

**STANDARD TERMS & CONDITIONS**

Note: In this Policy, the investment risk in the investment portfolio is borne by You.  
**PRODUCT-LIFESAVER PLUS**

Your proposal is the basis of the insurance provided by, and is part of, the Policy Documents, which also consist of these Standard Terms & Conditions and the Schedule and any Annexure /Table or Unit Statements attached to it.

**1) Interpretation & Definitions**

- a) In this Policy Document, where appropriate, references to the singular include references to the plural, references to the male include the female and references to any statute include subsequent changes to that statute.
- b) The following words or phrases have the meanings given to them below wherever they appear in the Policy Document:
  - i) Commencement Date means the date the Policy commenced, as specified in the Schedule.
  - ii) Death Benefit means the amount payable on the Insured's death, as specified in Article 3)a).
  - iii) Fund Value means the total number of Units held in the Unit Account multiplied by their respective Unit Price.
  - iv) Insurance Commencement Date means the date specified in the Schedule.
  - v) Insured means the person whose life is assured under this Policy.
  - vi) Maturity Date means the date specified in the Schedule on which benefits become payable if the Insured is still living, as per Article 3)b).
  - vii) Nominee means the person You have nominated in writing to receive the Death Benefit, as named in the Schedule.
  - viii) Policy means the arrangements established by this Policy Document.
  - ix) Policy Term means the period between the Commencement Date and the Maturity Date.
  - x) Premium Payment Term means the period between the Commencement Date and the date specified in the Schedule during which Regular Premium is payable.
  - xi) Policy Anniversary means the annual anniversary of the Commencement Date.
  - xii) Policy Year means the year commencing on the Commencement Date or an Anniversary thereof.
  - xiii) Regular Premium means the amount of premium payable by You in regular instalments in the manner and at the intervals specified in the Schedule.
  - xiv) Surrender Value means the amount payable on the surrender of this Policy, as per Article 5).
  - xv) Schedule means the schedule (including any annexures/ tables/ unit statements attached to it and any endorsements We have issued) and, if more than one, then the latest in time.
  - xvi) Sum Assured means the amount specified in the Schedule.
  - xvii) Top Up Premium means payments (apart from Regular Premium payments) received during the Policy Term.
  - xviii) Unit Linked Funds means the internal investment funds established and managed by Us in accordance with Articles 7) and 9).
  - xix) Unit Price means the price per Article 9) at which We allocate or redeem units in each of the Unit Linked Funds on that day.
  - xx) We, Our and Us means the Aviva Life Insurance Company India Private Limited.
  - xxi) You or Your means the adult named in the Schedule who has concluded this Policy with Us.
  - xxii) Minimum Maturity Price means the price calculated by reference to the respective Unit Price applied at the time of the allocation of units in the Secure Fund compounded yearly at the rate of 3% per annum and reduced by the Fund Management Charge as applicable to the Secure Fund from the date of allocation of units to the Maturity Date.

**2) Payment of Regular Premium, Grace Period & Reinstatement**

- a) Regular Premiums are payable in the amounts, frequency and for the term specified in the Schedule.
- b) If We do not receive the Regular Premium due during the first 3 Policy Years from the Commencement Date then:
  - i) We will allow a 30 day grace period from the due date of the first unpaid instalment of Regular Premium. During this grace period, the Death Benefit will continue to apply.
  - ii) If the Regular Premium due is not received within the grace period and the due date for payment of Regular Premium is:
    - (1) Less than or equal to 12 months from the Commencement Date, the Policy will lapse with all risk cover ceasing immediately and no benefits shall be payable, other than the Fund Value as at the date of notification of death. You may reinstate the Policy within 2 years of the due date of the first unpaid instalment of Regular Premium, provided You have complied with the conditions of 2)d) below. If You do not reinstate the Policy within the aforesaid two year period, the Policy will automatically terminate as at the date of the expiry of the reinstatement period and We will calculate the value of accumulation units attributable to Top Up Premium, if any, at the Unit Price applicable on the date of expiry of the reinstatement period and pay You at the expiry of the reinstatement period or the commencement of the fourth Policy Year, whichever is later. During the period of reinstatement, the charges as specified in the Schedule except the Mortality Charge and Rider Charge, if any, will continue to be deducted.
    - (2) Greater than 12 months but less than 36 months from the Commencement Date, then all risk cover shall cease immediately and the only Death Benefit payable shall be the Fund Value as at the date of notification of death. You may reinstate the Policy within two years of the due date of the unpaid Regular Premium subject to Article 2)d). If the Policy is not reinstated within the aforesaid two year period, the Policy shall automatically terminate at the date of the expiry of the reinstatement period and a Surrender Value as per Article 5) shall be payable. During the period of reinstatement, the charges as specified in the Schedule except the Mortality Charge and Rider Charge, if any, will continue to be deducted.
- c) If We do not receive the Regular Premium due after the first 3 consecutive Policy Years from the Commencement Date, and provided You have paid Regular Premium due for the first 3 consecutive Policy Years, then:
  - i) We will allow a 30-day grace period from the due date of first unpaid instalment of Regular Premium. During this grace period, the Death Benefit will continue to apply.
  - ii) If the Regular Premium due is not received within the grace period of 30 days, the Policy shall remain in force for the Death Benefit for 2 consecutive years from the due date of the first unpaid instalment of Regular Premium, during which period, the Policy may be reinstated. During the period of reinstatement, the charges as specified in the Schedule will continue to be deducted.
  - iii) You may exercise any of the 3 options during the 2 year reinstatement period:

- (a) Reinstatement of the Policy subject to Article 2)d). If the Surrender Value of units pertaining to Regular Premium falls below an amount equivalent to one year's Regular Premium (as at the Commencement Date) at any time during the reinstatement period, then the Policy shall automatically terminate and We will pay You the Surrender Value;
  - (b) Surrender the Policy in accordance with Article 5), upon which the Policy shall automatically terminate and We will pay You a Surrender Value;
  - (c) Continue the Policy beyond the reinstatement period without paying further Regular Premium, provided We receive a written notice from You at least 5 days prior to the expiry of the 2 year reinstatement period, requesting Us to continue the Policy. If We accept Your request:
    - 1. We will continue the Policy with full Death Benefit being in force; and
    - 2. We will continue to levy charges as specified in the Schedule until the Surrender Value falls below an amount equivalent to one year's Regular Premium (as at the Commencement Date), after which the Policy will automatically terminate and You will be paid the Surrender Value per Article 5).
  - iv) If You fail to exercise any of the options specified in Article 2)c)iii) above, then the Policy and all available benefits per Article 3) shall automatically terminate at the expiry of the reinstatement period and We shall pay the Surrender Value to You.
- d) Reinstatement of the Policy shall also be subject to:
- i) You informing Us in writing of Your intention to reinstate and the proposed date when You wish to do so. We reserve the right to obtain additional information before reinstating the Policy, or any attached Riders. We also reserve the right to decline to reinstate the Death Benefit and any attached Riders.
  - ii) You paying in advance all Regular premium that would have been payable from the date of default to the proposed date of reinstatement.
  - iii) You agreeing that there is no obligation on Us to reinstate the Policy even if You have given Us all documentation or restrict the terms upon which We may agree to reinstate, the decision as to which shall be in Our sole and absolute discretion.
- e) During the period of grace, the charges as specified in the Schedule will continue to be made
- f) You can make payment of Top Up Premiums if We have received all Regular Premium due. The Top Up Premium must exceed the minimum amount We have specified and be received in accordance with Our procedures applicable at the time of payment. Our receipt of Top Up Premium will not alter the Sum Assured.
- g) The maximum amount of Top Up Premium, which can be paid during a Policy Year and the total amount of Top Up Premium, paid till date shall not exceed 25% of the total amount of Regular Premiums paid till date.

### 3) Benefits

#### a) Death Benefit

- i) If the Insured dies before the Insurance Commencement Date, We will pay the Fund Value of units attributable to Regular Premium.
- ii) If the Insured dies after the Insurance Commencement Date, but before the Maturity Date, We will pay the Sum Assured plus the Fund Value of units attributable to Regular Premium.
- iii) We will also pay the Fund Value of units attributed to Top Up Premium (if any has been received).
- iv) The Fund Value of units will be calculated at the Unit Price on the date We are notified of Insured's death in writing and the Policy will immediately terminate at that time.
- v) No benefit other than the Fund Value as on the notification of death, if any, is payable if the Insured's death occur due to suicide or attempted suicide within 12 months of the Commencement Date.

#### b) Maturity Benefit

- i) If the Insured is alive on the Maturity Date, We will pay You the Fund Value of units attributable to Regular Premium and Top Up Premiums held in Secure Fund, Balanced Fund, Protector Fund and the Growth Fund as at that date
- ii) Minimum Guarantee  
We guarantee that the value of the total number of units in the Secure Fund at the Maturity Date shall not be less than the sum of all units in the Secure Fund as at the Maturity Date multiplied by their respective Minimum Maturity Price as at the Maturity Date, provided that You have:
  - (1) Paid all Regular Premiums due, and
  - (2) Not switched units to the Secure Fund from any other Fund during the Policy Term.
  - (3) Units in respect of Balanced Fund, Protector Fund & Growth Fund and units attributable to Top Up Premium are excluded from this guarantee.

#### c) Guaranteed Additions

- i) If You have paid all Regular Premium due during the Policy Term, then at the Maturity Date additional units equal to a percentages of the Regular Premium units existing as at that date will be allocated to Your Unit Account as per the following table :-

Policy Term	Percentage of additional units allocated
10 to 14	2%
15 to 19	4%
20 to 24	5%
25 and above	6%

- ii) Units pertaining to Top Up Premium, if any, will not qualify for the guaranteed additions.

### 4) Partial Withdrawals

- a) No Partial Withdrawals can be made during the first 3 Policy Years. All partial withdrawals shall first be made from the Top Up Premium account if any and if eligible per Article 4)c) and the balance amount, if any, after the exhaustion of the eligible Top Up Premium Units shall be withdrawn from the accumulation units attributable to Regular Premium, subject to the conditions per Article 4)b).

- b) From the commencement of the 4<sup>th</sup> Policy Year, or the Policy Anniversary following the Insured attaining Age 18 years (whichever is later), You may make partial withdrawals by redeeming accumulation units attributable to Regular Premium at the Unit Price applicable on the date of redemption if:
- The minimum amount of the proposed withdrawal is Rs.5,000 and the total number of partial withdrawals in any Policy Year shall not exceed 4.
  - The value of units attributable to Regular Premium immediately after a partial withdrawal is not less than 2 full years Regular Premium (as at the Commencement Date).
- c) At any time following the Policy Anniversary on which the Insured attains Age 18 years, partial withdrawals of units allocated to each Top Up Premium may be requested if 3 years have passed since We made the allocation in respect of that Top Up Premium. This shall not apply to Top Up Premium received in the 3 years before the Maturity Date of the Policy.
- 5) **Surrender Value**
- From the commencement of the fourth Policy Year, the Policy will acquire a Surrender Value if the Regular Premium due for the first Policy Year has been received. The Surrender Value will be equal to:
    - The value of initial units at the Unit Price applicable on the date of redemption, after deducting the surrender charge on initial units as specified in the Schedule, plus
    - The value of accumulation units attributable to Regular Premium at the Unit Price applicable on the date of redemption, after deducting the surrender charge on accumulation units as specified in the Schedule, plus
    - The value of accumulation units attributable to Top Up Premium at the Unit Price applicable on the date of redemption.
  - No Surrender charge shall be levied for accumulation units attributable to Top Up Premium.
- 6) **Units & Unit Account**
- On the Commencement Date, we will open a unit account. We will apply Your Regular Premium and Top Up Premium to the allocation of units to that unit account by reference to the Unit Linked Funds You have chosen, in the allocation proportion You have specified, after adjusting for the applicable allocation rate. The Unit Linked Funds, allocation proportion and allocation rate are set out in the Schedule. The allocation of units will be carried out at the Unit Price.
  - The Regular Premium paid during the first Policy Year will be used to allocate initial units. All other Regular Premium and all Top Up Premium will be used to allocate accumulation units.
  - You may request a premium redirection for the allocation proportion twice in any Policy Year by informing Us in writing of the changes You wish to make. The changed allocation proportion will only apply to premiums received after We are satisfied that the proposed change is in line with Our rules applicable at the time. The allocation proportion for any Unit Linked Fund You choose may range between 10% and 100%.
  - You can switch units between available Unit Linked Funds at any time by informing Us in advance and in writing of the switch You propose making. The first 2 switches in a Policy Year are free of charge. Subsequent switches will attract the Switching Charge specified in the Schedule. We will process a switch after receiving Your written request and only if We are satisfied as to the amount to be switched, that the proposed switch is in line with Our rules applicable at that time for switching, and (unless You wish to switch 100% to another Fund) that the amount switched and the balance remaining in the Fund You wish to exit after the proposed switch is at least Rs.10,000/- and Rs.5,000/- respectively, or such other minimum amount We may specify from time to time.
  - We will make the switch by allocating units in the Unit Linked Fund You wish to switch to, equivalent to the amount You wish to be switched, at the Unit Price for that Unit Linked Fund on that date. We will redeem units for an amount equivalent to the Switching Charge as specified in the Schedule from the Unit Linked Fund You have switched to. We will use the Unit Price for the respective Unit Linked Fund(s) that applies on the day of the transaction for each transaction.
  - The right to switch units shall not exist if the Policy has lapsed.
- 7) **Funds**
- Subject to the approval of Insurance Regulatory and Development Authority (or any such body authorised by Government of India to approve such changes), We reserve the right to add, close or amend any fund or its investment objectives. The only Unit Linked Funds available for You to invest in and the investment objectives of each Unit Linked Fund are described in the Annexure 1 of the Schedule. We shall send You details of any change We may decide to make at least 3 months prior to such change becoming effective.
  - Units are a proportionate part of a Unit Linked Fund and will be created in a Unit Linked Fund when assets of an equivalent value are added to the portfolio of assets to which the Unit Linked Fund is referenced. The unit account, the units and the allocation of units to the unit account are notional and are designed for the sole purpose of determining the benefits under the Policy.
  - Assets may only be withdrawn from the portfolio of assets to which the Unit Linked fund is referenced when units of equal value to those assets are redeemed in the Unit Linked Fund. Income received from assets referenced to a Unit Linked Fund will be added to these assets. The amount after allowing for tax, if any, will alter the value of each existing unit of the respective Unit Linked Fund.
  - We do not guarantee the price or value of the units. The price or value of any unit and Unit Linked Fund will fluctuate depending upon the performance of the underlying assets. The assets and any income arising from these assets shall remain Our property at all times. The Policy does not confer on You or any other person any title to or any beneficial interest in any of Our assets, or to any income from these assets.
- 8) **Payment of Benefits**
- It is a condition precedent to Our liability to make any payment that:
    - We are informed of the claim in writing without delay, and in any event within 90 days of the occurrence-giving rise to such claim.
    - We are provided with the opportunity of establishing to Our satisfaction that a claim is payable and the amount of that claim, for which purpose We shall be entitled to receive all reasonable cooperation in terms of providing documentation and information (where applicable), including but not limited to:
      - Our claim form duly completed.
      - The Policy Document.
      - Evidence of date of birth if We have not admitted age.
      - The original or a legalised copy of the death certificate showing the circumstances and cause and the date of death.
      - Any other documentation We request.

9) Valuation of Funds, Unit Price & Charges

- a) We will deduct Policy charges from the unit account. The Schedule contains the list of charges and the manner in which they will be deducted.
- b) The Unit Price of units of each Fund shall be determined daily as per the regulations/guidelines issued by the Insurance Regulatory and Development Authority or any such body authorised by the Government of India to issue such regulations /guidelines from time to time. As per the current guidelines issued by the Insurance Regulatory and Development Authority the Company will determine the Unit Price of each fund daily as per the following formula: -  
Unit Price = Net Asset Value ("NAV") divided by the number of Units existing in the Fund at the Valuation Date (before any new Units are allocated or redeemed).  
The Net Asset Value can be calculated in either of the following 2 methods:
- i) When appropriation price is applied: The NAV of a Unit Linked Fund shall be computed as the market value of investments held by the Fund plus the expenses incurred in the purchase of the assets plus the value of any current assets plus any accrued income net of Fund Management Charge less the value of any current liabilities and provisions, if any. This is applicable when We are required to purchase assets to allocate units at the Valuation Date.
- ii) When expropriation price is applied: The NAV of a Unit Linked Fund shall be computed as the market value of investments held by the Fund less the expenses incurred in the sale of the assets plus the value of any current assets plus any accrued income net of Fund Management Charge less the value of any current liabilities and provision, if any. This is applicable when We are required to sell assets to redeem units at the Valuation Date.
- The Unit Price of units of a Unit Linked Fund will be rounded by not less than three decimal places.
- c) We shall deduct all expenses, costs and duties related to the purchase and sale of assets of the Funds.
- d) The Company will make all decisions about the selection and valuation of the assets to which a Unit Linked Fund is referenced.

10) Systematic Transfer Plan Option

- a. If the Schedule shows that the Regular Premium payable by You is or exceeds Rs.25,000 and Your frequency of payment of Regular Premium is yearly, You may opt for Our Systematic Transfer Plan, subject always to the following:
- i. We have received a written notice from You agreeing to opt for Our Systematic Transfer Plan at least 30 days prior to any Policy Anniversary.
- ii. The Systematic Transfer Plan will commence only at a Policy Anniversary and provided there is no unpaid Regular Premium.
- b. On each monthly anniversary of the Commencement Date, units from the Protector Fund shall be switched automatically into the Growth Fund during one full Policy Year in the following manner:
- |          |   |
|----------|---|
| Month 1  | 1/12 <sup>th</sup> of the units available at the beginning of Month 1 |
| Month 2  | 1/11 <sup>th</sup> of the units available at the beginning of Month 2 |
| Month 3  | 1/10 <sup>th</sup> of the units available at the beginning of Month 3 |
| Month 4  | 1/9 <sup>th</sup> of the units available at the beginning of Month 4  |
| Month 5  | 1/8 <sup>th</sup> of the units available at the beginning of Month 5  |
| Month 6  | 1/7 <sup>th</sup> of the units available at the beginning of Month 6  |
| Month 7  | 1/6 <sup>th</sup> of the units available at the beginning of Month 7  |
| Month 8  | 1/5 <sup>th</sup> of the units available at the beginning of Month 8  |
| Month 9  | 1/4 <sup>th</sup> of the units available at the beginning of Month 9  |
| Month 10 | 1/3 <sup>rd</sup> of the units available at the beginning of Month 10 |
| Month 11 | 1/2 <sup>nd</sup> of the units available at the beginning of Month 11 |
| Month 12 | Balance units available at the beginning of Month 12                  |
- c. All the 12 automatic switches in a Policy Year will be free of cost and the conditions under Article 6)d) above such as switch fee, minimum switch, minimum fund after switch etc, applicable for normal switches shall not be applicable during the operation of the Systematic Transfer Plan.
- d. You may at any time change the amount to be switched to the Growth Fund or discontinue the Systematic Transfer Plan by giving Us a written notice at least 30 days prior to any Policy Anniversary. Any change or discontinuation will only be effective from the next Policy Anniversary.
- e. You may at any time also write to Us to resume the Systematic Transfer Plan by applying at least 30 days prior to the next Policy Anniversary, even if You have discontinued this plan in past. This plan shall only start or stop at a Policy Anniversary.
- f. No other switches into or from the Protector Fund is allowed during the Systematic Transfer period.
- g. If there are no Units in the Protector Fund, this option is not available to You.

11. Option to Increase or Reduce Regular Premium

- a. From the 1<sup>st</sup> Policy Anniversary onwards, You may propose an increase in or reduction to the Regular Premium payable under the Policy, provided:
- i. We have received a written notice of the proposed increase or reduction from You at least 7 days prior to the Policy Anniversary from which You propose the increase or reduction in Regular Premium.
- ii. All due instalments of Regular Premium till that date have been paid by You.
- iii. The proposed amount of increase or reduction in annual Regular Premium is in accordance with Our rules in force from time to time.
- iv. The proposed reduction does not result in the annual Regular Premium falling below Rs. 15,000.
- v. It is understood and agreed that increase or reduction in Regular Premium shall also result in a corresponding proportionate increase or reduction in the Sum Assured subject to vii below.  
However, if the Sum Assured before exercising this option is more than an amount equal to  $0.5 * (\text{Policy Term}) * (\text{existing annual Regular Premium})$ , You may choose any level of Sum Assured within the Revised Minimum Sum Assured and Revised Maximum Sum Assured, where:  
Revised Minimum Sum Assured =  $0.5 * (\text{Policy Term}) * (\text{annual Regular Premium after the proposed increase or reduction in Regular Premium})$

Revised Maximum Sum Assured = 1.5\*(Policy Term)\*(annual Regular Premium after the proposed increase or reduction in Regular Premium)

- vi. It is understood and agreed that if Accidental Death and Dismemberment (AD&D) Rider has been opted for and is in force, the Rider Sum Assured for that Rider will be adjusted in proportion with the Sum Assured, subject to the maximum limit of Rs. 50 Lacs.  
However, there shall be no change in benefits under the Hospital Cash Benefit Rider, if the same has been opted for and is in force.
- vii. It is understood and agreed that We will consider any proposed increase in the Sum Assured subject to Our Underwriting requirements at that time, and may call for additional information and documentation (including but not limited to Insured's production of satisfactory evidence of health), and We in any event reserve the right to decline or restrict the terms upon which We may agree to any proposed increase in the Sum Assured.

12) Nominees

- a) We will pay the Benefits to the Nominee if Insured dies. You can change the Nominee at any time by telling Us of the change in writing. The change will take effect only when We send You a revised Schedule confirming the identity of the new Nominee pursuant to Our receipt of Your written request.
- b) If there is no Nominee, or he dies before a payment becomes due, then We will pay the other Nominees, in proportion to their designated shares of the Death Benefit and, if there are none, then We will pay Your legal heirs.

13) Unit Encashment Conditions

- a. Units will be redeemed or created at their Unit Price on the date of redemption or creation of those Units.
- b. In respect of Regular Premiums, Top Up Premiums or any other amount received in cash or local cheque /demand draft or receipt of any Unit switch request as per Article 6)d) up to 4.15 pm or any other time specified per the circulars/guidelines issued by the Insurance Regulatory and Development Authority (hereinafter known as "IRDA Guidelines") or any such body authorized by the Government of India to issue such guidelines in this regard from time to time, the closing Unit Price of the day on which the Regular Premium/cash is received / Unit switch is processed shall be applicable.
- c. In respect of the Regular Premiums, Top Up Premiums or any other amount received in cash or local cheque/demand draft or receipt of any Unit switch request as per Article 6)d) after 4.15 pm or any other time as specified per the IRDA Guidelines or any body authorized by the Government of India to issue such guidelines in this regard from time to time, the closing Unit Price of the next business day which Regular Premium/ cash is received/ Unit switch is processed shall be applicable.
- d. In respect of Regular Premium, Top Up Premium or any other amounts received with outstation cheque /demand drafts at the place where such amount is received, the closing Unit Price of the day on which cheque/demand draft is realized shall be applicable.
- e. In respect of valid applications received by the Company for claims under Article 3, Article 4, Article 5 or Article 6 by 4.15 p.m. (subject to fulfilling all the terms and conditions specified in the Policy), the same day's closing Unit Price shall be applicable. If such valid applications are received after 4.15 p.m., the closing Unit Price of the next business day shall be applicable.

14) Miscellaneous

- a) Loss of the Policy Document  
We will replace a lost Policy when satisfied that it is lost, but You must protect Us and hold Us harmless against any claims and costs made under the original Policy that We may incur as a result.
- b) Correspondence
  - i) You must give Us all notices, instructions and correspondence, including notices of transfer, assignment, nomination or other transactions in writing at Our address specified in the Schedule.
  - ii) You should notify Us if Your or the Nominee's address changes, failing which notices or correspondence sent to the last recorded address are agreed to be legally effective and valid.
- c) Fraud  
If You or a Nominee or claimant or anyone acting for You or any of them or with Your or their knowledge makes any misleading, false or fraudulent claim then this Policy shall be void and any benefits hereunder shall be forfeited.
- d) Currency & Territorial Limits  
All premiums and benefits are payable within India and in the currency of the Policy as specified in the Schedule.
- e) Governing Law  
This Policy and the applicable terms and conditions are subject to and shall be construed in accordance with Indian law.
- f) Entire Contract  
The Policy Document comprises the entire contract between You and Us, and it cannot be changed or altered unless We approve it in writing by endorsement on the Schedule. The insurance agent is not authorised by Us to amend the Policy Document, or to accept any notice on Our behalf.
- g) Section 45 of the Insurance Act, 1938  
In accordance with Section 45 of the Insurance Act, 1938:
  - i) No Policy shall after the expiry of two years from the Commencement Date be called into question by Us on the ground that a statement made in the Proposal or in any report of a medical officer or referee, or Your friend, or in any other document leading to the issue of the Policy Document was inaccurate or false unless We show that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by You and that You knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.
  - ii) Nothing in Article 14) g)i) shall prevent Us from calling for proof of age at any time if We are entitled to do so, and no Policy shall be deemed to be called into question merely because the terms of the Policy Document are adjusted on subsequent proof that Insured's age was incorrectly stated in the Proposal. If there is a change in or amendment to Section 45 of the Insurance Act, 1938, then it is agreed that Our rights to call into question any Policy shall be as per the change in or amendment to the law on the date when the Policy is called into question.

## ACCIDENTAL DEATH & DISMEMBERMENT RIDER

### Article 1 General Provisions

- 1.1 These Special Terms and Conditions apply to the insurance only if this Rider has been effected as specified in the Schedule.  
 1.2 This Rider is further governed by the relevant Standard Terms and Conditions applicable to the Base Plan.

### Article 2 Insured

- 2.1 A person or persons in the case of joint life whose life is the object of this Rider as shown in the Schedule.

### Article 3 Definition

- 3.1 Accidental Death or Dismemberment shall mean death or bodily injury caused by violent and external and visible means which arises within 90 days of the said occurrence and which directly and independently of any physical or mental illness results in death or dismemberment of the Insured.

### Article 4 Accidental Death Benefit

- 4.1 Upon the Accidental Death of the Insured in the case of single life or upon the Accidental Death of the any of the joint Insured in the case of joint life during the duration of this Rider, the Company will pay an Accidental Death Benefit in addition to the payment provided for under Article 9.1 of the Base Plan.  
 4.2 The Accidental Death Benefit is equal to the Rider Sum Insured as stated in the Schedule.  
 4.3 The maximum Accidental Death benefit from the Company for the Rider attached with all the Insurances on the life of Insured will be restricted to the amount of Rs. 50,00,000 subject to increases as per Article 6.1 below.

### Article 5 Accidental Dismemberment Benefit

- 5.1 If the Insured in the case of single life or any one of the Insured in the case of joint life suffers Accidental Dismemberment which results in permanent physical damage listed in the following table the Company will pay an agreed percentage of the Rider Sum Insured (specified in the Schedule), as stated in Article 5.2 below.  
 5.2 If Accidental Dismemberment of more than one type from the list below is suffered in any one accident, the Company will pay only the largest amount. If an amount paid in respect of a claim is less than 100% of the Rider Sum Insured, only the remaining amount of benefit shall remain in force. All cover ceases once 100% of the Rider Sum Insured becomes payable and the Rider is then terminated. Loss in the table below means complete physical severance or total loss of use.

Accidental Dismemberment Benefit as % of the Sum Insured	
Loss of sight in both eyes	100%
Loss of both arms at or above the wrist	100%
Loss of both legs at or above the ankle	100%
Loss of one arm at or above the wrist and one leg at or above the ankle	100%
Loss of sight in one eye	50%
Loss of one arm at or above the wrist	50%
Loss of one leg at or above the ankle	50%
Total loss of hearing	50%

- 5.3 The Rider Sum Insured shall not exceed Rs. 50,00,000 subject to increases as per Article 6.1 below.

### Article 6 Indexation

- 6.1 The Rider Sum Insured will be indexed at each Anniversary simultaneously and in accordance with any increase of the Sum Insured.

### Article 7 Charge for Rider

- 7.1 The charge for covering the risk under this Rider is made through deduction from the Insurance's Accumulation Unit Account in respect of Regular Premium by cancelling the appropriate number of Units at their Selling Price with the same frequency as applied to the deduction of charges for the insurance.

### Article 8 Duration of the Rider

- 8.1 The Rider terminates at the end of the Premium Payment Term of the main Insurance as defined in the Standard Terms and Conditions or on the policy anniversary on which the Insured in the case of single life or older of the Insureds in the case of joint life attains Age 60, whichever is earlier.  
 8.2 In case of joint Insurance the Rider terminates on the death of anyone of the Insureds on first reported basis.  
 8.3 The Rider terminates if cancelled by the Policyholder. The Rider will be terminated on the next following Anniversary subject to the condition that the written request is received by the Company at least 30 days prior to the Anniversary date.  
 8.4 The Rider terminates if the Insurance is terminated or cancelled for any other reason or converted into a Paid-Up Insurance with zero Sum Insured.

### Article 9 Change of Occupation

- 9.1 It is a condition precedent to the Company's liability that the Policyholder or the Insured must inform the Company in writing immediately if the Insured changes occupation or engages in any additional occupation. The Company reserves the right to terminate this Rider if it considers the new or additional occupation to be more hazardous than that stated in the Proposal or previously notified under this condition. If the Company is not notified of such change, no benefit shall be payable in the event of Accidental Death or Dismemberment. In this event, there will be no refund of any charges made in respect of this benefit.

#### Article 10 Residence

- 10.1 It is a condition precedent to the Company's liability that the Policyholder or the Insured must inform the Company in writing immediately if the Insured takes up permanent residence outside India, or of any period of temporary residence outside India for a continuous period exceeding three months. The Company will revise or cancel the terms of this Rider if it considers the new country of residence to be more hazardous than that stated in the proposal or previously notified under this condition. If the Company is not notified of such change no benefit shall be payable in the event of Accidental Death or Dismemberment. In this event, there will be no refund of any charges made in respect of this benefit.

#### Article 11 Claim Procedure

- 11.1 It is a condition precedent to the Company's liability that written notice of a claim must be received by the Company within three months of the Accidental Death or Dismemberment. Before any claim is admitted, death or bodily injury shall be proved to the satisfaction of the Company, which reserves the right to require the Insured to be examined by a medical practitioner appointed by the Company. The Policyholder shall furnish at his/her own expense all evidence that the Company may require. The Company may require the Insured, the Policyholder or the Nominee, as applicable, to sign any necessary consent form to allow the Company to receive the results of any medical examinations and/or tests. Failure to provide the necessary consent will result in the immediate cancellation of this Rider. In this event, there will be no refund of any charges made in respect of this benefit.
- 11.2 The Company reserves the right to require proof of age before benefit is paid.

#### Article 12 Exclusions

- 12.1 No benefit will be payable if the Accidental Death or Dismemberment is directly or indirectly caused by or aggravated by or related to:
- i) Alcohol or drug abuse including drug taking other than prescribed by a qualified and registered medical practitioner, any actual or alleged crime committed or attempted by the Insured, wilful self inflicted injury, suicide or attempted suicide or unreasonable failure to seek or follow medical advice.
  - ii) Failure to seek and follow medical treatment and advice from a registered and qualified medical practitioner immediately following an accident.
  - iii) Aviation other than as a passenger in a commercially licensed passenger aircraft.
  - iv) Engaging in racing of any kind other than athletics or swimming.
  - v) Any form of war, invasion, hostilities (whether war be declared or not), civil war, rebellion, riots, social disorder, surrection, military or usurped power, or wilful participation in acts of violence.
  - vi) Radioactive contamination due to a nuclear accident.
  - vii) Any mental or functional disorder.
  - viii) Participation in sports or pastimes of a hazardous nature including (but not limited to) parachuting, potholing, mountaineering and hot air ballooning.
  - ix) Any condition existing prior to the Commencement Date except as stated in the Schedule.

#### Article 13 Changes to the Special Terms and Conditions

- 13.1 The Company reserves the right to change these Special Terms and Conditions and the benefits conferred by this Rider if there is a change in the law, legislation or taxation affecting the Company or the Base Plan, or if there is a change in circumstances which makes it impossible or impracticable for the Company to follow these Special Terms and Conditions.
- 13.2 None of these Special Terms and Conditions may be waived or modified except by endorsement issued by the Company and signed by an authorised official thereof, except where otherwise stated in the Standard Terms and Conditions.
- 13.3 The Company will notify the Policyholder of any changes to these Special Terms and Conditions and the benefits within four weeks from the date of the change. If the Policyholder does not agree with the change and does not so notify the Company within four weeks after the Company has sent notification thereof, he will be deemed to have accepted the change.

## HOSPITAL CASH BENEFIT RIDER

### Article 1 General Provisions

- 1.1 These Special Terms and Conditions apply to the Insurance only if this Rider has been effected as specified in the Schedule.
- 1.2 This Insurance is further governed by the relevant Standard Terms & Conditions applicable to the Base plan.

### Article 2 Insured & Claim Event

- 2.1 A person or persons in the case of joint life whose life is the object of this Rider as shown in the Schedule.
- 2.2 A Claim Event means the Insured's admission as an inpatient into a Hospital, as defined in Article 4 below, for the immediate treatment of any sickness or accidental bodily injury which is declared in writing to be necessary by a registered and qualified Medical Practitioner.

### Article 3 Benefits

- 3.1 Upon the happening of a Claim Event affecting the Insured or, in the event of a joint life Insurance, either Insured, the Company will make payment of benefits as provided for under Article 3.2 below provided that:
  - 3.1.1 The Claim Event first occurs while this Rider is still operative and is reported to the Company in accordance with Article 8 below.
  - 3.1.2 The period of hospitalisation necessitated by the Claim Event exceeds a continuous period of 48 hours from the time of first admission.
- 3.2 In the event of an admitted claim under this Rider, and regardless of the actual costs incurred, the Company will:
  - 3.2.1 pay Rs. 1,000/- for each completed 24 hour period of hospitalisation in respect of admission to a general or special ward, or
  - 3.2.2 pay Rs. 3,000/- for each completed 24 hour period of hospitalisation in respect of admission to an Intensive Care Unit,
  - 3.2.3 not pay for more than a maximum of 30 days for all periods of hospitalisation in anyone Policy Year and 180 days for all periods of hospitalisation throughout the term of the Rider.
- 3.3 In calculating the amount of the payment to be made under Article 3.2:
  - 3.3.1 Periods of admission shall be calculated from the time of admission to the time of discharge.
  - 3.3.2 Where two periods of hospitalisation are due to the same originating cause or event and are separated by not more than 90 days, the two periods of hospitalisation will be considered to be a single period of hospitalisation commencing on the first day of the first period of hospitalisation.
  - 3.3.3 In the case of admission to the general or special and intensive care unit in anyone period of 24 hours, the Company shall pay benefits as if the admission was to the intensive care unit provided that the period of admission to the intensive care unit is at least six continuous hours.

### Article 4 Definition of Hospital

- 4.1 In order to be classed as a Hospital in which hospitalisation may result in payment under this Rider, the establishment must meet all the following criteria:
  - a) It is established for indoor care and treatment of sickness and injuries, and has been registered as a hospital with the local authorities.
  - b) It has one or more qualified doctors (with the relevant medical qualifications) present at all times and is under the supervision of a registered and qualified medical practitioner.
  - c) It is a place where the daily records of patients are maintained and accessible to the Company's authorised officer.
  - d) It is a place which provides diagnostic and medical equipment and facilities needed in operations for the accommodation and treatment of injured persons and medical attention for any disease or childbirth.
  - e) It is a place where in-patient facilities are available, and which uses generally recognised scientific methods; and
  - f) It is a place with at least 15 in-patient beds.
- 4.2 Intensive Care Unit means a section, ward or wing of a Hospital which is under the constant supervision of an Intensive Care Unit Specialist, and which is specially equipped for treatment of patients:
  - a) who are in a critical condition, or
  - b) who require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and high-care wards.

### Article 5 Exclusions and Waiting Periods

- 5.1 No benefit will be payable if the hospitalisation is directly or indirectly caused by or aggravated by or related to
  - a) Any condition existing prior to the Commencement Date except as stated in the Schedule.
  - b) Routine examinations, preventative measures, check-ups or a medical examination not performed for the purpose of treating illnesses or injuries.
  - c) Treatment for idiopathic epilepsy and psychiatric conditions.
  - d) Dental treatment, supply or fitting of eye glasses, lenses or hearing aids.
  - e) Treatment which is not undertaken by a registered and qualified Medical Practitioner.
  - f) Attempted suicide or self-inflicted injuries.
  - g) Drug abuse, alcohol or solvent abuse, or the taking of drugs except in accordance with the direction of a registered medical practitioner.
  - h) Childbirth, (other than a Pregnancy Complication as defined in Article 5.5 below) abortion, contraceptive measures, fertility tests and treatment of infertility.
  - i) Cosmetic or plastic surgery, unless due to an accident and recommended by a registered and qualified medical practitioner.
  - j) Donation of an organ.
  - k) Compulsory vaccination.
  - l) Injuries resulting whilst flying in any kind of aircraft other than as a fare paying passenger in an aircraft of a licensed airline.



- m) Hazardous sports and pastimes - injuries resulting from taking part or practising for any hazardous hobby, pursuit or any race except as previously declared to and accepted by the Company.
  - n) War and civil commotion - injuries resulting from war, invasion, hostilities (whether war is declared or not), civil war, rebellion, revolution or taking part in a riot or civil commotion
  - o) Criminal Acts - injuries resulting from any criminal act or any attempt thereof.
  - p) Injuries resulting from nuclear reaction, radiation and nuclear or chemical contamination.
  - q) Injuries resulting from service in any military, police or similar organisation.
  - r) Injuries resulting from participation in strikes or other industrial disputes.
  - s) Care and/or treatment at an establishment which does not conform to the definition of a Hospital as set out in Article 4.
- 5.2 A "Waiting Period" under this Rider shall mean a continuous period of days immediately following the Commencement Date of the Rider or the date on which cover under the Rider is re-instated, where applicable.
- 5.3 For the purposes of this Article "Injury" means an accidental bodily injury that results from sudden, unexpected and violent external force independently of any other cause that is not excluded under Article 5.1 and occurs when the Rider is in force.
- 5.4 For the purposes of this Article "Sickness" means any physical sickness, disease or condition that is not excluded under Article 5.1 that first manifests itself when the Rider is in force.
- 5.5 For the purpose of this Article "Pregnancy Complication" means toxæmia, ectopic pregnancy or hyperemesis gravidarum.
- 5.6 There shall be no Waiting Period for hospitalisation due to Injury.
- 5.7 The Waiting Period for hospitalisation due to Sickness is 90 days, during which period no benefits shall be paid under this Rider for the Sickness.
- 5.8 The Waiting Period for hospitalisation due to a Pregnancy Complication is 365 days during which period no benefits shall be paid under this Rider for the Pregnancy Complication.
- 5.9 Pursuant to Articles 5.1 and 5.8, for the avoidance of doubt, no benefits shall be paid for hospitalisation due to pregnancy (except Pregnancy Complication), childbirth (including surgical delivery), abortion or miscarriage (except as a result of an Injury) and pre natal or post natal care.
- 5.10 Any hospitalisation that occurs outside of the Union of India.

#### Article 6 Charge for Rider

- 6.1 The charge in respect of this Rider, as determined by the Company, is made through deduction from the Insurance's Accumulation Unit Account in respect of Regular Premium by cancelling the appropriate number of units at their Selling Price with the same frequency as the charges for the Base Plan.
- 6.2 Charge for this Rider may be adjusted by the Company on each Anniversary, where necessary. The Company will inform the Insured if it is necessary to increase the charge for the Rider.

#### Article 7 Duration of the Rider

- 7.1 The Rider terminates at the end of the Premium Payment Term of the Base Plan as defined in the Standard Terms and Conditions or on the Anniversary on which the Insured in the case of single life or older of the Insureds in the case of joint Insurance attains Age 60, whichever is earlier.
- 7.2 The Rider terminates if cancelled by the Policyholder. The Rider will be terminated on the next following Anniversary subject to the condition that the written request is received at the Company address in India 30 days prior to the Anniversary.
- 7.3 The Rider terminates if the Insurance is terminated or cancelled for any reason or converted into a Paid-Up Insurance with zero Sum Insured.
- 7.4 The Rider terminates once Insured in the case of single life or both of the Insureds in the case of joint life receives the benefit payment for full 180 days as stipulated in Article 3.2.3.
- 7.5 The Company may at any time terminate this Rider, and it shall terminate upon the Company giving 60 days written notice to the Policyholder. No refund of charges made for the Rider or any adjustment to the Premium will be due or given in consequence of the termination, but no further charges shall be deducted by the Company after the date upon which the Rider is terminated.
- 7.6 No claims may be made after the termination of the Rider. However any claims made before cancellation will be considered in accordance with these Special Terms and Conditions.

#### Article 8 Claim Procedure

- 8.1 It is a condition precedent to the liability of the Company to make payment under this Rider that the Insured shall give a written notice within a period of thirty days after the period of hospitalisation. The Policyholder shall furnish at his own expense all evidence that the Company may require in support of the claim. The Company may require the Insured to sign any necessary consent form to allow the Company to receive the results of any medical examinations and/or tests. Failure to provide the necessary consent if required, will result in the immediate cancellation of this Rider. In this event, there will be no refund of any charges made in respect of this benefit.
- 8.2 The Company reserves the right to require proof of age before benefit is paid.

#### Article 9 Changes to the Special Terms and Conditions

- 9.1 The Company reserves the right to change these Special Terms and Conditions and the benefits conferred by the Rider if there is a change in the law, legislation or taxation affecting the Company or the main Insurance, or if there is a change in circumstances which makes it impossible or impracticable for the Company to follow these Special Terms and Conditions.
- 9.2 None of these Special Terms and Conditions may be waived or modified except by endorsement issued by the Company and signed by an authorised official thereof, except where otherwise stated in the Standard Terms and Conditions.
- 9.3 The Company will notify the Policyholder about any changes to these Special Terms and Conditions and the benefits within four weeks from the date of the change. If the Policyholder does not agree with the change and does not so notify the Company within four weeks after the Company has sent notification thereof, he/she will be deemed to have accepted the change.

**LIFESAVER PLUS**

**Age-wise annual Mortality Charge per Rs.1000/- Sum Assured**

Age	Male Life	Female Life	Age	Male Life	Female Life
0	0	0	38	2.06195	1.76870
1	0	0	39	2.25285	1.90555
2	0	0	40	2.47250	2.06195
3	0	0	41	2.68295	2.25285
4	0	0	42	2.88650	2.47250
5	0	0	43	3.12455	2.68295
6	0	0	44	3.41665	2.88650
7	0.46000	0.46000	45	3.76510	3.12455
8	0.46000	0.46000	46	4.17105	3.41665
9	0.44850	0.46000	47	4.63450	3.76510
10	0.47725	0.46000	48	5.15315	4.17105
11	0.56350	0.44850	49	5.72930	4.63450
12	0.67850	0.47725	50	6.36180	5.15315
13	0.78430	0.56350	51	7.05065	5.72930
14	0.85330	0.67850	52	7.79700	6.36180
15	0.91655	0.78430	53	8.59970	7.05065
16	0.97520	0.85330	54	9.45875	7.79700
17	1.03040	0.91655	55	10.37530	8.59970
18	1.08100	0.97520	56	11.34360	9.45875
19	1.12700	1.03040	57	12.25900	10.37530
20	1.16840	1.08100	58	13.21120	11.34360
21	1.20520	1.12700	59	14.38880	12.25900
22	1.23855	1.16840	60	15.79180	13.21120
23	1.26730	1.20520	61	17.42020	14.38880
24	1.29145	1.23855	62	19.27170	15.79180
25	1.31100	1.26730	63	21.34860	17.42020
26	1.32595	1.29145	64	23.65090	19.27170
27	1.33745	1.31100	65	25.49550	21.34860
28	1.34320	1.32595	66	27.79665	23.65090
29	1.34550	1.33745	67	31.30300	25.49550
30	1.34665	1.34320	68	35.18770	27.79665
31	1.36390	1.34550	69	39.48295	31.30300
32	1.40760	1.34665	70	44.22785	35.18770
33	1.46855	1.36390	71	49.45920	39.48295
34	1.55020	1.40760	72	55.21840	44.22785
35	1.65025	1.46855	73	61.55030	49.45920
36	1.76870	1.55020	74	68.50090	55.21840
37	1.90555	1.65025	75	76.12080	61.55030