

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\*.

#### 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

Reg. No. 122

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UIN: 122N024V01  
Advt. No: 1067

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Insurance is the subject matter of the solicitation.

## Aviva Anmol Suraksha

A secure future for your child, now guaranteed.



### Aviva Anmol Suraksha



Aviva Anmol Suraksha is a non-participating, non-linked life insurance plan. It is designed to meet your specific savings needs such as the education and wedding costs of your children, building a house, etc. with the added reassurance of life cover, to meet these costs should something unfortunate happen to you before the policy matures.

### Its Aims

- To provide financial protection to your dependents 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 Anmol Suraksha?

- Aviva Anmol Suraksha is a fixed term, protection cum savings plan with simple guaranteed additions @Rs. 65/- per thousand sum insured for each completed policy year.
- Aviva Anmol Suraksha is a simple product that can be purchased by giving a declaration of good health. You are not required to undergo any medical tests.
- Aviva Anmol Suraksha can be purchased for any person between 18 and 45 years of age. However, the maximum age of the life insured at expiry of the policy is 60 years.
- Aviva Anmol Suraksha can be purchased for any amount ranging from a minimum sum insured of Rs. 10,000 (subject to a minimum premium of Rs. 1,000 for yearly frequency of payment and Rs. 500 for half-yearly frequency of payment) to a maximum sum insured of Rs. 500,000.
- The policy can be bought for a fixed term of 5, 10, 15 or 20 years.

### Your Commitment

- Payment of specified regular premium over the term of the policy.
- You can pay the premiums in cash, cheque or demand draft at yearly, half-yearly, quarterly or monthly intervals.
- You are given a 30 – day grace period from the due date to pay the premium.
- If you opt for quarterly or monthly frequency, then you must opt for a sum assured greater than or equal to Rs. 1,00,000. For frequencies other than yearly, the premium will be calculated by multiplying the annual premium by the corresponding model factors as given:

Premium Payment Frequency	Model Factors
Half-yearly	0.5108
Quarterly	0.2591
Monthly	0.0871

### What are the benefits of this plan?

- In the unfortunate event of your demise during the term of the policy, the sum insured plus simple guaranteed additions @Rs. 65/- per thousand sum insured for each completed policy year is paid to your nominee.
- Upon survival at maturity, the sum insured plus simple guaranteed addition@Rs. 65 per thousand sum insured for each completed policy year is paid to you.

### Any additional benefits provided by the plan?

- Yes, you will receive the following rebate on the standard premium rate, depending upon the sum insured you have chosen:

Sum Insured (Rs.)	Rebate per thousand sum insured
50,000 -74,999	Rs. 5.00
75,000 -99,999	Rs. 8.00
1,00,000 - 1,99,999	Rs.10.00
2,00,000 - 5,00,000	Rs.15.00

### What are the tax benefits that I get?

- Tax benefit will be applicable 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.

### Illustration

- This illustration is for a 30 year old individual for a sum insured of Rs. 50,000.

Policy Term (Years)	Base Annual Premium Rate (Rs.)	Discount (Rs.)	Net Annual Premium Rate (Rs.)	Annual Premium Rate(Rs.)	Half-Yearly Premium (Rs.)	Maturity Benefit (Rs.)(*)
15	104.45	5.00	99.45	4,973	2,540	98,750
20	83.40	5.00	78.40	3,920	2,002	115,000

(\*) The maturity benefit includes the guaranteed benefit of guaranteed additions calculated at the rate of Rs.65 per 1000 sum assured for each year of policy)

### 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. The

policy acquires a surrender/paid-up value provided three years premium has been paid. Aviva guarantees to pay a surrender value equivalent to 30% of the premiums paid, excluding premium(s) paid in first policy year.

- However, a lapsed policy can be reinstated within one year from the date of first unpaid premium 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 as per the prevailing rate of interest, which will be reviewed from time to time. Currently this rate of interest is 9% per annum. The reinstatement charges cannot be more than Rs.100 with escalation of 5% per annum effective from 1.1.2004.
- A lapsed policy can also be reinstated to premium paying status within six months from the date of last unpaid premium, without evidence of good health, provided first two years' premiums have been paid.

### Exclusions

- No benefit amount will be payable if the death of life insured is caused directly or indirectly by suicide within one year from 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 numbers given overleaf.

### Why invest with Aviva?

- Aviva Life Insurance is a joint venture between Dabur and Aviva.
- Aviva is the world's 5th largest and the UK's largest insurance group. By choosing Aviva Life Insurance you benefit from the management experience of the world's oldest Insurance Group, with a history dating back to 1696. Today, Aviva has 50 million customers in over 27 countries.
- Founded in 1884, Dabur is one of India's oldest and largest group of companies. It is the country's leading producer of traditional health care products.

### 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