411. Missed Call: - 0120-6927801. Email: [customerservice@canarahsbclife.in](mailto:customerservice@canarahsbclife.in)