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Introducing
Aviva
Heart Care



An insurance plan dedicated to the heart.
One plan that covers **you and your spouse.**

#2Hearts1Plan | Good Thinking



AVIVA
| Life Insurance |

The urban modern lifestyle is marked with stress, inadequate exercise and poor food habits, leading to a greater risk of cardiac diseases. It is heart rending to know that India today is referred to as the ‘Cardiovascular disease capital’ of the world’.

What is equally worrisome is the fact that most treatments for any kind of cardiac disease are expensive and can swipe away major part of our hard earned savings.

To provide a solution for such an unfortunate event, Aviva Life Insurance presents Aviva Heart Care – A Tiered benefit Cardiovascular Product, which pays a lump sum in case of Cardio related conditions/ procedures and helps to secure not just you but also your spouse through the joint life option.



Why Aviva Heart Care

Aviva Heart Care provides you with complete peace of mind, should there be an exigency related to heart by covering 19 key conditions/procedures. It helps you to get that extra money for best available treatment and keeps your savings safe for what you would have planned for. What’s more is that the benefit payout is over and above what you can claim from your mediclaim policy.

The payout hence not only helps you with the better treatment but also supports you and your family to take care of expenses arising after the treatment & maintain the lifestyle in case of any gap in employment.

The plan offers:

- Lump sum payment on diagnosis of specified Cardiac Conditions or undergoing any of the specified Cardiac Procedures
- Option to restore the Sum Assured for Severe conditions if the original Sum Assured is exhausted
- Option to cover your spouse under the same policy
- Discounts on opting for Large Sum Assured

Comprehensive Heart Cover: Covers 19 heart related illness

The plan covers 19 Cardiac Conditions and Procedures. The benefits are based on level of the severity of cardiac condition/procedure. The plan allows multiple claims up to the amount of Sum Assured opted by you. It also allows you to opt for restoration benefit where you get additional Sum Assured for severe conditions/procedures.

You can buy this plan for yourself or together with your spouse. The options available are as below:

I. ME: Single Life

*Source: <http://www.world-heart-federation.org/press/releases/detail/article/reasons-for-indias-growing-cardiovascular-disease-epidemic-pinpointed-in-largest-ever-risk-factor/>

- II. ME+: Single Life with Restore Benefit
- III. WE: Joint Life
- IV. WE+: Joint Life with Restore Benefit

The conditions covered are grouped into 3 categories viz. Mild, Moderate and Severe. The total benefit payout shall depend upon the category of cardiac condition and the plan option chosen by you.

Table A:

Category	Severe Category	Moderate Category	Mild Category
Benefit Payout	100% of Sum Assured per claim	50% of Sum Assured per claim	25% of Sum Assured per claim
Conditions/Procedures Covered	Heart Attack	Insertion of Pacemaker/ICD	Surgery To Place Ventricular Assist Devices or Total Artificial Hearts
	Coronary Artery Bypass Graft	Cardiac Arrest	Repair of Aortic Aneurysm
	Heart Valve replacement or repair	Keyhole Coronary Bypass Surgery	Surgery for Cardiac Arrhythmia
	Major Surgery of Aorta	Secondary Pulmonary Hypertension	Carotid Artery Surgery
	Cardiomyopathy		Pericardectomy
	Primary Pulmonary hypertension		Percutaneous Heart Valve Surgery
	Heart Transplant		Angioplasty /stenting
			Infective Endocarditis
Maximum No. of Claims	ME & WE: 1 per life ME+ & WE+: 2 per life for 2 different severe conditions	2 per life	2 per life

Plan Options in Detail:

(i) ME:

- This option is for single life
- On diagnosis of any of the covered cardiac conditions or undergoing any covered cardiac procedures, lump sum is paid as prescribed in Table A
- Multiple claims are allowed under the plan subject to:
 - Maximum number of claims allowed as per Table-A under each category
 - Total benefit payout not exceeding 100% of Sum Assured
- Policy terminates once 100% of Sum Assured is paid

Example: In case an insured claim has already been admitted under ‘Mild’ category, the next payout from ‘Moderate/Severe’ claim will be limited to 50%/75% respectively so that the total claim does not exceed 100% of Sum Assured.

(ii) ME+:

- This option is for single life
- All benefits as per option ‘ME’
- In addition, restoration of 100% of Sum Assured once the benefits as detailed for Option ‘ME’ are exhausted
- Restoration benefit triggers immediately on exhaustion of 100%

Sum Assured i.e. on date of diagnosis/performing of cardiac conditions/procedures covered under the plan.

- No further underwriting required at the commencement of Restoration Benefit
- This restoration benefit is available only once during the policy term
- Once the Restore Benefit triggers:
 - All future premiums are waived
 - Claims are allowed only for any unclaimed condition under 'severe' category of Table-A
 - Claim under mild & moderate category would not be allowed
 - There is cooling off period of 6 months from the date of restoration during which no benefit shall be payable in respect of any incurred claims under severe category

Example: In case an insured claim has been admitted twice under 'Mild' category, and once under 'Moderate' category, leading to exhaustion of 100% of the Sum Assured, the Life insured can further claim another 100% of Sum Assured for conditions covered under 'Severe' category.

(iii) WE:

- This option is for married couples i.e. Joint Lives
- Both the lives are covered for 100% Sum Assured independently
- On exhaustion of 100% Sum assured by any life or on death of any life:
 - Coverage will terminate for that life
 - Cover continues for the 2nd life for his/her policy benefits
 - All future premiums are waived off

Example: In case an insured claim has been admitted twice under 'Mild' category, and once under 'Moderate' category, leading to exhaustion of 100% of Sum Assured for 1st life insured, coverage will be ceased for 1st life insured and all the future premiums payable under the policy shall be waived off. Policy will continue with 100% of Sum Assured coverage on 2nd Life insured.

(iv) WE+:

- This option is for married couples i.e. Joint Lives
- All benefits as per option 'WE'
- In addition, restoration of 100% of Sum Assured once the benefits as detailed for Option 'WE' are exhausted for any one life
- Restoration benefit triggers immediately on exhaustion of 100% Sum Assured i.e. on date of diagnosis/performing of cardiac conditions/procedures covered under the plan.
- No further underwriting required at the commencement of Restoration Benefit
- This restoration benefit is available to each life covered only once during the policy term
- Once the Restore Benefit triggers for any life:
 - All future premiums are waived
 - Claims are allowed only for any unclaimed condition under 'severe' category of Table-A
 - Claim under mild & moderate category would not be allowed
- There is cooling off period of 6 months from the date of restoration during which no benefit shall be payable in respect of any incurred claims under severe category.

Example: In case an insured claim has been admitted twice under 'Mild' category, and once under 'Moderate' category, leading to exhaustion of 100% of the Sum Assured on 1st life insured, the 1st life insured can further claim another 100% of SA for conditions covered under 'Severe' category. Same will be applicable for 2nd life insured.

Plan Details: Conditions to get enrolled

Entry Age (Last Birthday)	Minimum: 28 years Maximum: 65 years
Maturity Age (Last Birthday)	Minimum: 38 years Maximum: 75 years (subject to maximum policy term of 25 years)
Policy Term	Minimum: 10 years Maximum: 25 years (subject to maximum maturity age of 75 years)
Premium Payment Term	Same as Policy Term
Sum Assured	Minimum: 10 Lacs Maximum: 50 Lacs, subject to Board Approved underwriting guidelines The Sum Assured should be in multiple of 50,000 ONLY
Premium Payment Frequency	Yearly, Half Yearly 3 Monthly Change of premium frequency is allowed at any policy anniversary
Mode	Factor
Monthly	0.0871
Half-Yearly	0.5108
Yearly	1.0000
Premium	As per the Sum Assured, Age & Policy Term

You are eligible for discount on the premium payable on opting for Large Sum Assured. This discount or Rebate will be as per following table on the tabular premium rates

Sum Assured Band	Rebate per 1000 of Sum Assured
₹10,00,000 & ₹10,50,000	Nil
₹11,00,000 & ₹11,50,000	0.20
₹12,00,000 & ₹12,50,000	0.35
₹13,00,000 & ₹13,50,000	0.45
₹14,00,000 & ₹14,50,000	0.55
₹15,00,000 to ₹17,00,000	0.65
₹17,50,000 to ₹19,50,000	0.85
₹20,00,000 to ₹22,00,000	0.95
₹22,50,000 to ₹24,50,000	1.05
₹25,00,000 and above	1.15

Grace Period & Revival:

Grace Period of 30 calendar days is available for Yearly & Half yearly modes of premium payment, for monthly mode, 15 days Grace period is allowed from the due date; non payment of premium by the end of this period will terminate the coverage.

A lapsed policy may be revived during the policy term within a revival period of 2 years from the date of first unpaid premium by submitting the proof of continued insurability of the life insured to the satisfaction of the Company and making the payment of all due premiums.

Life insured will be subject to the then applicable board approved underwriting requirements at the time of revival, basis which the company may either decline or accept the revival request. Further the Company reserves the right to impose any extra premium as a result of board approved underwriting policy at that time for future premiums.

At the time of revival, the cost of medical examination and special tests, if any, will be borne by the Policyholder.

If at the end of the revival period, the policy is not reinstated, then the policy shall terminate and no benefit shall be payable thereafter.

Other Benefits: Death, Surrender & Maturity

There is no Death, Surrender or Maturity Benefit available under this plan.

Free Look Period

You are allowed a Free Look 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.

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.

Exclusions

For all pre-existing diseases where 'Pre-existing diseases' means any condition, ailment or injury or related condition(s) for which insured had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment within 48 months to prior to the first policy issued by the insurer or revival of policy (whichever is later).

- Any cardiac related procedure/diagnosis covered as insured events under the policy which occur within the waiting period.
- Deliberate failure to seek or follow Medical Advice.
- Self-inflicted injuries, suicide, insanity, and immorality, and deliberate participation of the life insured in an illegal or criminal act.
- Use of intoxicating drugs/alcohol/solvent, taking of drugs except under the direction of a qualified medical practitioner.
- War – whether declared or not, civil commotion, breach of law, invasion, hostilities (whether war is declared or not), rebellion, revolution, military or usurped power or wilful participation in acts of violence.
- Radioactive contamination due to nuclear accident.
- Diagnosis and treatment outside India. However, this exclusion shall not be applicable in the following countries: Canada, Dubai, Hong Kong, Japan, Malaysia, New Zealand, Singapore, Switzerland, USA, and countries of the European Union.

The company may review the above list of accepted foreign countries from time to time. Claims documents from outside India are only acceptable in English language unless specifically agreed otherwise, and duly authenticated.

Definition of Covered Heart Conditions/Procedures

1. **Severe Category:**

a. **Heart Attack**

The first occurrence of 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 this will be evidenced by all of the following criteria:

- a history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain)
- new characteristic electrocardiogram changes
Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

1. Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T;
2. Other acute Coronary Syndromes
3. Any type of angina pectoris.

b. **Coronary Artery Bypass Graft (Open Heart CABG)**

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG). The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Excluded are:

1. Angioplasty and/or any other intra-arterial procedures
2. Any key-hole or laser surgery

c. **Heart Valve Replacement or repair**

The actual undergoing of open-heart valve surgery is to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s). The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner. Catheter based techniques including but not limited to, balloon valvotomy/valvuloplasty are excluded.

d. **Major Surgery of Aorta**

The actual undergoing of major surgery to repair or correct an aneurysm, narrowing, obstruction or dissection of the aorta through surgical opening of the chest or abdomen. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

Surgery performed using only minimally invasive or intra-arterial techniques are excluded.

e. **Heart Transplant**

The actual undergoing of a transplant of heart that resulted from irreversible endstage failure of the heart.

f. Cardiomyopathy

An impaired function of the heart muscle, unequivocally diagnosed as Cardiomyopathy by a Registered Medical Practitioner who is a cardiologist, and which results in permanent physical impairment to the degree of New York Heart Association classification Class III or Class IV, or its equivalent, for at least six (6) months based on the following classification criteria:

- Class III - Marked functional limitation. Affected patients are comfortable at rest but performing activities involving less than ordinary exertion will lead to symptoms of congestive cardiac failure.
- Class IV - Inability to carry out any activity without discomfort. Symptoms of congestive cardiac failure are present even at rest. With any increase in physical activity, discomfort will be experienced.

The Diagnosis of Cardiomyopathy has to be supported by echocardiographic findings of compromised ventricular performance. Irrespective of the above, Cardiomyopathy directly related to alcohol or drug abuse is excluded.

g. Primary Pulmonary Arterial Hypertension

An increase in the blood pressure in the pulmonary arteries caused by either an increase in pulmonary capillary pressure, increased pulmonary blood flow or increased pulmonary vascular resistance. Diagnosis has to be confirmed by a specialist who is a cardiologist and evidenced by cardiac catheterization showing a mean pulmonary artery pressure during rest of at least 20 mm Hg.

Furthermore right ventricular hypertrophy or dilatation and signs of right heart failure have to be medically documented for at least 3 months.

2. Moderate Category:

a. Insertion of Pacemaker/ICD

Actual undergoing of insertion of a permanent cardiac pacemaker or cardiac defibrillator to correct serious cardiac arrhythmia which cannot be treated via other methods or the insertion of cardiac defibrillator to correct sudden loss of heart function with cessation of blood circulation around the body resulting in unconsciousness.

Insertion of Cardiac Defibrillator means surgical implantation of either Implantable Cardioverter-Defibrillator (ICD), or Cardiac Resynchronization Therapy with Defibrillator (CRT-D)

The insertion of a permanent Cardiac Pacemaker or Cardioverter-Defibrillator (ICD) must be certified to be absolutely necessary by a specialist in the relevant field.

Cardiac arrest secondary to alcohol or drug misuse will be excluded.

b. Cardiac Arrest

Sudden loss of heart functions with cessation of blood circulation around the body resulting in unconsciousness and resulting in either of the following devices being surgically implanted:

- Implantable Cardioverter-Defibrillator (ICD), or
- Cardiac Resynchronization Therapy with Defibrillator (CRT-D)

For the above definition the following is not covered:

- Insertion of a defibrillator without cardiac arrest
- Cardiac arrest secondary to alcohol or drug misuse

c. Keyhole Coronary artery Bypass graft

The actual undergoing of minimally invasive, key hole or Robotic cardiac surgery for the correction of one or more coronary arteries, which is/are narrowed or blocked, by coronary artery bypass graft (CABG).

The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Angioplasty and/or any other intra-arterial procedures will be excluded.

d. Secondary Pulmonary Hypertension

Secondary Pulmonary hypertension confirmed by a Cardiologist with the help of investigations including Echo/Cardiac Catheterization (cardiac catheterization proving the pulmonary pressure to be above 30 mm of Hg), resulting in permanent irreversible physical impairment of at least Class III of the New York Heart Association (NYHA) Classification of Cardiac Impairment based on Echo findings.

Class III - Marked functional limitation. Affected patients are comfortable at rest but performing activities involving less than ordinary exertion will lead to symptoms of congestive cardiac failure

3. Mild Category:

a. Coronary Angioplasty including Coronary Stenting

Means the actual undergoing for the first time of Coronary Artery Balloon Angioplasty, Atherectomy, LASER treatment or the insertion of a stent to correct narrowing of minimum 80% stenosis of one or more major Coronary arteries as shown by Angiographic evidence.

The revascularisation must be considered medically necessary by a consultant Cardiologist.

Coronary arteries herein refer only to Left Main Stem, Left Anterior Descending, Circumflex and Right Coronary Artery. Intra Arterial investigative procedures and Diagnostic Angiography are not included.

Evidence required: In addition to the other documents, the Company shall require the following:

- Coronary Angiography Report – Pre and post Angioplasty or Other Invasive Treatment as defined above
- Discharge Card of the hospital where the procedure was done

b. Pericardectomy

The actual undergoing of pericardectomy through a median sternotomy or thoracotomy approach for the treatment of secondary to chronic restrictive pericarditis.

Acute pericarditis or chronic restrictive pericarditis related to alcohol or drug abuse and/or HIV is excluded.

c. Repair of Aortic Aneurysm

The actual undergoing of repair or correction of an aneurysm, narrowing, obstruction or dissection of the aorta using minimally invasive or intra-arterial techniques. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

d. Surgery for cardiac Arrhythmia

Procedures like Maze surgery, RF Ablation therapy or any relevant procedure/surgery deemed absolutely necessary by a cardiologist to treat life threatening arrhythmia's and where the person has more than one episode of syncope, dizziness, chest pain, etc. Cardioversion and any other form of non-surgical treatments are excluded.

e. Surgery to Place Ventricular Assist Devices or Total Artificial Hearts

Implanting of Ventricular assist devices or Total artificial heart for people with heart failure where the device may allow the patient to safely survive until a donor heart becomes available (referred to as a "bridge-to-transplantation) or for patients who are not candidates for heart transplant.

f. Percutaneous Heart Valve Surgery

An interventional procedure involving Percutaneous heart valve repair by balloon valvotomy or valvuloplasty to repair narrowing of heart valves using a catheter.

Benefit will be based on the actual undergoing of surgery.

The need for surgery should be certified by a cardiologist and supported by an Echocardiography.

g. Infective Endocarditis

Inflammation of the inner lining of the heart caused by infectious organisms, where all of the following criteria are met:

- Positive result of the blood culture proving presence of the infectious organism(s)
- Presence of at least moderate heart valve incompetence (meaning regurgitate fraction of twenty percent (20%) or above) or moderate heart valve stenosis (resulting in heart valve area of thirty percent (30%) or less of normal value) attributable to Infective Endocarditis; and
- The Diagnosis of Infective Endocarditis and the severity of valvular impairment are confirmed by a Registered Medical Practitioner who is a cardiologist.

h. Carotid Artery Surgery

The actual undergoing of Carotid artery surgery to correct stenosis in one or both carotid arteries by angioplasty and/or stenting or having undergone open endarterectomy upon documented recommendation by a cardiologist.

Important Terms & Conditions

- **Waiting Period:** There is a waiting period of 180 days from the policy commencement date. In case the insured event happens during this period, no benefit shall be payable. This waiting period will re-apply if revival happens after 60 days from the date of lapse
- **Survival Period:** Life Insured should survive for at least 30 days from the date of diagnosis of cardiac condition / procedure covered under this plan whichever is earlier to claim the benefit

- **Cooling Off Period:**

Claim cannot be made for the condition contracted/procedure undergone during the cooling off period. The cooling off period is applicable as below:

- Six months for restoration benefit

No cooling off period is applicable between Mild category and Moderate/Severe category claims and between two Mild/Moderate/Severe category claims

- Life Insured is required to file a claim with the company along with all required documents within 90 days from the date of diagnosis of Cardiac conditions /Procedure. However, the delay can be condoned, where the delay is proved to be for reasons beyond the control of insured.
- For a particular cardiac condition, claim can be made only once. Multiple claims under this policy can be made for different cardiac conditions/procedures under various categories subject to exhaustion of applicable sum assured. However only two Mild conditions can be claimed during the life time of the policy by a single life.
- Cardiac Conditions/procedure or need for surgery or procedure, as applicable, must be confirmed by a registered medical practitioner,

including a relevant specialist /Cardiologist acceptable to the company (the cost of which shall be borne by the policyholder)

- In any event if more than one condition is diagnosed, the benefit will be paid for only for one condition which has the highest benefit pay-out.
- **Premium rate is guaranteed for first five years of the policy and thereafter reviewable by the Company at every five policy years at the policy anniversary, subject to prior approval by the IRDAI.**

Income Tax benefit

You may be eligible for tax benefit on the premiums you pay, as per the prevailing tax laws of the Income Tax Act, 1961.

Nomination and 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.

Section 41 of Insurance Act 1938

Provisions of Section 41 of Insurance Act 1938, as amended from time to time, shall be applicable.

As per the current provision:

- (1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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.

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, 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 groups, with a history dating back to 1696. Today, Aviva Group has 33 million customers in 16 countries (2016).

Queries and Complaints:

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

1800-103-7766 (Toll free for BSNL/MTNL users) or
0124-2709046 or SMS "Aviva" to 5676737



AVIVA

| Life Insurance |

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IRDA of India Reg. No. 122

CIN No. U66010DL2000PLC107880

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