

Aviva Signature 3D Term Plan

A Non-Linked Non-Participating Individual Pure Risk Life Insurance Plan.

UIN:122N148V02



We are constantly playing tug-of-war with uncertainties in life. By being proactive, we can pull the rope to our side and take control of the situation. With proactive measures in our daily life towards a healthy lifestyle, we can unlock a life of abundance.

We try to keep uncertainties at bay by adopting healthy habits like following a fitness regime, taking a balanced diet, doing yoga etc. However it's not possible for us to avoid the inevitable. While we take care of our physical and mental health, our comprehensive well-being is incomplete without a cover for our financial health. As we embrace a holistic lifestyle, that covers all bases, we become better prepared to take on the challenges that await us.

By choosing the right Life Insurance plan that provides us with three dimensions of security, we would get peace of mind knowing we are taking active steps to be fully covered.

Introducing, Aviva Signature 3D Term plan, a Life Insurance plan that provides financial cover against the **3Ds – Death, Disability, and Disease**. So now, get all-round protection and be ready for what's next!

We would provide financial security through	
In case of Death	Lumpsum, Lumpsum + Increasing Income
In case of Disease & Disability	Lumpsum or / and Waiver of all future Premiums
In Case of Survival	Get back 100% of the Premiums Paid excluding taxes and extra Premiums if any, on survival till maturity

Aviva Signature 3D Term Plan shall ensure that even if the bread winner is not around, the financial future of the family members is secure.



**Whole Life
Coverage**



**Secure Financial
Future**



**Higher Coverage
with Less Premium**



**Special Rates for
Non-Tobacco users**



**Special Rates for
Female Lives**



**Additional Protection
through Riders**

Benefits

- ◆ **Comprehensive financial protection to your family**
- ◆ **Customize your plan from a plethora of options**
- ◆ **Get back all Premiums Paid on survival till maturity with Return of Premium option**
- ◆ **Waiver of Premiums in case of Critical / Terminal Illness***
- ◆ **Receive payout upon the first diagnosis of any Critical Illness^ covered under the plan**
- ◆ **Additional Sum Assured on Accidental Death#**
- ◆ **Special Premium rates for female lives and non-tobacco users #For Sum Assured more than ₹50.50 Lakh**
- ◆ **Receive upto ₹1 Cr./- of Life Coverage upon diagnosis of any Terminal Illness~**
- ◆ **Option to buy the policy under MWP Act to prevent wrongful claim of Life Insurance monies**

*The Waiver of Premiums is applicable in case of Aviva New Critical Illness Rider and 3D - Accelerated option.

^In case Aviva New Critical Illness Rider or Aviva Cancer Cardio Rider is opted at inception.

#In case Aviva Accidental Casualty Rider is opted at inception.

~If the 3D - Accelerated option is chosen.

Things to Know

1. When should you buy Term Insurance

The best time to buy the Term Insurance is now as this will ensure that you get the life cover at lower Premiums for the desired Policy Term.

2. How much life cover should you choose

The life cover depends on your Annual Income at present. The rule of thumb is that your life cover should be equal to 20 times your Annual Income.

3. How should you choose the Policy Term

Your Policy Term should be equal to your Retirement Age minus Current Age. (This is basis the assumption that by then you would have taken care of all your liabilities). If you do not have a set age for Retirement, then you might want to opt for the Whole Life option.

Or you may decide your Policy Term at affordable Premiums.

Definitions

1. "Annualized Premium" shall be the Premium amount payable in a year chosen by the Policyholder, excluding the taxes, Rider Premiums, underwriting Extra premiums and loadings for modal Premiums, if any.
2. "Sum Assured on Death" would be the "Basic Death Sum Assured" which is an absolute amount of benefit which is guaranteed to become payable on death of the Life Insured in accordance to benefits chosen at inception of policy.
3. "Grace Period" means the time granted by the Insurer from the due date for the payment of Premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the policy. The Grace Period for payment of the premium shall be 30 days for Yearly, Half-Yearly and Quarterly modes of Premium payment. For monthly mode, 15 days Grace period is allowed. In case of death during grace period, the due unpaid premium up to the next policy anniversary will be deducted from the Death Benefit.
4. "Total Premiums Paid" means total of all the premiums received, excluding any extra Premium, any Rider Premium and taxes.

5. “Extra Premium” would mean, the amount of extra Premium charged for extra mortality risk.

Important Notes

Taxes including but not limited to Goods & Service Tax, Cesses as applicable shall also be levied as notified by the Government from time to time. Tax laws are subject to change.

The product shall be offered to Males, Females and Transgender people.

How does this plan protect you

You can choose your level of protection by selecting one of the below options:

Options	Benefits
3D - Pure Term	This option provides Life Insurance coverage in the form of lumpsum payment In the event of death of the Life Insured, Base Sum Assured shall be payable and the policy will terminate thereafter Nothing is payable in case the insured survives till maturity date
3D - Accelerated	This option provides Life Insurance Coverage in the form of lumpsum payment The minimum Sum Assured for this option is ₹50.50 lakh There is an in-built accelerated Terminal Illness benefit to the tune of 50% of the Base Sum Assured On the happening of the Terminal Illness, 50% of the Base Sum Assured or ₹1 Cr., whichever is the lower shall be payable All future Premiums are waived after the claim is paid for Terminal Illness In the event of death of the Life Insured, the Base Sum Assured shall be payable after deducting the amount already paid towards Terminal Illness, and the policy will terminate Terminal Illness is defined as an advanced or rapidly progressing incurable and un-correctable medical condition,

Options	Benefits
	which in the opinion of two (2) independent Medical Practitioners specializing in treatment of such illness, has greater than 50% chance of death of the Life insured within 6 months from the date of diagnosis of the Terminal Illness. The Policyholder / Company has the right for independent assessment of the Terminal Illness Nothing is payable in case the insured survives till maturity date
3D - Family Plus	This option provides Life Insurance coverage in the form of lumpsum payment along with Regular Monthly Payouts (RMP) In the event of death of the Life Insured, Base Sum Assured shall be payable as a lumpsum In addition, a Regular Monthly Payout is also payable for 10 years (120 months) starting from monthly anniversary following the date of death of the life insured. Amount of first 12 Regular Monthly Payouts shall be equal to 0.25% of Base Sum Assured. This payout will increase by 8% p.a. compounded yearly, each year on the month following the death anniversary Nothing is payable in case the insured survives till maturity date
3D - TROP	This option provides Life Insurance Coverage in the form of lumpsum payment The minimum Sum Assured for this option is ₹50.50 Lakh In the event of death of the Life Insured, Base Sum Assured shall be payable and the policy will terminate In case the Life Insured survives till maturity date, Total Premiums Paid[#] shall be returned to the policyholder

[#]**Total Premiums Paid** means total of all the Premiums received, excluding any extra Premium, any Rider Premium and taxes.

Sample Rates

Male, Annual Premium Rates, Policy Term 30 Years

3D - Pure Term						
Age / Sum Assured	₹5 Lakh	₹15 Lakh	₹25 Lakh	₹55 Lakh	₹75 Lakh	₹1 Cr.
30	₹1,949	₹4,346	₹6,744	₹6,805	₹8,941	₹11,371
38	₹2,902	₹7,207	₹11,512	₹11,954	₹15,963	₹20,734
45	₹4,798	₹12,893	₹20,989	₹22,094	₹29,790	₹39,170

3D - Family Plus						
Age / Sum Assured	₹5 Lakh	₹15 Lakh	₹25 Lakh	₹55 Lakh	₹75 Lakh	₹1 Cr.
30	₹2,297	₹5,391	₹8,486	₹8,583	₹11,339	₹14,568
38	₹3,560	₹9,181	₹14,802	₹15,323	₹20,557	₹26,859
45	₹6,038	₹16,613	₹27,188	₹28,618	₹38,686	₹51,031

Eligibility

Criteria	3D - Pure Term	3D - Accelerated	3D - Family Plus	3D - TROP
Minimum Sum Assured	₹5 Lakh	₹50.50 Lakh	₹5 Lakh	₹50.50 Lakh
Maximum Sum Assured (Other than POSP's)	No Limit subject to Board Approved Underwriting Policy Base Sum Assured is available in the multiples of ₹50,000			

Criteria	3D - Pure Term	3D - Accelerated	3D - Family Plus	3D - TROP
Minimum Annualized Premium	₹1,463	₹3,981	₹1,644	₹7,142
Maximum Annualized Premium	Depends upon the maximum Sum Assured			
Minimum Entry Age	18 Years Last Birthday			
Maximum Entry Age	65 Years Last Birthday			
Maximum Death Sum Assured for POSPs shall be ₹25 Lakh (per life) subject to Board Approved Underwriting Policy. 3D - Pure Term option is available via POSPs. No Riders available with POSP version				
Minimum Maturity Age	28 Years Last Birthday			
Maximum maturity 80 Years age for POSPs is: 65 Yrs, subject to other boundary conditions of the plan	1. Regular Premium other than Whole of Life: 80 Years 2. Limited Premium other than Whole of Life: 80 Years 3. Limited Premium Whole of Life: 99 Years	1. Regular Premium other than Whole of Life: 80 Years 2. Limited Premium other than Whole of Life: 80 Years	1. Regular Premium other than Whole of Life: 80 Years 2. Limited Premium other than Whole of Life: 80 Years	80 Years

Policy Term & Premium Payment Term

3D - Pure Term

Policy Term		
	Min. Policy Term	Max. Policy Term
Regular Premium	10 years	62 years
Limited Premium	15 years	62 years
Whole Life with Limited Premium	34 years	81 years

Premium Payment Term		
	Min. Premium Payment Term	Max. Premium Payment Term
Regular Premium	10 years	62 years
Limited Premium other than Whole Life	10, 15, 20, 25, 30 years	
Whole Life with Limited Premium	Minimum (70 minus Entry Age, 30 Years), 10, 15, 5 Years PPT is allowed only with Entry Age of 65 Years	

3D - Accelerated

Policy Term		
	Min. Policy Term	Max. Policy Term
Regular Premium	10 years	62 years
Limited Premium	15 years	62 years

Premium Payment Term		
	Min. Premium Payment Term	Max. Premium Payment Term
Regular Premium	10 years	62 years
Limited Premium	10, 15, 20, 25, 30 years	

3D - Family Plus

Policy Term		
	Min. Policy Term	Max. Policy Term
Regular Premium	10 years	62 years
Limited Premium	15 years	62 years

Premium Payment Term		
	Min. Premium Payment Term	Max. Premium Payment Term
Regular Premium	10 years	62 years
Limited Premium	10, 15, 20, 25, 30 years	

3D - TROP

Policy Term		
	Min. Policy Term	Max. Policy Term
Regular Premium	15 years	62 years
Limited Premium	20 years	62 years
	25 years	
	30 years	
	35 years	

Premium Payment Term		
	Min. Premium Payment Term	Max. Premium Payment Term
Regular Premium	15 years	62 years
Limited Premium	15, 20, 25, 30 years	

How It Works

Contingent Event on which Insurance Benefit is payable	Conditions for Payment	How & When the Insurance Benefit would be payable	Amount of benefit			
			3D - Pure Term	3D - Accelerated	3D - Family Plus	3D - TROP
Death of the Life Insured during the Policy Term	Policyholder has paid all due Premiums till date of death (Applicable for all options)	How: Lumpsum When: On death of the Life Insured during the Policy Term	Base Sum Assured	Base Sum Assured	Base Sum Assured plus a Regular Monthly Payout is also payable for 10 years, starting from monthly anniversary following the date of death of the Life Insured. Amount of first 12 Regular Monthly Payouts	Base Sum Assured

					shall be equal to 0.25% of Base Sum Assured. This payout will increase by 8% p.a. compounding yearly on each year on the month following the death anniversary	
Survival of the Life Insured till maturity date	Policyholder has paid all due Premiums till maturity date (Applicable for all options)	How: Lumpsum When: Maturity Date	Nil	Nil	Nil	100% of the Total Premiums Paid [#] .
Surrender	Surrender by the policyholder (Applicable only for 3D - TROP option)	How: Lumpsum When: On Surrender of the policy during the Policy Term	Nil	Nil	Nil	Surrender Value (Higher of Guaranteed Surrender Value or Special Surrender Value)

The Policyholder can opt for any of the following 3 Riders:

1. **Aviva Accidental Casualty Non-Linked Rider (UIN:122B035V01)** - Available with Regular / Limited Premium Policy for all Base Cover options
2. **Aviva New Critical Illness Non-Linked Rider (UIN:122B036V02)** - Available with Regular Premium Policy of 3D - Pure Term / 3D - Accelerated / 3D - Family Plus options only
3. **Aviva Cancer Cardio Non-Linked Rider (UIN:122B037V02)** - Available with Regular Premium Policy of 3D - Pure Term / 3D - Accelerated / 3D - Family Plus options only

Minimum and Maximum Sum Assured

	Sum Assured Band (Base Policy)	₹5 Lakh to ₹25 Lakh POS)	₹5 Lakh to ₹50 Lakh	₹50.50 Lakh and Above
Aviva Accidental Casualty Non-Linked Rider	Minimum Sum Assured	NA	₹5 Lakh	
	Maximum Sum Assured	NA	Up to ₹30 Lakh	Up to ₹50 Lakh
Aviva New Critical Illness Non-Linked Rider	Minimum Sum Assured	NA	₹1 Lakh	
	Maximum Sum Assured	NA	Up to ₹10 Lakh	Up to ₹50 Lakh
Aviva Cancer Cardio Non-Linked Rider	Minimum Sum Assured	NA	₹1 Lakh	
	Maximum Sum Assured	NA	Up to ₹10 Lakh	Up to ₹50 Lakh

Note

Overall, the total Rider Sum Assured under each of the above Riders cannot be more than ₹50 Lakh on a single life considering all policies issued by Aviva

Rider Sum Assured shall always be less than or equal to the Base Sum Assured subject to the minimum as per above table

Aviva New Critical Illness Non-Linked Rider and Aviva Cancer Cardio Non-Linked Rider cannot be opted for together under this plan

No Rider is available in case the policy is solicited via POSPs channel

Aviva Accidental Casualty Rider (UIN:122B035V01)

In case this Rider is opted for, and Life Insured dies due to an accident* during the Rider Policy Term Accidental Death Rider Sum Assured shall be payable.

Definitions

Accident: An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.

“Accidental Death” shall mean death:

- I. which is caused by Bodily Injury resulting from an accident and
- II. which occurs due to the said Bodily Injury solely, directly and independently of any other causes and
- III. which occurs within 180 days of the occurrence of such accident
- IV. is not a result from any of the causes listed in the exclusions for accidental death benefit.

"Bodily Injury" means injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.

Aviva New Critical Illness Non Linked Rider (UIN: 122B036V01)

S.No.	Critical Illness
01	Cancer of Specified Severity
02	Myocardial Infarction (First Heart Attack of Specific Severity)
03	Open Chest CABG
04	Open Heart Replacement or Repair of Heart Valves

S.No.	Critical Illness
05	Coma of Specified Severity
06	Kidney Failure Requiring Regular Dialysis
07	Stroke Resulting in Permanent Symptoms
08	Major Organ / Bone Marrow Transplant
09	Permanent Paralysis of Limbs
10	Motor Neuron Disease with Permanent Symptoms
11	Multiple Sclerosis with Persisting Symptoms
12	Benign Brain Tumor
13	Blindness
14	Deafness
15	End Stage Lung Failure
16	End Stage Liver Failure
17	Loss Of Limbs
18	Major Head Trauma
19	Primary (Idiopathic) Pulmonary Hypertension
20	Third Degree Burns
21	Aplastic Anaemia
22	Medullary Cystic Disease
23	Parkinson's Disease
24	Apallic Syndrome
25	Major Surgery of the Aorta
26	Fulminant Viral Hepatitis - resulting in acute liver failure
27	Cardiomyopathy
28	Muscular Dystrophy
29	Poliomyelitis - resulting in paralysis
30	Chronic Recurring Pancreatitis
31	Bacterial Meningitis - resulting in persistent symptoms
32	Loss of Independent Existence
33	Alzheimer's Disease [before age 65] – requiring constant supervision
34	Chronic Adrenocortical Insufficiency (Addison's Disease)
35	Sporadic Creutzfeldt-Jakob Disease (sCJD)
36	Acute Viral Encephalitis - resulting in persistent symptoms
37	Necrotising Fasciiti
38	Severe Rheumatoid Arthritis

S.No.	Critical Illness
39	Systemic Lupus Erythematosus - with involvement of heart, kidneys or brain
40	Systemic Sclerosis (Scleroderma) – with organ involvement
41	Amputation of Feet Due to Complications from Diabetes
42	Myasthenia Gravis
43	Infective Endocarditis
44	Pheochromocytoma
45	Eisenmenger's Syndrome
46	Severe Ulcerative Colitis
47	Crohn's Disease
48	Loss of Speech
49	Amyotrophic Lateral Sclerosis (Lou Gehrig's disease)

Aviva Cancer Cardio Non-Linked Rider (UIN:122B037V02):

1. Cancer of Specified Severity

A malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

The following are excluded:

- I. All tumors which are histologically described as Carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical Dysplasia CIN-1, CIN - 2 and CIN-3
- II. Any Non-Melanoma Skin Carcinoma, unless there is evidence of metastases to lymph nodes or beyond
- III. Malignant Melanoma that has not caused invasion beyond the epidermis
- IV. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- V. All Thyroid Cancers histologically classified as T1N0M0 (TNM Classification) or below
- VI. Chronic Lymphocytic Leukaemia less than RAI stage 3

- VII. Non-invasive Papillary Cancer of the bladder histologically described as TaN0M0 or of a lesser classification
- VIII. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs

2. Myocardial Infarction (First Heart Attack of Specific Severity)

The first occurrence of heart attack or Myocardial Infarction, which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for Myocardial Infarction should be evidenced by all of the following criteria:

- I. A history of typical clinical symptoms consistent with the diagnosis of acute Myocardial Infarction (For e.g. typical chest pain)
- II. New characteristic electrocardiogram changes
- III. Elevation of infarction specific enzymes, Troponins or other specific biochemical markers

The following are excluded:

- Other acute Coronary Syndromes
- Any type of Angina Pectoris
- A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

Aviva Signature 3D Term Plan – About premium payment

Yearly, Half-Yearly, Quarterly and Monthly modes of Premiums are permitted.

Following factors would be applied for different modes of Premium over the Annual Premium:

Mode	Factor
Monthly	0.0871
Quarterly	0.2591
Half Yearly	0.5108
Yearly	1.0000

Rebate on Large Sum Assured:

For large Sum Assured cases, there would be a high Sum Assured rebate on the

Tabular Premium Rate applicable. Please refer Annexure I for High Sum Assured rebates.

Non Forfeiture Benefits for 3D - Pure Term, 3D - Accelerated & 3D - Plus Options.

If the due Regular / Limited premium is not paid before the expiry of the Grace Period, then the policy will lapse and risk cover will cease immediately.

Policy shall not acquire any Surrender Value or Paid-up value. However, Policyholders can exit the contract during the remaining policy tenure under a Limited Premium Policy, provided all due Premiums have been paid till the Premium Payment Term. There will be no Exit Value for Regular Premium Policy.

The Exit Value as per the following formula will be paid and the contract will terminate thereafter.

$$\frac{60\% \times \{\text{Total Premiums Paid till date of Exit} \times \text{Outstanding Policy duration in complete months as on date of Exit}\}}{\{\text{Original Policy Term (in months)}\}}$$

Non Forfeiture Benefits for 3D - TROP Option

a) If at least 2 years Regular / Limited premiums have not been paid:

If the due Premium of the first policy year has not been paid before the expiry of the Grace Period, then the policy will lapse without acquiring any benefit. If a lapsed policy has not been revived within five years from the date of first unpaid due Premium (revival period), the policy will be terminated at end of the revival period without any benefit / payout.

b) If at least 2 years Regular / Limited premiums have been paid:

If all due Premiums of the first policy year have been paid provided the policy has completed first policy year and any subsequent due Premium is not paid before the expiry the Grace Period, the policy will become a Paid-up Policy with reduced benefits as under:

$$\frac{\text{Paid-up Death Sum Assured} = \text{Total number of Regular / Limited Premiums Paid} \times \{\text{Original Policy Term (in months)}\}}{\text{Total number of Regular / Limited Premiums Payable under the contract} \times \text{Base Sum Assured}}$$

In case of death of the Life Insured before maturity, the Paid-up Death Sum Assured shall be payable in respect of a Paid-up policy.

In case the Life Insured of a Paid-up policy survives till the maturity date then Paid up Maturity Sum Assured shall be payable. The Paid-up Maturity Sum Assured shall be

$$\text{Paid-up Maturity Sum Assured} = \frac{\text{Total number of Regular / Limited Premiums Paid}}{\text{Total number of Regular / Limited Premiums Payable under the contract}} \times \text{Maturity Sum Assured}$$

3D - TROP Option: Surrender Value for Regular / Limited Premium Policy:

Policy can be surrendered by the Policyholder anytime during the Policy Term after completion of first policy year provided one full year Premium has been received. The Surrender Value payable shall be greater of the Guaranteed Surrender Value and the Special Surrender Value.

Guaranteed Surrender Value (GSV) = GSV Factor X Total Premiums Paid[#]

For GSV factors refer Annexure II

[#]Total Premiums Paid means total of all the premiums received, excluding any extra premium, any Rider Cover Premium and taxes.

Special Surrender Value (SSV) = SSV Factor X Paid-up Maturity Sum Assured

SSV factors can be reviewed by the Company from time to time with prior approval of IRDAI.

Policy Loan

Policy Loan is allowed only under '3D - TROP' option subject to following conditions:

1. Loan can be availed after acquiring the surrender value by the policy.
2. Maximum 50% of Surrender Value.
3. The Policy shall be assigned absolutely to and held by the Us as security for the repayment of Loan and of the interest thereon.
4. The current interest rate on Policy loan is 9.23% p.a. compounded yearly. The interest rate on loan shall be calculated as the Average Annualized 10-year

benchmark G-Sec Yield (over last 6 months) + 2%. The interest rate shall be reviewed annually on 31st March every year and any change in the interest rate shall be effective from 1st April.

5. The source of 10-year benchmark G-sec yield shall be RBI Negotiated Dealing System-Order Matching segment (NDS-OM). Any change in the methodology of calculation of interest rate shall be done with prior approval of the Authority.
6. Before any Benefits/claim are paid out, loan outstanding together with the interest thereon will be deducted and the balance amount will be payable.
7. An in-force or fully Paid-up policy shall not be foreclosed for non-repayment of loan. For other than in-force or fully Paid-up policy, in case the outstanding loan amount including interest exceeds the surrender value, the policy shall be foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy subject to terms and conditions of the policy contract.

Free Look Period

This is an option to review the policy following receipt of the policy document. The Policyholder has a free look period of 30 days from the date of receipt of the policy document, to review the terms and conditions of the policy and where the Policyholder disagrees to any of those terms and conditions, the Policyholder has the option to return the policy to the Company for cancellation, stating the reasons for his objection. Then the Policyholder shall be entitled to a refund of the Premium after deducting proportionate risk premium, expenses incurred on medicals and stamp duty charges, if any.

Non-Forfeiture Benefits for 3D - TROP Option

a) If First Policy Year Premium has not been paid:

If the due Premium of the first policy year has not been paid before the expiry of the Grace Period, then the policy will lapse without acquiring any benefit. If a lapsed policy has not been revived within five years from the date of first unpaid due Premium (revival period), the policy will be terminated at end of the revival period without any benefit / payout.

b) If First Policy Year Premium has been paid:

If all due Premiums of the first policy year have been paid provided the policy has completed first policy year and any subsequent due Premium is not paid before the expiry the Grace Period, the policy will become a Paid-up Policy with reduced benefits as under:

Suicide Clause

In case of death of the life insured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the Nominee or Beneficiary of the Policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available, if any, as on the date of death whichever is higher, provided the policy is in-force.

Grace Period

Grace Period means the time granted by the Insurer from the due date for the payment of Premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the Terms & Conditions of the policy. The Grace Period for the payment of Premium shall be 30 days for payment of yearly, half yearly, quarterly premiums and 15 days for monthly payments. In case of death of the Life Insured during the Grace Period, all the outstanding premiums till the next policy anniversary shall be deducted from the death benefit.

Revival / Alteration Charges

A lapsed/Paid-up policy can be revived during the Policy Term, but within a period of 5 years i.e. Revival Period, from the date of first unpaid premium by submitting the proof of continued insurability of the life insured to the satisfaction of the Company as per the Company's Board approved prevailing underwriting policy by making the payment of all due unpaid Premiums together with interest payment for the period from the unpaid Premium due date to the date of reinstatement / revival at 9% per annum compounded monthly plus taxes if any. A policy, once surrendered, cannot be revived.

The Company reserves the right to revive a lapsed policy as per Company's Board approved underwriting guidelines. Further the Company reserves the right to impose any extra Premium as a result of underwriting. At the time of revival, the cost of medical examination and special tests, if any, will be borne by the Policyholder. Alteration between different modes of Premium payment is allowed at any policy anniversary. No other alteration is allowed under this Plan.

Nomination & Assignment

Nomination, as defined under section 39 of Insurance Act, 1938 as amended from time to time, and Assignment, as defined under section 38 of Insurance Act, 1938 as amended from time to time, is allowed under this policy.

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 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.

Founded in 1884, Dabur is one of India's oldest and largest groups of companies. It is the country's leading producer of traditional healthcare products.

Section 41

In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time.

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:
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

In case of fraud or misrepresentation, the policy shall be cancelled immediately by paying the Surrender Value, subject to the fraud or misrepresentation being established by the Company in accordance with Section 45 of the Insurance Act, 1938, as amended from time to time. Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time by Insurance Laws (Amendment) Act 2015 are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policy whichever is later.

2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policy whichever is later.

For this, the Insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a Life Insurance Policy:
 - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
 - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
 - c. Any other act fitted to deceive; and
 - d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a Life Insurance Policy on the ground of Fraud, if the Insured / Beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or Beneficiaries.
6. Life Insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of Life Insurance is Based.

7. In case repudiation is on ground of misstatement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the Insurer. The onus is on Insurer to show that if the Insurer had been aware of the said fact, no Life Insurance Policy would have been issued to the insured.
9. The Insurer can call 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 of age of life Insured. So, this Section will not be applicable for questioning age or adjustment Based on proof of age submitted subsequently.

Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Insurance Laws (Amendment) Act, 2015 Gazette Notification dated March 23, 2015 for complete and accurate details.

Annexure I

Pure Risk: SA from ₹5 to 50 Lakh (Regular Premium)

SA (in Lakh) starting from	To	SA (in lakh)	Rebate in 'Regular Premium' Tabular Premium Rate Table	
5.50	To	9.50	-	₹7.50 for each ₹50,000 of Sum Assured bought in excess of ₹5 Lakh till ₹9.50 Lakh
10	To	10	₹75	Flat
10.50	To	14.50	₹75	Plus ₹2.50 for each ₹50,000 of Sum Assured bought in excess of ₹10 Lakh till ₹14.50 Lakh
15	To	15	₹100	Flat
15.50	To	19.50	₹100	Plus ₹1.50 for each ₹50,000 of Sum Assured bought in excess of ₹15 Lakh till ₹19.50 Lakh
20	To	20	₹115	Flat
20.50	To	50	₹115	Plus ₹0.50 for each ₹50,000 of Sum Assured bought in excess of ₹20 Lakh till ₹50 Lakh

Pure Risk: SA from 5 to 50 Lakh (Limited Premium)

SA (in Lakh) starting from	To	SA (in lakh)	Rebate in 'Regular Premium' Tabular Premium Rate Table	
5.50	To	9.50	-	₹8.50 for each ₹50,000 of Sum Assured bought in excess of ₹5 Lakh till ₹9.50 Lakh
10	To	10	₹85	Flat
10.50	To	14.50	₹85	Plus ₹3.00 for each ₹50,000 of Sum Assured bought in excess of ₹10 Lakh till ₹14.50 Lakh
15	To	15	₹115	Flat
15.50	To	19.50	₹115	Plus ₹1.50 for each ₹50,000 of Sum Assured bought in excess of ₹15 Lakh till ₹19.50 Lakh
20	To	20	₹130	Flat
20.50	To	50	₹130	Plus ₹0.50 for each ₹50,000 of Sum Assured bought in excess of ₹20 Lakh till ₹50 Lakh

3D - TROP: SA>50 Lakh Regular Premium

SA (in Lakh) starting from	To	SA (in lakh)	Rebate in 'Regular Premium' Tabular Premium Rate Table for TROP	
51	To	74.50	-	₹0.22 for each ₹50,000 of Sum Assured bought in excess of ₹50.50 Lakh till ₹74.50 Lakh
75	To	75	₹11.00	Flat
75.50	To	99.50	₹11.00	Plus ₹0.10 for each ₹50,000 of Sum Assured bought in excess of ₹75 Lakh till ₹99.50 Lakh
100	To	100	₹16.00	Flat
100.50	To	199.50	₹16.00	Plus ₹0.035 for each ₹50,000 of Sum Assured bought in excess of ₹100 Lakh till ₹199.50 Lakh
200	To	200	₹23.00	Flat
200.50	To	499.50	₹23.00	Plus ₹0.005 for each ₹50,000 of Sum Assured bought in excess of ₹200 Lakh till ₹499.50 Lakh
500	To	No Limit	₹27.50	Flat

3D - TROP: SA>50 Lakh Regular Premium

SA (in Lakh) starting from	To	SA (in lakh)	Rebate in 'Regular Premium' Tabular Premium Rate Table for TROP	
51	To	74.50	-	₹0.24 for each ₹50,000 of Sum Assured bought in excess of ₹50.50 Lakh till ₹74.50 Lakh
75	To	75	₹12	Flat
75.50	To	99.50	₹12	Plus ₹0.10 for each ₹50,000 of Sum Assured bought in excess of ₹75 Lakh till ₹99.50 Lakh
100	To	100	₹17	Flat
100.50	To	199.50	₹17	Plus ₹0.035 for each ₹50,000 of Sum Assured bought in excess of ₹100 Lakh till ₹199.50 Lakh
200	To	200	₹24	Flat
200.50	To	499.50	₹24	Plus ₹0.005 for each ₹50,000 of Sum Assured bought in excess of ₹100 Lakh till ₹499.50 Lakh
500	To	No Limit	₹28.50	Flat

Pure Risk SA>50 Lakh Regular Premium
(3D - Pure Term; 3D - Accelerated; 3D - Family Plus)

SA (in Lakh) starting from	To	SA (in lakh)	Rebate in 'Regular Premium' Tabular Premium Rate Table for TROP	
51	To	74.50	-	₹0.11 for each ₹50,000 of Sum Assured bought in excess of ₹50.50 Lakh till ₹74.50 Lakh
75	To	75	₹5.50	Flat
75.50	To	99.50	₹5.50	Plus ₹0.11 for each ₹50,000 of Sum Assured bought in excess of ₹75 Lakh till ₹99.50 Lakh
100	To	100	₹11.00	Flat
100.50	To	199.50	₹11.00	Plus ₹0.015 for each ₹50,000 of Sum Assured bought in excess of ₹100 Lakh till ₹199.50 Lakh
200	To	200	₹14.00	Flat
200.50	To	499.50	₹14.00	Plus ₹0.005 for each ₹50,000 of Sum Assured bought in excess of ₹200 Lakh till ₹499.50 Lakh
500	To	No Limit	₹17.00	Flat

3D - TROP: SA>50 Lakh Regular Premium

SA (in Lakh) starting from	To	SA (in lakh)	Rebate in 'Regular Premium' Tabular Premium Rate Table for TROP	
51	To	74.50	-	₹0.14 for each ₹50,000 of Sum Assured bought in excess of ₹50.50 Lakh till ₹74.50 Lakh
75	To	75	₹7.00	Flat
75.50	To	99.50	₹7.00	Plus ₹0.10 for each ₹50,000 of Sum Assured bought in excess of ₹75 Lakh till ₹99.50 Lakh
100	To	100	₹12.00	Flat
100.50	To	199.50	₹12.00	Plus ₹0.02 for each ₹50,000 of Sum Assured bought in excess of ₹100 Lakh till ₹199.50 Lakh
200	To	200	₹16.00	Flat
200.50	To	499.50	₹16.00	Plus ₹0.005 for each ₹50,000 of Sum Assured bought in excess of ₹200 Lakh till ₹499.50 Lakh
500	To	No Limit	₹19.00	Flat

Annexure II GSV Factors

[illegible]

Annexure II GSV Factors

Policy Year of Surrender	Guaranteed Surrender Value Scales: Yearly Factors: Aviva Signature 3D Term Plan: Option 3D - TROP																							
	POLICY TERM																							
	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%	51%
6	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%
7	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	53%	52%	52%	52%
8	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%	53%
9	57%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%	55%	55%	54%	54%	54%	54%	54%	54%	54%
10	58%	58%	58%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%	56%	55%	55%	55%	55%	55%	55%	55%	55%
11	59%	59%	59%	59%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	57%	57%	56%	56%	56%	56%	56%	56%	56%	56%
12	61%	60%	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%	57%	57%	56%	56%	56%
13	62%	62%	61%	61%	61%	60%	60%	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%	58%	57%	57%	57%	57%
14	63%	63%	63%	62%	62%	62%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%	58%	58%	58%	58%	58%
15	65%	64%	64%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	60%	60%	60%	60%	60%	59%	59%	59%	59%	59%
16	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%	62%	62%	62%	61%	61%	61%	61%	61%	60%	60%	60%	60%	60%	59%
17	67%	67%	66%	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%	61%	61%	60%	60%
18	69%	68%	67%	67%	67%	66%	66%	65%	65%	65%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%	62%	61%	61%	61%
19	70%	69%	69%	68%	68%	67%	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	64%	63%	63%	63%	63%	62%	62%	62%
20	71%	71%	70%	69%	69%	68%	68%	68%	67%	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	64%	63%	63%	63%	63%
21	72%	72%	71%	71%	70%	70%	69%	69%	68%	68%	67%	67%	67%	66%	66%	66%	65%	65%	65%	64%	64%	64%	64%	63%
22	74%	73%	72%	72%	71%	71%	70%	70%	69%	69%	68%	68%	67%	67%	67%	67%	66%	66%	66%	65%	65%	65%	64%	64%
23	75%	74%	74%	73%	73%	72%	71%	71%	70%	70%	69%	69%	69%	68%	68%	67%	67%	67%	66%	66%	66%	66%	65%	65%
24	76%	76%	75%	74%	74%	73%	73%	72%	71%	71%	70%	70%	70%	69%	69%	68%	68%	68%	67%	67%	67%	66%	66%	66%
25	78%	77%	76%	76%	75%	74%	74%	73%	72%	72%	71%	71%	70%	70%	69%	69%	69%	68%	68%	67%	67%	67%	67%	67%
26	79%	78%	77%	77%	76%	75%	75%	74%	74%	73%	73%	72%	72%	71%	71%	70%	70%	69%	69%	69%	68%	68%	68%	67%
27	80%	80%	79%	78%	77%	77%	76%	75%	75%	74%	74%	73%	73%	72%	72%	71%	71%	70%	70%	69%	69%	68%	68%	68%
28	82%	81%	80%	79%	78%	78%	77%	76%	76%	75%	75%	74%	73%	73%	73%	72%	72%	71%	71%	70%	70%	69%	69%	69%
29	83%	82%	81%	80%	80%	79%	78%	77%	77%	76%	76%	75%	74%	74%	73%	73%	73%	72%	72%	71%	71%	70%	70%	70%
30	84%	83%	82%	82%	81%	80%	79%	79%	78%	77%	77%	76%	75%	75%	74%	74%	73%	73%	72%	72%	71%	71%	71%	71%
31	86%	85%	84%	83%	82%	81%	80%	80%	79%	78%	77%	76%	76%	75%	75%	74%	74%	73%	73%	72%	72%	72%	72%	71%
32	87%	86%	85%	84%	83%	82%	82%	81%	80%	79%	79%	78%	77%	77%	76%	76%	75%	75%	74%	74%	73%	73%	72%	72%
33	88%	87%	86%	85%	84%	83%	83%	82%	81%	80%	79%	80%	79%	78%	78%	77%	77%	76%	75%	75%	74%	74%	73%	73%
34	90%	89%	87%	86%	86%	85%	84%	83%	82%	81%	81%	80%	79%	79%	78%	78%	77%	76%	76%	75%	75%	75%	74%	74%
35	91%	90%	89%	88%	87%	86%	85%	84%	83%	82%	81%	80%	80%	79%	78%	78%	77%	77%	76%	76%	75%	75%	75%	74%
36	92%	91%	90%	89%	88%	87%	86%	85%	84%	83%	82%	81%	81%	80%	79%	79%	78%	77%	77%	76%	76%	76%	75%	75%
37	94%	92%	91%	90%	89%	88%	87%	86%	85%	85%	84%	83%	82%	82%	81%	80%	80%	79%	79%	78%	77%	77%	77%	76%
38	95%	94%	92%	91%	90%	89%	88%	87%	86%	86%	85%	84%	83%	83%	82%	81%	81%	80%	79%	78%	78%	77%	77%	77%
39	95%	94%	93%	91%	90%	89%	88%	87%	87%	86%	85%	84%	84%	83%	82%	82%	81%	80%	79%	79%	78%	78%	78%	78%
40	95%	95%	94%	93%	92%	90%	90%	89%	88%	87%	86%	85%	84%	84%	83%	83%	82%	82%	81%	81%	80%	79%	79%	78%
41		95%	95%	94%	93%	92%	91%	90%	89%	88%	87%	86%	85%	85%	84%	83%	83%	82%	81%	81%	80%	80%	79%	79%
42			95%	94%	93%	92%	91%	90%	89%	88%	87%	86%	86%	85%	84%	84%	83%	82%	82%	81%	81%	81%	81%	80%
43				95%	95%	94%	93%	92%	91%	90%	89%	88%	87%	87%	86%	86%	85%	84%	84%	83%	82%	82%	81%	81%
44					95%	95%	94%	93%	92%	91%	90%	89%	88%	88%	87%	87%	86%	85%	85%	84%	83%	82%	82%	82%
45						95%	95%	94%	93%	92%	91%	90%	89%	88%	88%	87%	86%	85%	85%	84%	84%	83%	82%	82%
46							95%	95%	94%	93%	92%	91%	90%	89%	89%	88%	87%	86%	86%	85%	84%	84%	83%	83%
47								95%	95%	94%	93%	92%	91%	90%	89%	89%	88%	87%	87%	86%	85%	85%	84%	84%
48									95%	95%	94%	93%	92%	91%	90%	90%	89%	88%	87%	87%	86%	85%	85%	84%
49										95%	95%	94%	93%	92%	91%	91%	90%	89%	88%	87%	87%	86%	86%	86%
50											95%	95%	94%	93%	92%	91%	91%	90%	89%	88%	88%	87%	87%	86%
51												95%	95%	94%	93%	92%	91%	91%	90%	89%	88%	88%	87%	87%
52													95%	95%	94%	93%	92%	91%	91%	90%	89%	88%	88%	87%
53														95%	95%	94%	93%	92%	91%	91%	90%	89%	88%	88%
54															95%	95%	94%	93%	92%	91%	91%	90%	89%	89%
55																95%	95%	94%	93%	92%	91%	91%	90%	90%
56																	95%	95%	94%	93%	92%	91%	91%	91%
57																		95%	95%	94%	93%	92%	91%	92%
58																			95%	95%	94%	93%	93%	93%
59																				95%	95%	94%	94%	93%
60																					95%	95%	94%	94%
61																						95%	95%	94%
62																							95%	95%

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