

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 : Rs. 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	<ul style="list-style-type: none"> • Rider Term : Same as Base Plan's Premium Payment Term • Entry Age : 18-55 years • 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	<ul style="list-style-type: none"> • Tabular Regular Premium for the opted Rider sum assured • Apply Modal Factors based on the regular premium payment mode of Base Plan. • Ensure that Rider Premium is not greater than the Rider premium limits as prescribed by the Regulator, otherwise reduce the Rider Sum Assured. • 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

Why invest with 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. Today, Aviva Group has 43 million customers in over 20 countries (as on June 2012).

Founded in 1884, Dabur India Limited, the flagship company of Dabur Group, is one of India's oldest and largest companies. It is one of the country's leading producers of traditional healthcare 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 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 in to 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."

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

Insurance is the subject matter of the solicitation.



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

Aviva Life Insurance Company India Ltd.

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