

Aviva Term Plus Rider

UIN: 122B017V01

BENEFITS

Riders are a cost effective way of reinforcing your insurance plan for complete and all round protection. They may be bought with the basic insurance plan at a nominal incremental cost. The Rider can only be attached with the base product and cannot be bought in isolation. Aviva Term Plus Rider gives you additional protection along with base plan.

AVIVA TERM PLUS RIDER: UNIQUE ATTRACTIONS

High level of Protection: Ensure desired level of protection right from the inception of the Base Plan

Premium paying options: Premiums to be paid along with Base Plan's Regular premiums

AVIVA TERM PLUS RIDER: 4 EASY STEPS TO YOUR RIDER PLAN

Step 1	Choose the level of protection (Rider sum assured) you want	Minimum sum assured : ₹ 50,000 Maximum sum assured: Base Product's sum assured
Step 2	Arrive at the paying term by choosing the period for which you want protection	<input type="checkbox"/> Rider Term: Same as Base Plan's Premium Payment Term <input type="checkbox"/> Entry Age: 18-55 years <input type="checkbox"/> Maturity Age: Maximum 70 years or Base Plans premium paying term up to 30 years whichever is earlier
Step 3	Select the Premium frequency	Same as selected for Base Plan (Only Regular Premium Mode allowed)
Step 4	Work out the premium payable along with our Financial Planning Advisor	<input type="checkbox"/> Tabular Regular Premium for the opted Rider sum assured <input type="checkbox"/> Apply Modal Factors based on the regular premium payment mode of Base Plan <input type="checkbox"/> Ensure that Rider Premium is not greater than the Rider premium limits as prescribed by the Regulator, otherwise reduce the Rider Sum Assured <input type="checkbox"/> Apply Taxes as applicable e.g. Service Tax & Education Cess

AVIVA TERM PLUS RIDER: BENEFITS

Rider Benefit: This Rider pays an amount equal to the Rider sum assured in case of death of the life insured

Surrender or Maturity Benefit: This is a pure risk cover Rider hence nothing is payable in case of surrender or maturity against the Rider premium

SAMPLE AVIVA TERM PLUS RIDER PREMIUM RATES

Tabular annual premium per 1000 of Rider Sum Assured for a healthy individual male or female (Regular Premium Yearly mode):

Age	Term of Rider		
	10	20	30
20	1.77	1.77	2.22
25	1.91	2.12	3.04
30	2.10	2.90	4.45
35	2.96	4.45	6.83
40	4.58	7.02	10.60

EXCLUSIONS

Nothing is payable under this Rider if death of the life insured occurs due to suicide within 12 months of the date of commencement or reinstatement of the policy whichever is later.

Other exclusions pertaining to death benefit under the base product, if any, shall also apply for this Rider.

ACCEPTANCE

Aviva will not be liable to any claim until acceptance of risk and receipt of premium in full

SECTION 41 & 45 OF THE INSURANCE ACT, 1938, AS AMENDED FROM TIME TO TIME

Section 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 ten lakh 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 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. Aviva Group has 33 million customers in 15 countries (2017).

A Joint Venture between Dabur Invest Corp and Aviva International Holding Limited

Aviva Life Insurance Company India Limited.

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IRDA Regn. No.: 122, Corporate Identity Number (CIN): U66010DL2000PLC107880

QUERIES AND COMPLAINTS

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

For more details,

call us at 1800 180 2244 (Toll free for BSNL/MTNL users)

Or 0124-2709046

Or SMS "Aviva" to 5676737

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