

Section 45

In accordance with Section 45 of the Insurance Act, 1938, "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 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 policy-holder and that the policy-holder 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."

This product is underwritten by Aviva Life Insurance Company India Ltd.



For more details, call us at 1800 180 2244
(Toll-free for BSNL/MTNL users)
or 0124-2709046
or SMS "AVIVA" to 5676737



A Joint Venture between Dabur and Aviva Plc

Registration Number. 122

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Advt. No: 1232

Aviva Amar Suraksha

Term Insurance With Premium Back



AVIVA
Life Insurance
KAL PAR CONTROL™

Aviva Amar Suraksha



Life is full of uncertainties and you need to secure the future of your loved ones.

Aviva Amar Suraksha is a non-participating, non-linked life insurance plan that helps you protect your family's future. Depending on your needs, whether it be for you, your child's education or marriage or loan repayment etc., Aviva Amar Suraksha ensures that your family's needs can be met even if something unfortunate happens to you. What is more, the entire premium that you pay during the policy term is returned to you at the end of the policy term, on survival.

Its Aims

- To provide financial protection to your dependants from the risk of your unfortunate death.
- To make a lump sum fund available to you on your survival at the end of the policy term.

What is Amar Suraksha?

- Aviva Amar Suraksha is a low cost life insurance plan which guarantees to pay a lump sum amount in the unfortunate event of your death during the term of the policy. On survival through the duration of the policy, you are returned the entire premium amount without interest.
- Aviva Amar Suraksha can be purchased for any life between 18 to 45 years. The maximum age at maturity of the policy should be 50 years.
- Aviva Amar Suraksha can be purchased for any amount ranging from a minimum sum insured of Rs. 20,000 to a maximum sum insured of Rs. 100,000.
- The policy can be bought for a term of 5, 10, 15 or 20 years.
- The minimum installment premium for yearly, half yearly, quarterly and monthly frequencies are Rs. 500, Rs. 250, Rs. 150 and Rs. 100 respectively. The maximum premium would depend upon the level of sum insured chosen.

Your Commitment

- Payment of specified regular premium upto the stipulated age.
- You can pay the premiums in cash, cheque or demand draft at yearly, half-yearly, quarterly or monthly intervals over the term of the policy. Premium installment for half-yearly, quarterly and monthly frequencies are calculated by multiplying the yearly premium with 0.5108, 0.2591 and 0.0871 respectively.

What are the benefits of this plan?

- You are not required to undergo any medical tests.
- In the unfortunate event of your death (before the maturity date), the sum insured is paid to your nominee.
- If you survive to the end of the policy term, the premiums paid are returned to you.
- Tax benefits will be applicable as per prevailing tax laws. Tax laws are subject to change.

Illustration

This illustration is of a 30-year old male who pays premiums annually for a sum insured of Rs. 50,000.

Policy Term in Years	Annual Premium (Rs.)	Benefit Payable on Maturity (Rs.)
10	1,387	13,870
15	1,069	16,035
20	880	17,600

What happens if I am unable to pay my premiums?

- If you are unable to pay your premiums within the grace period and if at least three full years' premium has not been paid, then the policy will lapse without acquiring any surrender value/ paid-up value.
- However, a lapsed policy can be reinstated within two years from the date of lapse, subject to evidence of good health by the life insured to the satisfaction of the Company and payment of all the unpaid premiums with interest.
- In case of death in a paid-up policy, only guaranteed surrender value would be payable.

Additional Information

- You will be given a 30-day grace period to pay the premium.
- During the first three policy years, no surrender value on the policy is payable.
- The sum insured cannot be changed during the term of the policy.

Exclusions

- No benefit will be payable if the death of the life insured is caused directly or indirectly by suicide within one year of the date of commencement of the policy.

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.

Acceptance

- Aviva will not be liable for any claim until acceptance of risk and receipt of premium.

Queries and Complaints

- If you would like further information or have any queries or complaints, please contact us at the details given overleaf.

Section 41

In accordance with Section 41 of the Insurance Act, 1938, "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. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees".

