

Customer Information Sheet: Aviva Secure Nest Annuity Plan

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Aviva Secure Nest Annuity Plan UIN:122N182V01	Part A
2	Policy Number	<<Policy Number>>	Part A
3	Type of Insurance Product / Policy	Immediate Annuity	Part A
4	Basic Policy Details	Instalment Premium <<Purchase Price>> Mode of Premium Payment Single Pay Sum Assured on Death <<Death Sum Assured>> Sum Assured on Maturity Not Applicable Premium Payment Term Not Applicable Policy Term Whole Life	Part A
5	Policy Coverage / Benefits Payable	Benefits Payable on Maturity Not Applicable Benefits Payable on Death: Death Benefit shall be applicable under these options only: 1. Option G: Life Annuity with Return of Purchase Price- Upon death of the annuitant, Purchase Price (excl taxes, if any) shall be paid as lumpsum immediately to the nominee	Part C Section 1



Aviva Life Insurance Company India Limited
 401-A, 4th Floor, Block A, DLF Cyber Park, Sector-20,
 NH-8, Gurugram, Haryana-122 016
www.avivaindia.com



Customer Service Helpline Number
 1800-103-77-66 (Toll Free)
 0124-270-9046



Email
customerservices@avivaindia.com

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
5	Policy Coverage / Benefits Payable	<p>and policy terminates thereafter.</p> <p>2. Option I: Joint Life Last Survivor Annuity with Return of Purchase Price- Upon death of the annuitant, Purchase Price (excl taxes, if any) shall be paid as lumpsum immediately to the nominee and policy terminates thereafter.</p> <p>3. Option J: NPS – Family Income- Purchase Price to be utilized in accordance with the PFRDA Regulation</p>	
6	Options Available (in case of Linked Insurance Products)	<p>Surrender Benefits Not Applicable</p> <p>Options to policyholders for availing benefits, if any, covered under the policy Not Applicable</p> <p>Other benefits/options payable, specific to the policy, if any Not Applicable</p>	NA
7	Option Available (in case of Annuity Product)	<p>Partial Withdrawal Not Applicable</p> <p>Top-up Provision Not Applicable</p> <p>Switches Not Applicable</p> <p>Settlement Option Not Applicable</p> <p>Any other Option Not Applicable</p>	Part C Section 1
		<p>Immediate Annuity Options</p> <ol style="list-style-type: none"> 1. Option A: Life Annuity 2. Option B: Annuity Guaranteed for 5 Years and for Life thereafter 3. Option C: Annuity Guaranteed for 10 Years and for Life thereafter 4. Option D: Annuity Guaranteed for 15 Years and for Life thereafter 5. Option E: Annuity Guaranteed for 20 Years and for Life thereafter 6. Option F: Annuity for Life increasing @ 3% per annum simple 7. Option G: Life Annuity with Return of Purchase Price 8. Option H: Joint Life Last Survivor Annuity 9. Option I: Joint Life Last Survivor Annuity with Return of Purchase Price 	

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
		10. Option J: NPS – Family Income (option available only for National Pension System (NPS) subscribers)	
8	Riders opted, if any	Not Applicable	NA
9	Exclusions (events where Insurance Coverage is not payable), if any	<p>Suicide Claim Provisions If the Annuitant/ Primary Annuitant/ Secondary Annuitant commits suicide at any time within 12 months from the date of commencement of risk, the suicidal death shall be treated as normal death. Accordingly, benefits payable on suicidal death will be same as benefits payable on normal death under all annuity options.</p>	Part F Section 3
10	Waiting / Lien Period, if any	Not Applicable	NA
11	Grace Period	Not Applicable	NA
12	Free Look Period	You have an option to return this Policy for cancellation at any time within the first thirty (30) days from the receipt of this Policy Document, if You disagree with any of these terms or conditions, You can return this Policy by submitting original Policy Document and a written request stating the reasons for the return.	Part D Section 4
13	Lapse, Paid-up and Revival of the Policy	Not Applicable	NA
14	Policy Loan, if applicable	Not Applicable	NA
15	Claims / Claims Procedure	<p>i. Claim Procedure: Detail claim procedure can be checked from https://www.avivaindia.com/claims-process-0</p> <p>ii. Turn Around Time (TAT) for claims settlement:</p> <ul style="list-style-type: none"> a. Death claim, except in cases warranting investigation - Within 15 days from the date of intimation of claim. b. Death claim warranting investigation - Within 45 days from the date of intimation of claim. c. Surrender, Partial Withdrawal - Within 7 days of receipt. d. Maturity Benefits, Survival Benefits, Annuity Payouts, Income Benefits etc. - On due date. <p>iii. Helpline Number: 1800-103-77-66</p>	Part F

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
15	Claims / Claims Procedure	<p>iv. Hospitals which are blacklisted or from where no claims will be accepted by insurer: NA for us</p> <p>v. Downloading / getting claim form: Death/rider claim forms can be downloaded from https://www.avivaindia.com/form-and-resource-help-desk</p>	
16	Policy Servicing	<p>a. Call at 1800-103-7766 / 1800-180-2266 or E-mail: customerservices@avivaindia.com</p> <p>b. Contact Grievance Redressal Officer (GRO) at i. Head Office; or ii. Call at 0-124-2709046, or iii. Email: complaints@avivaindia.com</p> <p>c. IRDA of India Grievance Call Centre (IGCC) TOLL FREE NO:155255 or 1800 4254732 Email ID: complaints@irdai.gov.in You can also register Your complaint online at http://www.igms.irdai.gov.in</p> <p>d. Office of the Governing Body of Insurance Council 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz (W), MUMBAI -400021. Tel:- 022-26106245/ 022-26106980, Fax:- 022-26106949, E mail: inscouncil@gmail.com</p> <p>e. Insurance Ombudsman The address of the Insurance Ombudsman are attached herewith and may also be obtained from the following link on the internet. Link - https://www.cioins.co.in/ombudsman</p>	Part G
17	Grievances / Complaints	<p>a. Head Office Aviva Life Insurance Company India Limited, 401-A, 4th Floor, Block-A, DLF Cyber Park, Sector-20, NH-8, Gurugram, Haryana-122016 or</p> <p>b. Call at 0124-2709046; or</p> <p>c. email: gro@avivaindia.com</p> <p>d. Our Website www.avivaindia.com or IRDAI's website www.irdai.gov.in for update contact details of the Insurance Ombudsman</p>	Part G



In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Signature of the Policyholder

Date: