

Aviva CSC Bima Laabh Yojana



AVIVA

| Life Insurance |



Aviva CSC Bima Laabh Yojana: A Non Participating, Non Linked Term Insurance plan that secures your family's future

We work hard all our lives to ensure a better future for our family. But have you ever thought how your family will manage in case you are not around. Who would take care of your family's everyday requirement, your child's education or repayment of the loan that you took.

Life is full of uncertainties and therefore it is imperative that you take certain steps and ensure that life of your loved ones continue as it is, even in your absence.

Presenting Aviva CSC Bima Laabh Yojana, a protection oriented life insurance plan that helps you protect your family's future. While there can be no compensation for the loss of life, Aviva CSC Bima Laabh Yojana ensures that their financial needs are met, in case something unfortunate happens to you.

Unique Attractions:

1. Sum Assured is paid for family's immediate needs in the event of death of the life insured
2. Flexibility to choose from two policy term options
3. Protect yourself with a premium as low as Rs. 300
4. Convenience to buy from your nearby Common Service Centre (CSC)

Aviva CSC Bima Laabh Yojana – Eligibility Conditions

Entry Age (Last Birthday)	18 years to 50 years
Maximum Maturity Age (Last Birthday)	60 years
Policy Term	5 and 10 years
Premium Payment Term	Equal to Policy Term
Minimum Annual Premium (₹)	300 (excluding taxes and extra premium, if any)
Maximum Annual Premium (₹)	2650 (excluding taxes and extra premium, if any)
Minimum Sum Assured (₹)	22,500
Maximum Sum Assured (₹)	2,00,000
Premium Payment Frequency	Annual or Monthly The monthly installment premium will be 8.71% of the Annual Premium

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

Aviva CSC Bima Laabh Yojana – Plan Benefits

Death Benefit:

Lump sum benefit will be paid to the nominee in case of the death of the life insured during the policy term, provided all due premiums are paid. This amount will be equal to Sum Assured of the policy and will depend on the entry age falling in the age bands in the table below:

Age Band (years)	Policy Term = 5 years	Policy Term = 10 years
18-30	250 times of Annual Premium*	285 times of Annual Premium*
31-40	150 times of Annual Premium*	175 times of Annual Premium*
41-45	100 times of Annual Premium*	120 times of Annual Premium*
46-50	75 times of Annual Premium*	80 times of Annual Premium*

*Premium excludes extra premium and/or taxes, if any

Policy will be terminated after paying the death benefit.

Maturity Benefit

As it's a pure term product, nothing is payable at maturity of the policy

Important Terms and Conditions you should know

Grace Period:

There is a grace period of 30 days to pay your premium for both Annual and Monthly frequency. During this period the policy will continue with full risk cover as per the terms and conditions of the policy and death benefit described above shall be payable in case of death of the Life Insured.

Premium Discontinuance:

If you are unable to pay due premiums within the grace period, risk cover under the product will cease immediately. The policy can be revived within the period of 2 years from the date of first unpaid premium subject to company's prevailing Board approved underwriting policy and making the payment of all due unpaid premiums. No interest or fee will be charged on revival.

Surrender Value:

There is no surrender value available under this plan.

Loan:

Aviva will not offer loan against this policy.

Suicide Exclusions:

In case of death of the life insured due to suicide within one year from the date of commencement of the policy, 80% of the premiums paid, excluding extra premium and taxes, if any, shall be payable.

In case of death of the life insured due to suicide within one year from the date of revival of the policy, 80% of the premiums paid, excluding extra premium and taxes, if any, shall be payable.

Other Exclusions, if any (e.g. occupational hazard, travel)

None other than Suicide claim provisions given above.

Nomination & Assignment:

Nomination, in accordance with Section 39 of Insurance Act, 1938, as amended from time to time, is permitted under this policy.

Assignment, in accordance with Section 38 of Insurance Act, 1938, as amended from time to time, is permitted under this policy.

Tax Benefits:

Tax benefits will be as per the prevailing tax laws. Tax laws are subject to change.

Acceptance:

Receipt by the Company of the completed proposal and initial payment does not create any obligation on the part of the Company to accept the risk, and the Company shall not be liable until such time it has accepted the risk and issued the policy.

Free Look Period:

The policyholder has the right to review the policy terms and conditions during the freelook period which is 15 days from the date of receipt of the policy document.

If the policyholder disagrees to any of the terms & conditions, the policyholder has the option to return the policy stating the reason for his objection.

If the policyholder cancels the policy during the freelook period, the company will refund the premium received; subject only to a deduction of a proportionate risk charge for the period on cover, medical expenses incurred by us, if any and stamp duty charges.

Section 41 of 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 liable for a penalty which may extend to ten lakh rupees.

Section 45 of Insurance Act 1938, as amended from time to time

Policy not to be called in question on ground of misstatement after three years as per Section 45 of the Insurance Act, 1938 as amended from time to time.

Why invest with Aviva

Aviva Life Insurance Company India Limited is a joint venture between Dabur Invest Corp and Aviva International Holdings Limited - a UK based insurance group, whose association with India goes back to 1834. By choosing Aviva Life Insurance you benefit from the management experience of one of the world's oldest Insurance Group, with a history dating back to 1696. Aviva Group has 31 million customers in over 16 countries (as on March 2015).

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

Queries and Complaints:

For additional information, queries or complaints, please contact us at the numbers given below:

**1800 180 2244 (Toll-free for BSNL / MTNL users)
or 0124-2709046, SMS "Aviva" to 5676737**



*A Joint Venture between Dabur Invest Corp. and
Aviva International Holdings Limited.*

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