

Aviva HealthPlus

A health-cum-savings insurance plan that gives your premium back.



AVIVA
Life Insurance



With rising costs of healthcare, our savings may not be enough to take care of sudden medical expenses. With uncertainty a part of our lives, it becomes important to be financially equipped to bear any kind of emergency.

Aviva brings to you, Aviva HealthPlus. This product offers a great bundle of medical benefits providing cover on life, accidents, critical illnesses, disabilities, surgery and hospitalisation. What's more, you also get a guaranteed maturity benefit which would be more than the premiums paid, if you buy this policy before age 42.

Good health now comes with great benefits too!

What are the key features of Aviva HealthPlus?

- Entry Age: 18 to 55 years (last birthday)
- Policy Term: 10 years (maximum age at maturity is 65 years)
- Premium Payment Term: 5 years
- Annual Premium: ₹15,000 or ₹ 35,000; fixed for all ages
- Sum Assured: 10 times Annual Premium
- Guaranteed Maturity Benefits
- 6 Health and Life Benefits under 1 plan

What are the benefits under Aviva HealthPlus?

- Aviva HealthPlus has 6 benefits under one plan:
 1. A guaranteed Sum Assured payable on death
 2. Financial protection against Accidental Death and Disability
 3. Coverage against Total Permanent Disability due to sickness
 4. Coverage against Critical Illnesses
 5. Cost of Surgery is covered
 6. Cash benefit for every day of Hospitalisation
- The policy also provides a guaranteed Maturity Benefit when the policy matures.
- **Death Benefit:** Upon death, the full Sum Assured is payable, irrespective of the health benefits already paid and the policy shall terminate thereafter.
- **Health Benefits:** Health & disabilities are covered under 5 different benefits:
 1. Accidental Death & Disability (AD&D) Benefit - in case of death due to accident, the Sum Assured in addition to the Death Benefit will be payable. In case of disability due to an accident, a fixed percentage of the Sum Assured, which will depend on the nature of accidental injury, will be paid. If the total payout under the Accidental Death and Disability (ADD) Benefit as a result of disability due to accident equals 100% of the Sum Assured during the term of the benefit, the Accidental Death and Disability (ADD) Benefit will cease, however, the policy will continue.
 2. Sickness-only Total Permanent Disability (STPD) Benefit – in the event of a Permanent Total Disability due to an illness, the Sum Assured will be paid as a single lump sum payment and the Sickness-only Total Permanent Disability (STPD) Benefit will cease, however the policy will continue. If the Policyholder is unable to continue paying

the premium he/she will have an option to make the policy Paid-up or surrender the policy.

3. Critical Illness (CI) Benefit - on contraction of a Critical Illness, the Sum Assured will be paid as a single lump sum payment after the expiry of the Survival Period on the first diagnosis of any one of the following conditions*:

- Aplastic Anaemia
- Benign brain tumour
- Blindness
- Cancer
- Coma
- Coronary artery bypass surgery
- Deafness
- End stage liver disease
- End stage lung disease
- Heart Attack
- Heart Valve Surgery
- Kidney failure
- Major organ transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Paraplegia
- Stroke
- Surgery to the Aorta

* The exclusions will be provided on request

4. Surgical Cash Benefit (SCB) - a fixed percentage of the Sum Assured which will depend on the type of surgery performed will be paid.

5. Hospital Cash Benefit (HCB) (per day) - the Hospital Cash Benefit provides a fixed sum for each full day of hospitalisation undergone by the Life Insured, for the medically necessary treatment of a sickness or of an accidental bodily injury.

- **Maturity Benefit:** At maturity you will receive a guaranteed Maturity Benefit. This will be dependent on your age at entry.

We will return more than the premium paid on maturity up to age 42 years (l.b.d) at inception.

• Table of Benefits

Benefits	Sum Assured	Maximum Benefit
Death Benefit (DB)	10xAP	10xAP (One-time benefit)
Accidental Death and Disability (ADD) Benefit	10xAP	10xAP (Payment for disability suffered as a result of 2 different accidents is possible)
Sickness-only TPD (STPD) Benefit	10xAP	10xAP (One-time benefit)
Critical Illness (CI) Benefit	10xAP	10xAP (One-time benefit)
Surgical Cash Benefit (SCB)	10xAP	10xAP Maximum Annual Benefit: 5xAP (Multiple payments for different surgeries is possible)
Hospital Cash Benefit (HCB)	Standard/High-care ward: Fixed benefit of ₹1,750 per day	180 days of hospitalisation for the entire Policy Term 60 days of hospitalisation in a Policy Year
	ICU: Fixed benefit of ₹3,500 per day	

Please note that AP means Annual Premium without Service Tax. Any single life can only buy one policy of this product. No second policy will be issued on the same life.

Can I avail of a loan under this policy?

No loans are available in this policy.

What are the premiums I need to pay

Aviva HealthPlus comes with a first-of-its-kind, fixed premium amount for all ages. It does not matter what your age is, the premium is fixed at ₹15,000 or ₹ 35,000 payable yearly, Service Tax will be charged separately.

What happens if I am unable to pay my premiums?

- If premium is discontinued after you have paid at least two years' premiums and are unable or do not want to pay further premiums, your policy will acquire a Paid-up value. After your policy acquires a Paid-up value, only the Death Benefit and the AD&D benefits based on Paid-up Sum Assured will be available for the rest of the Policy Term and on maturity the Paid-up Maturity Benefit will be paid.
- The Paid-up Sum Assured is equal to
[Sum Assured x (Total number of Annual Premiums paid/5)]
- The Paid-up Maturity Benefit is equal to the
[Annual Premium x Maturity scale factor x (Number of Annual Premiums paid/5)]

What is the Surrender Value?

- Surrender Value will be payable if at least two years' premiums have been paid. The Surrender Value is greater of the Guaranteed Surrender Value (30% of the total amount of premiums paid minus the premium in the 1st policy year) or the Special Surrender Value [Surrender Scale Factor x (Number of Annual Premiums paid by the policyholder during the contract /5) x Maturity Scale Factor x Annual Premium].

What are the tax benefits available?

- Tax benefits will be as per prevailing Tax Laws. Tax laws are subject to change.

Aviva shall be entitled to make such deductions, which in its opinion are necessary and appropriate, from any of the benefits receivable under the policy on account of any tax or other payment which may be imposed by any legislation, order, regulation or otherwise upon the company, policyholder or nominee. We reserve the right to recover all applicable taxes on the Premium Amount or on this policy, including Service Tax and the same shall be charged to the policyholder over and above the Premium Amount.

What are the conditions/exclusions applicable?

No benefit will be payable if the death of the Life Insured is due to actual or attempted suicide within one year from the date of commencement of the policy or the date of reinstatement of the policy.

Grace Period for non-forfeiture provisions

A grace period of 15 days is allowed for payment of premiums.

Reinstatement/Revival

If premium is not received within the Grace Period, then the policy will lapse but can be reinstated within 90 days from the date of lapse by submitting the proof of continued insurability to the satisfaction of the Company and making the payment of due premium.

The reinstatement of a lapsed/Paid-up policy is also subject to payment of reinstatement fee, which is ₹1,000/- and is subject to change in the future with prior approval from IRDA.

Freelook Period

You have the right to review the policy terms and conditions and cancel your policy within a period of 15 days from the date of receipt of the policy document. If you cancel your policy, the premium you have paid will be refunded after adjusting for stamp duty.

About Aviva

Aviva Life Insurance is a joint venture between Dabur group and Aviva group – a UK-based insurance group, whose association with India goes back to 1834. By choosing Aviva Life Insurance you benefit from the management experience of one of the world's oldest Insurance Group, with a history dating back to 1696. Today, Aviva has 53 million customers in over 27 countries.

Founded in 1884, Dabur is one of India's oldest and largest groups of companies. It is the country's leading producer of traditional healthcare products.

Section 41 & 45 of Insurance Act 1938

41. (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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.

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

45. 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 statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the 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.

Queries and Complaints

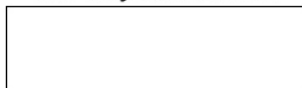
If you want additional information or
if you have any queries or complaints,
please contact us at the numbers given below:

1800 180 2244

(Toll-free for BSNL/MTNL users)

or 0124-2709046, SMS "Aviva" to 5676737

You may also contact



Street to School

Education is Insurance

An initiative to provide education
to underprivileged children.
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more or make a contribution.



AVIVA

Life Insurance

A Joint Venture between Dabur Group and Aviva Group

Aviva Life Insurance Company India Ltd.

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www.avivaindia.com

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Advt. No.: 1628

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Insurance is the subject matter of the solicitation.

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