



In today's fast-paced life, rarely do we stop and take stock of the life cover we provide for our families in case something unfortunate was to happen to us. To ensure your families are secure and lead a comfortable life in case you are not around, we bring to you Aviva i-Life - a pure life insurance cover for your loved ones at a nominal cost.

To offer you convenience at your fingertips, you can buy this term plan online to save the time and effort that would have been otherwise required.

### Aviva i-Life Benefits

- Death Benefit:** In case of your unfortunate death during the Policy term, the Sum Assured will be paid to the beneficiary in your family to take care of their future needs.
- Maturity Benefit:** This is a pure protection plan and hence there is no maturity benefit payable.
- Tax Benefit:** Tax Benefits as per Section 80C will be applicable. Tax laws are subject to change.

### Eligibility

<b>Sum Assured</b>	Minimum: ₹ 25,00,000 Maximum: No limit (depends on underwriting)
<b>Entry Age</b>	Minimum: 18 years last birthday Maximum: 55 years last birthday
<b>Maturity Age</b>	Maximum: 70 years last birthday
<b>Premium Payment Frequency</b>	Yearly, Half-Yearly
<b>Policy Term</b>	Minimum: 10 years Maximum: 35 years
<b>Premium Payment Term</b>	Equal to the Policy Term
<b>Payment Frequency</b>	Yearly, Half-Yearly (the modal factors are: 1.0000 & 0.5108 respectively). Alteration between Yearly and Half-Yearly modes of Premium payment is allowed at any Policy anniversary subject to payment of alteration charge which is ₹ 100 at present and subject to review from time to time.
<b>Riders Available</b>	None
<b>Rebate on Large Sum Assured</b>	Premium rates depend on the size of the Sum Assured ranges – less than ₹ 50 lacs, ₹ 50 lacs to less than ₹ 1 crore, ₹ 1 crore to less than ₹ 5 crore and ₹ 5 crore & above. Please refer to the Premium quotation for the instalment Premium for your proposal.
<b>Rebate for Female Lives</b>	An additional rebate for female lives of 5% on the tabular Premium rates for male lives.

### When Premiums are not paid within grace period

If regular Premiums are not paid within the grace period of 30 days from due date of Premium, your Policy will lapse and the life cover will cease immediately. The Policy will not acquire any surrender or paid up value.

### Reinstatement of a lapsed Policy

If your Policy lapses anytime during the term, it can be reinstated within two years from the date of first unpaid Premium. To reinstate your Policy you will have to provide proof of continued insurability as the Company deems suitable and pay revival fee along with all due Premiums. The revival fee is ₹ 250 which is reviewable subject to IRDA of India approval.

### Terms and Conditions

**Cost of medical examination:** At the time of purchase of the Policy, the cost of medical examination and special tests, if any, will be borne by the Company. At the time of revival of a lapsed Policy, the cost of medical examination and special tests, if any, will be borne by you.

**Exclusion:** In case of death of life insured due to suicide within 12 months:

- i. From the date of inception of the Policy, the nominee or beneficiary of the Policyholder shall be entitled to 80% of the Premiums paid excluding any payment for taxes and extra Premiums, provided the Policy is in force or
- ii. From the date of revival of the Policy, the nominee or beneficiary of the Policyholder shall be entitled to an amount which is higher of 80% of the Premiums paid excluding any payment for taxes and extra Premiums or the Surrender Value as available on the date of death.

**Nomination & Assignment:** Nomination, in accordance with Section 39 of Insurance Act 1938, is permitted under this Policy. Assignment, in accordance with Section 38 of Insurance Act 1938, is permitted under this Policy.

**Freelook Period:** You have a right to review the Policy Terms and conditions within 30 days from the date of receipt of the Policy document. If you cancel the Policy during this freelook period, the company will refund the Premium paid after deducting proportionate risk Premium and expenses incurred on medicals and stamp duty.

**Section 41:** In accordance with Section 41 of the Insurance Act 1938, (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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 liable for a penalty which may extend to ten lacs rupees.

**Section 45:** Policy not to be called in question on ground of misstatement after three years as per Section 45 of the Insurance Act 1938, as amended from time to time.

### About Aviva

Aviva Life Insurance Company India Limited is a joint venture between Dabur Invest Corp and Aviva International Holdings Limited - a UK based insurance group, whose association with India dates back to 1834. Aviva group is one of the oldest insurance groups in the world. Currently, it serves 31 million customers across 16 countries (March, 2015).

The Dabur Group, founded in 1884, is one of India's leading producers of traditional healthcare products.

#### Queries and Complaints

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

For more details, call us at 1800-103-8000  
(Toll free for BSNL/MTNL users) or 0124-2709046 or SMS 'Aviva' to 5676737 Website: www.avivaIndia.com



*A joint venture between Dabur Invest Corp. and Aviva International Holdings Limited.*

**Aviva Life Insurance Company India Limited**  
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Website: www.avivaIndia.com

Registered Office: 2nd Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi-110 001

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\*Aviva i-Life is a traditional non-participating life insurance product. Tax benefits are as per existing tax laws which are subject to change.

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