

## Aviva Covid Care Rider (UIN:122B020V01)

### A Non-Linked, Non-Participating One Year Renewable Group Health Insurance Rider Plan

#### Part A

As per the Base Policy Document

#### Part B- Definitions

- A.1 All capitalized terms in the Rider Policy shall be ascribed the meaning as below. Any capitalized term used under this Rider Policy and not defined herein shall have the meaning as is ascribed to it under the Base Policy:
1. Actively at work under the Base Policy during the Rider Term shall mean when the Member is rendering his/her services to the employer, and includes circumstances where the Member is working from his/her residence or premises other than the designated work space at the office or other premises of the employer, pursuant to specific directions issued by the employer and/or by the Central or State Government and any statutory and governmental authority.
  2. Base Policy/Policy means the life insurance plan bought by the Policyholder along with this Rider out of the various products offered by the Company.
  3. Base Sum Assured means the amount specified in the Certificate of Insurance.
  4. Coronavirus (Covid-19) shall mean as defined by the World Health Organization (WHO) and caused by the virus SARS-CoV2.
  5. Insured means a person whose name has been recorded in the Register of Members, who is covered under the Base Policy along with this Rider Policy and specified as such in the Schedule and Register of Members/Certificate of Insurance, as applicable.
  6. Insured Event means the Insured being tested 'Positive' for Coronavirus (Covid-19) basis RT-PCR test from any authorized centers of Indian Council of Medical Research (ICMR) – National Institute of Virology, Pune or from any other Government authorized center or designated laboratory in India, appointed for testing for Coronavirus (Covid-19).
  7. Grace Period shall have the meaning ascribed to it in the Base Policy.
  8. Medical Practitioner means a person who holds a valid registration from the Medical Council of any state of India or Medical Council of India or Council for Indian Medicine or for Homeopathy setup by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license. Medical Practitioner shall not include:
    - i. Your spouse, father (including step father), mother (including step mother), son (including step son), son's wife, daughter (including step daughter), daughter's husband, brother (including step brother) and sister (including step sister), or;
    - ii. You or the Insured
  9. Member Effective Date shall have the meaning ascribed to it in the Base Policy.

10. Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
11. Pre-Existing Disease means any condition, ailment or injury:
  - a. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatementOr
  - b. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.
12. Proposal Form shall have the meaning ascribed to it in the Base Policy.
13. Register of Members shall have the meaning ascribed to it in the Base Policy.
14. Rider Policy means this Policy Document.
15. Rider Premium means the amount of Rider Premiums, as specified in the Schedule and Certificate of Insurance, if applicable.
16. Rider means an insurance cover attached to and forming part of the Master Policy if opted by You at the inception of the Master Policy and to the extent specified in the Schedule and Register of Members/Certificate of Insurance, as applicable, of Base Policy.
17. Rider Benefit means the benefit payable under this Rider Policy as per Part C.
18. Rider Term means the period specified in the Schedule.
19. Rider Sum Assured means the amount specified in the Schedule and Certificate of Insurance, if applicable.
20. Waiting Period means period of fourteen (14) days from the Member Effective Date.
21. We, Our or Us means the Aviva Life Insurance Company India Limited.
22. You or Your or Master Policyholder means the person named in the Schedule who has taken the Base Policy along with this Rider Policy with Us.

#### A.2 Policy Interpretation

Where appropriate, references to the singular include references to the plural, references to a gender include the other gender and reference to any statutory enactment includes any amendment to that enactment and reference to days means calendar days only.

## Part C –Benefits

### 1. Rider Benefits

- 1.1 This is a standalone benefit which is in addition to the benefits under the Base Policy.
- 1.2 Upon the occurrence of the Insured Event during the Rider Term, We shall pay the Rider Sum Assured, provided that:
  - 1.2.1 the Insured Event occurred after the completion of the Waiting Period;
  - 1.2.2 all the due Rider Premiums till the date of Insured Event have been received by Us in full along with the due premiums under the Base Policy.
- 1.3 In the event that the Insured dies during the Rider Term after payment of the Rider Sum Assured, then We will pay the Base Sum Assured, in accordance with the terms and conditions of the Base Policy.
- 1.4 No benefit will be payable if Insured Event under this Rider Policy occurs within the Waiting Period.

### 2. Maturity/Death/Survival Benefit

No benefit other than Rider Benefit is payable under this Rider Policy.

### 3. Grace Period & Insured Event During Grace Period

If We do not receive the Rider Premium in full on or before the due date then, You can pay the outstanding Rider Premium within the Grace Period. The Grace Period for payment of the Rider Premium shall be in accordance with the Grace Period under the Base Policy. If the Insured Event occurs during this Grace Period, We will pay the Rider Benefits after deducting any outstanding Rider Premium that would otherwise have been payable.

### 4. Payment of Rider Premium

- 4.1 The premium frequency of Rider Premium shall be same as of the premium frequency of the Base Policy. The Rider Premium is payable only along with the Base Policy and cannot be paid separately.
- 4.2 The premium payment conditions for this Rider shall be in accordance with the conditions specified under Part C of the Base Policy.

## Part D

### 1. Free Look

If You are dissatisfied and wish to return the Rider Policy, please send a letter marked to "Customer Services" along with the original Rider Policy Document and premium receipt. You must exercise the option to cancel the Rider Policy within fifteen days of receipt of this Rider Policy Document (thirty days if the Rider Policy has been solicited through distance marketing)

On receipt of the aforementioned documents We will refund the Rider Premium received (without interest) after deducting proportionate risk premium for the period of cover and expenses incurred on medical examination (if any) and stamp duty charges, if any.

### 2. Revival

The Rider Policy can be revived along with the revival of the Base Policy as per the provisions relating to revival of the Base Policy as provided under the Base Policy Document.

### 3. Discontinuance of Rider Policy

In case the Base Policy has lapsed due to non-payment of due premium, the Rider Policy shall also lapse and then benefits under the Rider Policy shall cease to exist immediately from the date of such unpaid premium.

The Rider Policy can be revived subject to the conditions of revival of the Base Policy. If Rider Policy is not revived along with the Base Policy during the Revival Period, then the Rider Policy will be terminated.

**Part E**

1. Applicable Charges

Not applicable to the Policy

2. Fund Options

Not applicable to the Policy

3. Fund Name

Not applicable to the Policy

## **Part F**

### **General Terms & Conditions**

#### **1. Agent's Authority**

1.1 The insurance agent is only authorised by Us to arrange the completion and submission of the Proposal Form.

1.2 No insurance agent is authorised to amend the Policy or to accept any notice on Our behalf or to accept payments on Our behalf. If any payment meant for Us in any form is paid to an insurance agent then such payment is made at Your risk and the agent will be acting only as Your representative.

#### **2. Assignment should be in accordance with provisions of Section 38 of the Insurance Act 1938 as amended from time to time.**

A Leaflet containing the simplified version of the provisions of Section 38 is enclosed with the Base Policy Document.

#### **3. Procedure for Payment of Claims**

3.1 Before paying the Rider Benefit We need to evaluate the claim. Accordingly, the Claimant will need to furnish the following details/ documents to Our satisfaction We:

- a) Receipt of Notification of Claim.
- b) Completed and signed claim form (including NEFT details and bank

account proof as specified in the claim form).

- c) Medical certificate stating the Positive diagnosis of Coronavirus Disease (COVID-19) basis RT-PCR

test from any authorized centers of Indian Council of Medical Research (ICMR) – National Institute of Virology, Pune or from any other Government authorized center or designated laboratory in India, appointed for testing for Coronavirus (Covid-19).

- d) Discharge summary from the hospital/nursing home in case of inpatient hospitalization or clinical prescription / OPD notes if not hospitalised
- e) Valid identification and address proof of the Claimant.
- f) Signed and verified copy of the written specific directions issued by the employer and/or by the Central or State Government and any statutory and governmental authority, if applicable, confirming that the Member was required to render his/her services from premises other than the designated work space at the employer's office or other premises of the employer.
- g) Any other documents or information as may be requested by Us to investigate the claim.

3.2 The above documents should be received by Us within ninety days of the occurrence of the Insured Event. We may condone the delay beyond 90 days if the Claimant proves to Our satisfaction that the delay was for reasons beyond his control.

3.3 Subject to applicable laws, if We are unable to process the claim within thirty days from the date of acceptance of the claim then We shall be liable to pay the Claimant an interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is received by Us.

**4. Entire Contract**

This Rider Policy Document constitutes the entire contract of insurance between You and Us. We may amend the Rider Policy if We consider this to be either necessary or desirable (to be evidenced by and effective from the date of an endorsement on the Schedule or otherwise) but agree not to do so without first having obtained the consent of the IRDAI.

**5. Governing Law**

This Rider Policy shall be governed by Indian laws. Any disputes or differences arising out of or under this Rider Policy shall be governed by and determined in accordance with Indian law shall be subject to the jurisdiction of Indian Courts.

**6. Loss of the Rider Policy**

We will replace a lost Policy Document with a fee of Rs 250/- plus applicable taxes. The original policy

will cease to have any legally binding impact from the date of issuance of duplicate policy.

**7. Fraud**

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 45 is enclosed with the Base Policy Document.

**8. Nomination should be in accordance with provisions of Section 39 of the Insurance Act 1938 as amended from time to time.**

A Leaflet containing the simplified version of the provisions of Section 39 is enclosed with the Base Policy Document.

**9. Acceptance of instructions**

We will not act upon any instruction; request or notice from You until supporting information and documentation required by Us has been received by Us.

## 10. Notices & Correspondence

10.1 All notices and correspondence should be sent in writing to Our address specified in the Schedule or Certificate of Insurance or at any of Our branch offices.

10.2 We will send You the Rider Policy Document and any other correspondence relating to servicing or administration of the Rider Policy through speed post or courier or any other legally recognized mode of communication (including e-mail), at the address and registered email id provided in the Schedule or Certificate of Insurance. You or Your Nominee must inform Us of change in address (including any change in registered email id), failing which We will continue to correspond at the last recorded address and shall not be held liable in any manner for any losses or damages suffered by You or Your Claimant due to the above.

## 11. Taxation

11.1 You need to pay all applicable taxes, cess or levies (including service tax) over and above the Premium, fees and charges payable by You.

11.2 We will deduct any applicable taxes, cess or levies (including service tax), as may be in force from time to time from any amounts payable by Us to You. We do not offer any tax advice or consultancy and You are advised to seek the

opinion from Your tax advisor in relation to the applicable tax benefits and liabilities. We do not hold any responsibility for Your and/or Nominee's claim to any deduction/s under the tax laws in respect of the amount contributed or accrued/received.

11.3 Tax laws are subject to amendments from time to time and We are not responsible to inform You and/or the Nominee of any changes in tax laws.

## 12. Termination

This Rider Policy will immediately terminate on the earliest of:

12.1 cancellation of the Rider Policy under the Free Look option; or

12.2 on payment of the Rider Sum Assured; or

12.3 on the Insured's death; or

12.4 termination of Base Policy; or

12.5 date of withdrawal of Rider; or

12.6 on the expiry of the Revival Period, if the lapsed Base Policy and Rider Policy are not revived; or

12.7 on the expiry of the Rider Term.

## 13. Territorial Limits & Currency

All premium, taxes, levies and benefits are payable only within India and in Indian Rupees.



## Part G

### Grievance Redressal Mechanism

For any query, complaint or grievance You can:

- a) Call at 1800-103-7766 / 1800-180-2266 or E-mail: [complaints@avivaindia.com](mailto:complaints@avivaindia.com)
- b) Approach any of Our branch offices or contact Our customer services group at the Head Office at Aviva Life Insurance Company India Limited, Aviva Tower, Sector Road, Opposite Golf Course, DLF- Phase V, Sector- 43, Gurgaon- 122003 (Haryana).

If You do not receive any response within 14 days or are not satisfied with the response, You may contact Grievance Redressal Officer (GRO) at

- a) Head Office; or
- b) Call at 0-124-2709046, or
- c) Email: [cro@avivaindia.com](mailto:cro@avivaindia.com)

If still not satisfied with the response or do not receive a response within 14 days, You may approach the Grievance Cell of the IRDAI on the following contact details: IRDA of India Grievance Call Centre (IGCC) TOLL FREE NO:155255 or 1800 4254732

Email ID: [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in) You can also register Your complaint online at <http://www.igms.irdai.gov.in/>

Address for communication for complaints by fax/paper-Consumer Affairs department, Insurance regulatory and Development

Authority of India, Survey No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032, Andhra Pradesh, Fax No: 91- 40 – 6678 9768”

Alternatively, You may approach the Insurance Ombudsman at the address mentioned in table below or at the IRDA of India’s website [www.irdai.gov.in](http://www.irdai.gov.in), if Your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy;
- Delay in settlement of a claim;
- Dispute with regard to the premium; or
- Non-receipt of Your insurance document.

The complaint should be made in writing duly signed by the complainant or by his/her legal heirs with full details of the complaint and the contact information of complainant. As per Rule 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Insurance Ombudsman can be made:

- Only if the grievance has been rejected by Our Grievance Redressal Machinery;
- Within a period of one year from the date of rejection by Us; and
- If it is not simultaneously under any litigation

### Office of the Governing Body of Insurance Council

3<sup>rd</sup> Floor, Jeevan Seva Annexe, S,V,Road, Santacruz (W),MUMBAI-400021.  
Tel: 022-26106245 /022-26106980,Fax:- 022-26106949, Email:[inscouncil@gmail.com](mailto:inscouncil@gmail.com)

### List of Insurance Ombudsman

S. No.	Office of the Ombudsman	Contact Details	Areas of Jurisdiction
1.	AHMEDABAD	Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, UT of Dadra & Haveli, Daman and Diu
2.	BENGALURU	JeevanSoudhaBuilding,PID No. 57- 27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka
3.	BHOPAL	JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal (M.P) – 462 003 ; Tel: 0755-2769201/202, Fax: 0755 - 27 692 03; E-Mail: bimalokpal.bhopal@ ecoi.co.in	Madhya Pradesh & Chhattisgarh
4.	BHUBANESHW A R	62, Forest Park, Bhubaneswar - 751009 Tel: 0674 - 259 6455/61, Fax: 0674 - 259 6429 E-Mail: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
5.	CHANDIGARH	S.C.O No. 101,102 &103,2nd Floor, Batra Building, Sector 17- D, Chandigarh- 160017 Tel: 0172-2706196 / 2706468; E-Mail: bimalokpal.chandigarh@ecoi.co.in , Fax: 0172 - 270 8274	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
6.	CHENNAI	Fatima Akhtar Court, 4th Floor, 453 Anna Salai, Teynampet, Chennai - 600018 Tel: 044 - 24333668 / 24335284 , Fax: 044 - 24333664 E-Mail: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>	Tamil Nadu, UT- Pondicherry town and Karaikal (which are part of UT of Pondicherry)
7.	NEW DELHI	2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, New Delhi- 110002 Tel: 011 - 23232481 / 23213504, E-Mail: bimalokpal.delhi@ecoi.co.in	Delhi
8.	ERNAKULAM	2nd Floor, PulinatBuilding, Opp Cochin	Kerala, UT of (a) Lakshadweep,

		Shipyard, M.G Road, ERNAKULAM - 682015 Tel: 0484-2358759/9338, Fax: 0484 - 2359336 E-Mail: <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a>	(b) Mahe - a part of UT of Pondicherry
9.	GUWAHATI	“JeevanNivesh”, 5th Floor, Near, Panbazar Overbridge, SS Road, Guwahati – 781001 (Assam) Tel: 0361 - 2632204 / 2602205 E-Mail: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland & Tripura
10.	HYDERABAD	6-2-46, 'Moin Court', 1st Floor, Lane Opp. Saleem Function Palace, A.C. Guards, LakdiKa Pool, Hyderabad- 500004 Tel: 040-67504123/23312122, Fax: 040 - 23376599 E-Mail: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a>	Andhra Pradesh, Telangana, and UT of Yanam – a part of the UT of Pondicherry
11.	JAIPUR	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.  Tel.: 0141 2740363 Email: <a href="mailto:Bimalokpal.jaipur@ecoi.co.in">Bimalokpal.jaipur@ecoi.co.in</a>	Rajasthan
12.	KOLKATA	4th Floor, Hindustan Bldg. Annexe, 4, C.R.Avenue, Kolkata - 700 072 Tel: 033 - 22124339 / 22124340, Fax: 033 - 22124341 E-Mail: <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a>	West Bengal, UT of Andaman and Nicobar Islands, Sikkim
13.	LUCKNOW	6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.  Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a>	Districts of Uttar Pradesh :  Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar,

			Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14.	MUMBAI	3rd Floor, JeevanSevaAnnexe (Above MTNL), S.V. Road, Santa Cruz (W), Mumbai - Tel: 022 – 2610/6552/6960, Fax: 022 - 26106052 E-Mail: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
15.	NOIDA	4th Floor, BhagwanSahai Palace, Main Road, Naya Bans, Sector-15, Distt: GautamBuddh Nagar, U.P-201301 Tel No: 0120-2514250/52/53 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
16	PATNA	1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand.
17	PUNE	JeevanDarshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030.  Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.