

HDFC Life Click 2 Protect Plus

HDFC Life Click 2 Protect Plus is a term insurance plan in India which provides you comprehensive protection at an affordable price and helps you to protect yourself and your loved ones against the uncertainties that life may throw at you.

Product Features

- HDFC Life Click 2 Protect Plus provides Comprehensive Protection to you & your family with choice of Plan Options
- This term policy provides you with four cover options:
 1. **Life Option** – Lump sum payout of Death Benefit
 2. **Extra Life Option (Accidental Death Benefit)** – Lump sum payout of Death benefit in addition extra Sum Assured is paid in case of death due to accident.
 3. **Income Option** – 10% of Sum Assured payable on death and the remaining payable as monthly income for 15 years
 4. **Income Plus Option** – 100% Sum Assured paid on death PLUS 0.5% Sum Assured paid in arrears as monthly income for next 10 years. The monthly Income can be chosen as Level or Increasing at 10% p.a.
- Under Life Stage Protection Feature (available only under Life Option) you have an option to Increase your Insurance Cover on certain key milestones of your Life like Marriage, Child Birth without fresh medical test
- Flexibility to choose your policy term of 10 to 40 years as per the cover required
- Option of Regular , Limited & single Premium Payment Term
- Rewards you for healthy lifestyle with lower premium rates for non-tobacco users
- Option to pay premiums annually, half-yearly, quarterly or monthly for Regular & limited premium paying term policy

Advantages

- **Death Benefit** under the plan is:
 - a. **Single Premium Policy:** Higher of :
 1. 125% of Single Premium
 2. Sum Assured
 - b. **Regular Premium Policy:** Higher of :
 1. 10 times the annualized premium
 2. 105% of all the premiums paid as on date of death
 3. Sum Assured
 - c. **Life Option:** The death benefit specified above is paid as lump sum on death.
 - d. **Extra Life Option(Accidental Death Benefit):** In addition to the death benefit mentioned above an additional benefit equal to Sum Assured is payable in case of death due to accident
 - e. **Income Option:**
 1. 10% of the Death Benefit paid as a lump sum upon death
 2. remaining 90% of the Death Benefit shall be paid as monthly income over next 15 years (0.5% of Death Benefit every month for 15 years)
 - f. **Income Plus Option:**
 1. 100% of the Death Benefit specified above shall be paid as a lump sum upon death
 2. In addition, a monthly income equal to 0.5% of the Sum Assured shall be payable for a period of 10 years
 3. The monthly income can be level or increasing at 10% p.a. as chosen by the policyholder
- Save Tax under sections 80C and 10(10D) of the Income Tax Act 1961 as per prevailing tax laws
- Choose Sum Assured, Policy Term, Plan Option to suit your needs