

**Aviva Group Accidental Total & Permanent Disability Non-Linked Rider**  
UIN: 122B040V01

Riders are a cost effective way of reinforcing your insurance plan for complete and all round protection. Riders can be bought with the basic insurance plan at a nominal incremental cost. The rider can only be attached with the Base product and cannot be bought in isolation. Aviva presents **Aviva Group Accidental Total & Permanent Disability Rider** a non-linked non-participating One Year Renewable Group Health Insurance rider plan offering coverage for employer-employee groups against Total & Permanent Disability due to an 'Accident'.

**Important Definitions:**

**Accidental Total and Permanent Disability** means A life shall be regarded as being totally and permanently disabled under a "Presumptive" definition of disability, only if that life, due to accident, directly and independently of any other cause and has been subject to one (or more) of the following impairments:

- the total and permanent loss of sight in both eyes, or
- the loss by physical severance (or total and permanent loss of use) of two limbs at or above the wrist or ankle, or
- the total and permanent loss of sight in one eye and the loss by physical severance (or total and permanent loss of use) of one limb at or above the wrist or ankle.

**"Loss of Sight"** shall mean total, permanent and irrecoverable loss of sight of both eyes. The blindness must be confirmed by an Ophthalmologist; loss of sight - means total, permanent and irreversible loss of all vision in both eyes as a result an Accident. The blindness is evidenced by:

- corrected visual acuity being 3/60 or less in both eyes or.
- the field of vision being less than 10 degrees in both eyes.

The diagnosis of blindness must be confirmed and must not be correctable by aides or surgical procedures.

In order for a benefit to be payable, such disability must have persisted continuously for a period of at least 180 days from the occurrence of such accident, but before the expiry of cover and must, in the opinion of a suitable medical practitioner, appointed by the company, be deemed permanent.

**Accident** means a sudden, unforeseen and an involuntary event caused by external, visible and violent means.

**Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

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

**Medical Practitioner** means a person who holds a valid registration from the Medical Council of any state of India or Medical Council of India or any other such body or Council for Indian Medicine or for Homeopathy setup by the Government of India or by a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license, but excluding a Medical Practitioner who is:

- i. Life Assured/Spouse himself/herself or an agent of the Life Assured/Spouse or
- ii. Insurance Agent, business partner(s) or employer/employee of the Life Assured/Spouse or
- iii. A member of the Life Assured's/Spouse's immediate family.

***For Exclusions, please refer to Annexure I***

***Eligibility***

<b>Parameters</b>	<b>Limit</b>
Minimum Entry Age (last birthday)	18 Years
Maximum Entry Age (last birthday)	74 Years
Minimum/Maximum Policy Term	One Year Renewable
Minimum Sum Assured	Rs. 50,000
Maximum Sum Assured	Rs. 100,00,000 per life
Minimum Group Size	10
Minimum Annualised Premium (per life)	Rs 12.45/-
Maximum Annualised Premium (per life)	Rs. 2790/-

**What is the benefit?**

This is a non-linked non-participating One Year Renewable Group Health Insurance rider plan offering coverage for employer-employee groups against Total & Permanent Disability due to an Accident.

In case of happening of the insured event, the relevant insured sum insured shall be payable and the rider cover shall be terminated.

Rider Sum Assured shall be less than or equal to the Base Plan Death Sum Assured for an insured member.

The rider policy shall be annually renewable and the premium shall be payable on yearly basis. However, the annual premium can be paid on via half yearly, quarterly or on monthly installment basis also.

Premium is payable by the Master policyholder. In case an eligible member becomes insured member during the policy year, a pro-rata premium shall be payable for that member. Similarly, in case a member ceases to be an insured member during a policy year, the insurer will refund pro-rata premium in respect of that member for that policy year.

Pro- rata premium is calculated by using following formula:

$$N/T \times \text{Modal Premium}$$

Where N is the number of days yet to be expired till the due date of next premium

Where T is the number of days for which Modal Premium is paid

**Survival/Maturity/Surrender Benefit:**

No survival/maturity/surrender benefit is payable on the expiry of the membership of the scheme or on termination of the insurance. In case the group rider policy is surrendered by the master policyholder, the Insurer shall give an option

to individual members of the group, on such surrender, to continue the coverage and the insurer shall continue to be responsible to serve such members till their coverage is terminated/expires.

### **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 rider policy is considered to be in-force with the risk cover without any interruption, as per terms and conditions of the rider policy. Grace period of 30 days will be allowed from the premium due date for Half Yearly and Quarterly modes and 15 days for monthly mode. There will not be any grace period for yearly mode. If insured event occurs during the grace period, the insurance benefit payable shall be rider Sum Insured after deduction of the due unpaid premiums till following policy anniversary.

### **What are the Premium Payment mode?**

Yearly/half-yearly/quarterly/monthly.

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

### **Conditions for reinstatement/ revival of the contract, in case of instalment premiums:**

If premium is not received within the grace period, the policy will be discontinued.

Revival is available up to 180 days from the date of first unpaid Premium but within the policy term of one year.

Revival period will not exceed the term of the policy. The revival shall be subject to following:

- a) The Master Policyholder gives the Insurer written request for revival and proposed date of Revival.
- b) The Insurer agrees to revive the Policy, for which purpose the Master Policyholder shall comply with any requests for information and documentation made by the Insurer as per Insurer's Board Approved Underwriting Policy.
- c) The Master Policyholder makes payment of all outstanding Premiums due from the last date of receipt of Premium to the proposed date of revival.
- d) The revival of the Policy shall only be effective from the date on which the Insurer has issued a written endorsement confirming the revival of the Policy.
- e) The Master Policyholder understands and agrees that there is no obligation on the Insurer to revive the Policy or to revive it on the same terms and the revival is subject to the underwriting requirements of the Insurer as applicable from time to time as per their Board Approved Underwriting Policy.

### **Freelook period:**

Free look option: The master policyholder will be allowed a period of 15 days (30 days if the policy is sourced through distance marketing) from the receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable.

If the insured has not made any claim during the free look period the insured shall be entitled to refund of the premium paid less any expenses incurred on the medical examination of the insured along with proportionate risk premium for the period on cover and the stamp duty charges, if any

### **Nomination & Assignment:**

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

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

### **What are the Suicide Claim provisions /Exclusions**

There will not be any suicide exclusion for compulsory employer-employee schemes for the basic death benefit. However, Terminal Illness claim arising from suicide shall be excluded during the first policy year of coverage from the risk commencement date or from the reinstatement date, whichever is later for all types of schemes whether voluntary or compulsory.

#### **What is the claim procedure?**

Master policy holder needs to provide us the death certificate and claim forms. The company however reserves its right to call for further documents for claim evaluation purpose.

#### **What are the tax advantages?**

Tax benefits under the policy may be available as per the prevailing Tax laws.

Tax laws are subject to change from time to time.

#### **Further Information**

##### **Acceptance:**

We will not be liable for any claim until acceptance of risk and receipt of premium.

##### **About 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. By choosing Aviva Life Insurance you benefit from the management experience of one of the world's oldest Insurance Group, with a history dating back to 1696. Today, Aviva Group has xx million customers in xx countries (as on xxx (month & year)).

#### **Section 41 & 45 of Insurance Act 1938**

##### **Section 41**

(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**

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.

#### **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 or SMS "Aviva" to 5676737

Fax No: 0124-2709007 **Website:** [www.avivaindia.com](http://www.avivaindia.com)

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#### **Aviva Life Insurance Company India Ltd. (IRDA of India Reg. No. 122)**

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

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Aviva **Group Accidental Total & Permanent Disability Non-Linked Rider** is a non-linked non-participating One Year Renewable Group Health Insurance rider plan

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**IRDA of India clarifies to public that:**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

## Annexure I

### **Exclusions applicable to Accidental Total & Permanent Disability**

No benefits under this Rider will be payable if Accidental TPD occurs from, or is caused by, either directly or indirectly, voluntarily or involuntarily due to or caused, occasioned, accelerated or aggravated by, any one of the following:

1. Intentional self-inflicted injury, attempted suicide, while sane or insane;
2. Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a Doctor;
3. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;
4. Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organization;
5. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline or Pilots and cabin crew of a commercial airline, on regular routes and on a scheduled timetable;
6. Participation by the insured person in a criminal or unlawful act with illegal or criminal intent;
7. Any injury incurred before the effective date of the cover;
8. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping;
9. Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature