

Aviva Life Shield Premium

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



AVIVA
| Life Insurance |

Aviva Life Shield Premium – A Non-Linked Non Participating Individual Pure Risk Life Insurance Plan

We always make plans for a great future with our loved ones and work hard to make these plans come true, be it our children's education, a home for our family or meeting routine expenses to live a normal life with dignity. These are basic necessities that you want in place for your loved ones even in your absence. At Aviva, we recognize how important these plans are for you and for your family. Therefore, when uncertainty comes knocking, Aviva's Life Shield Premium Plan, a comprehensive Life Insurance Plan will be there to protect your family's financial future.

Aviva Life Shield Premium – Unique Attractions

- Option to choose flat, increasing or decreasing sum assured
- Option of additional coverage against Accidental Death and Permanent Total Disability due to an Accident
- Option to choose payout as lump sum, income or as a combination
- Product is also available online on insurer's website

Aviva Life Shield Premium – Plan at a Glance

Parameter	Criterion																															
Minimum Entry Age	18 years last birthday																															
Maximum Entry Age	<table border="1"> <thead> <tr> <th>Policy Type</th> <th>Premium Payment Term (PPT)</th> <th>Maximum Entry Age</th> </tr> </thead> <tbody> <tr> <td>Single</td> <td>1 Year</td> <td rowspan="3">65 Years for all options except Increasing Sum Assured option 54 years for Increasing Sum Assured option</td> </tr> <tr> <td rowspan="2">Limited</td> <td>5 Years</td> </tr> <tr> <td>10 Years</td> </tr> <tr> <td></td> <td>60 Years minus Entry Age provided maturity age is fixed at 80 years</td> <td>49 Years</td> </tr> <tr> <td>Regular (Only for offline channels)</td> <td>Equal to Policy Term</td> <td>65 Years</td> </tr> </tbody> </table>	Policy Type	Premium Payment Term (PPT)	Maximum Entry Age	Single	1 Year	65 Years for all options except Increasing Sum Assured option 54 years for Increasing Sum Assured option	Limited	5 Years	10 Years		60 Years minus Entry Age provided maturity age is fixed at 80 years	49 Years	Regular (Only for offline channels)	Equal to Policy Term	65 Years																
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Maximum Annualized/Single Premium (₹)	Cover Type	Maximum	
		Annualized Premium	Single Premium
	Death Sum Assured in Base Plan (Online Channel)	1,79,51,100	8,05,89,800
	Death Sum Assured in Base Plan (Offline Channel)	2,13,32,050	8,97,99,150
	ADB Add - On Cover	13,650	60,500
	Waiver of Premium Add - On Cover	30,900	NA
Minimum/Maximum Sum Assured (₹)	Cover Type	Sum Assured	
		Minimum	Maximum (per life)
	Death Sum Assured in Base Plan	Offline Channel: 25,00,000 Online Channel: 50,00,000	50,00,00,000
	ADB Add - On Cover	5,00,000	50,00,000
	Waiver of Premium Add - On Cover	19,464	1,00,00,000
	Sum Assured Shall be in multiple of Rs.1,00,000 only Maximum Sum Assured is subject to Board Approved Underwriting Policy		
Premium Payment Frequency	Yearly, Half-Yearly or Monthly For monthly mode, only ECS/ Direct Debit is allowed		
Add-on Covers	<ul style="list-style-type: none"> • Option of Accidental Death Cover • Waiver of Premium Cover due to Accidental Permanent Total Disability 		

High Sum Assured rebate shall be applicable on applicable Tabular Premium Rates as mentioned in Annexure 1

In case of premium frequency other than Annual, following multiple shall be used to arrive at installment premium as per frequency:

Frequency	Modal Factor
Half Yearly	0.5108
Monthly	0.0871
Annual	1.0000

Definitions

1. **“Annualized Premium”** means the premium amount payable in a year excluding the taxes, rider/add-on premiums, underwriting extra premiums and loadings for modal premiums, if any
2. **“Single Premium”** means the premium amount payable as a lump sum at start of the policy, excluding the taxes, rider/add-on premiums and underwriting extra premiums, if any
3. **“Total Premiums Paid”** means total of all the premiums received, excluding any underwriting extra premium, any rider/add-on premium and taxes
4. **“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 and Half-Yearly Modes of premium payment. For monthly mode, 15 days Grace period is allowed. In case of death during grace period the due unpaid premium will be deducted from the Death /add-on benefit (if opted for and add-on cover is in-force at the time of claim).

Important Notes

- 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.

Benefits at a glance

The plan provides a range of insurance benefits along with Add-on covers as mentioned in the following table of benefits. You may choose any of the following combination(s) at inception of the policy. These options ones chosen, cannot be changed during the policy term.

Sum Assured Type	Add - On Cover Options	Base Cover Options		
		Protect - Lump Sum	Protect - Income	Protect - 50:50
Flat Sum Assured	Without any Add - on Cover	✓	✓	✓
	Accidental Death Cover	✓	✓	✓
	Waiver of Premium Cover	✓	✓	✓
Increasing Sum Assured	Without any Add - on Cover	✓	✗	✗
	Accidental Death Cover	✓	✗	✗
	Waiver of Premium Cover	✓	✗	✗
Decreasing Sum Assured	Without any Add - on Cover	✓	✗	✗
	Accidental Death Cover	✗	✗	✗
	Waiver of Premium Cover	✓	✗	✗

✓ : Possible, ✗ : Not Possible

Benefits in Detail

Death Benefit

In case of death of the life insured, Sum Assured in-force as on date of death is payable. The death benefit will not be less than 7 times the Annualized Premium, for limited or regular premium policy and 1.25 times the Single Premium for single premium policy subject to a minimum of 105% of Total Premiums Paid till date of death. The provision for minimum death benefit of 105% shall not be applicable for decreasing sum assured type variant.

Sum Assured Type:

There are 3 types of Sum Assured permissible under the product as explained below. The Sum Assured type will need to be selected at inception of the policy.

- Flat Sum Assured:** The Sum Assured under the policy will remain a uniform amount during the policy term
- Increasing Sum Assured:** The Sum Assured under the policy would increase by 10% after completion of every 5th policy anniversary subject to maximum increase up to 50%. This means that the Sum Assured under the policy would be as per the following grid during the policy term:

Policy Year	Sum Assured Amount
1st to 5th	100% of the Original Sum Assured
6th to 10th	110% of the Original Sum Assured
11th to 15th	120% of the Original Sum Assured
16th to 20th	130% of the Original Sum Assured
21st to 25th	140% of the Original Sum Assured
26th onwards	150% of the Original Sum Assured

C) **Decreasing Sum Assured:** The Sum Assured under the policy would decrease uniformly over the policy term on each policy anniversary by an amount equal to “Sum Assured divided by Policy Term”. The death cover in-force will be equal to:

$$\text{Sum Assured Minus } \left\{ \frac{(\text{Sum Assured} \times \text{No. of Policy Anniversaries Elapsed till the date of death})}{\text{Policy Term}} \right\}$$

Base Cover Options

There are 3 types of Base Cover Options available under the base plan which can be opted for with or without any Add-On Cover(s). The benefits for these Base Cover Options are as follows:

1. Protect-Lump Sum

- i. This option provides life insurance coverage along with accelerated coverage for Terminal Illness
- ii. On death of the life insured, Sum Assured is payable
- iii. In case the life insured suffers from any terminal illness, 50% of the Sum Assured is payable subject to maximum of Rs. 1 crore and all due future premiums are waived
- iv. Remaining amount of the Sum Assured is payable on the death of the life insured, if it occurs during the policy term
- v. Terminal Illness benefit option would only be available with ‘Flat Sum Assured’ type where the Sum Assured under the policy will remain a uniform amount during the policy term.

2. Protect-Income

- i. This option provides life insurance payout in the form of monthly income to the nominee
- ii. On death of the life insured, 1% of Sum Assured is payable every month for 10 years
- iii. The first installment would be paid at the time of death of the life insured and the remaining installments shall be paid on each of the subsequent monthly death anniversaries of the life insured

Example: A male aged 35 years (Life Insured) buys this term plan, opts for Protect-Income option with a Sum Assured of 1 Crore. He chooses Policy Term of 20 years with regular premium paying option.

Scenario 1: If he dies in the 3rd policy year and provided all due premiums till date of death have been paid, his claimant would receive first monthly installment of Rs. 1 lac at the time of death and remaining 119 payments, each of Rs. 1 lac, would be paid on each of the subsequent monthly death anniversaries. Policy terminates thereafter.

Scenario 2: If he dies in the 19th policy year and provided all due premiums till date of death have been paid, his claimant would receive first monthly installment of Rs. 1 lac at the time of death and remaining 119 payments, each of Rs. 1 lac, would be paid on each of the subsequent monthly death anniversaries. Policy terminates thereafter.

3. Protect-50:50

- i. This option provides life insurance as a lump sum plus a regular monthly income for 10 years
- ii. On death of the life insured, 50% of the Sum Assured would be payable as lump sum along with first instalment of the monthly income, which is 1% of remaining 50% Sum Assured. Remaining 119 installments shall be paid on each of the subsequent monthly death anniversaries of the life insured for 10 years

Example: A male aged 35 years (Life Insured) buys this term plan, opts for Protect-50:50 option with a Sum Assured of 1 Crore. He chooses Policy Term of 20 years with regular premium paying option.

Scenario 1: If he dies in the 3rd policy year and provided all due premiums till date of death have been paid, his claimant would receive a lump sum payment of Rs. 50 lacs along with first monthly installment of Rs. 50,000 at the time of death and remaining 119 payments, each of Rs. 50,000, would be paid on each of the subsequent monthly death anniversaries. Policy terminates thereafter.

Scenario 2: If he dies in the 19th policy year and provided all due premiums till date of death have been paid, his claimant would receive a lump sum payment of Rs. 50 lacs along with the first monthly installment of Rs. 50,000 at the time of death and remaining 119 payments, each of Rs. 50,000, would be paid on each of the subsequent monthly death anniversaries. Policy terminates thereafter.

Sample Annual Premium Rates per Rs.1,00,000 for 50 lacs & above Sum Assured for a healthy Non Smoker Male Life:

Sum Assured Type	Age: 25 Years Policy Term: 55 Years Premium Payment Term: 10 Years			Age: 35 Policy Term: 45 Years Premium Payment Term: 10 Years		
	Protect-Lump Sum	Protect-Income	Protect-50:50	Protect-Lump Sum	Protect-Income	Protect-50:50
Flat Sum Assured	410.21	409.39	409.57	565.22	560.46	562.51
Increasing Sum Assured	536.73	NA	NA	741.27	NA	NA
Decreasing Sum Assured	215.41	NA	NA	282.70	NA	NA

Sum Assured Type	Age: 45 Policy Term: 35 Years Premium Payment Term: 10 Years			Age: 50 Policy Term: 30 Years Premium Payment Term: 10 Years		
	Protect-Lump Sum	Protect-Income	Protect-50:50	Protect-Lump Sum	Protect-Income	Protect-50:50
Flat Sum Assured	812.71	791.95	801.82	967.77	931.91	949.22
Increasing Sum Assured	1,033.68	NA	NA	1,195.72	NA	NA
Decreasing Sum Assured	417.62	NA	NA	511.68	NA	NA

Sum Assured Type	Age: 55 Policy Term: 25 Years Premium Payment Term: 10 Years			Age: 65 Policy Term: 15 Years Premium Payment Term: 10 Years		
	Protect-Lump Sum	Protect-Income	Protect-50:50	Protect-Lump Sum	Protect-Income	Protect-50:50
Flat Sum Assured	1128.20	1,071.42	1,099.07	1431.93	1,309.14	1,368.40
Increasing Sum Assured	NA	NA	NA	NA	NA	NA
Decreasing Sum Assured	611.50	NA	NA	801.59	NA	NA

Add-On Covers

There are 2 types of Add-on covers available under the base plan which can be opted for while submitting the proposal for the base cover. The benefits of these Add-on covers are as follows:

1. Accidental Death Cover:

In case this add-on cover is opted for and the Life Insured dies due to an Accident, Accidental Death Benefit Sum Assured is paid. Maximum Accidental Death Benefit is capped at Rs. 50 lacs considering all Accidental Death Benefit covers in-force on the life of insured. The minimum entry age of the Life Insured for buying this add-on cover should be at least 18 years last birthday with a minimum add-on sum assured of Rs. 5 lacs. The add-on sum assured cannot be more than the base sum assured.

“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 and
- 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

Note: The accidental death benefit shall be payable where the policy is in force for the full sum assured.

Accidental Death Benefit Add-on cover would not be payable if death due to accident happens beyond the cover term.

2. Waiver of Premium Cover:

In case the Life Insured suffers from Total Permanent Disability due to an Accident*, all future premiums of the base plan as well as of any Add-on Cover(s) will be waived. This cover would cease at the age of 75 years or on death of the Life Insured, whichever occurs first. The maximum cover amount under this benefit is Rs. 1 Crore per life.

A Life Insured shall be regarded as totally and permanently disabled due to an Accident* under a "Presumptive" definition of disability, only if that life, due to an accident, has been subject to one (or more) of the following impairments:

Life Insured suffers from bodily Injury+ as specified below due to an Accident:

- 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.

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

***Accident:**

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

+Injury:

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#.

#Medical Practitioner:

Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice Medicine within its jurisdiction and is acting within the scope and jurisdiction of license, provided such Medical Practitioner is not the Policyholder's Spouse, Father (including step father) or Mother (including step mother), Son (including step son), Son's wife, Daughter, Daughter's husband, Brother (including step brother) and Sister (including step sister) or Life Insured / Policyholder under this policy.

Terminal Illness:

Terminal Illness is defined as an advanced or rapidly progressing incurable disease where, in the opinion of two appropriate independent Medical Practitioners, life expectancy is no greater than six (6) months from the date of notification of claim. The insured must not be receiving any form of treatment other than palliative medication for symptomatic relief. The Terminal Illness must be diagnosed and confirmed by two Medical Practitioners.

The Medical practitioner should be a specialist from that field of medicine for which the Terminal Illness is being claimed. The Company reserves the right for an independent assessment by a different Medical Practitioner other than the two Medical Practitioners whose diagnosis has been provided by the member.

Other Benefits: Surrender and Maturity

Surrender Value

Nil

Maturity Value

Nil

Revival

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.

A lapsed policy can be revived within a period of five years i.e. Revival Period, from the date of first unpaid installment of Regular Premium, by submitting the proof of continued insurability of the Life Insured to the satisfaction of the Company as per the Board approved underwriting guidelines and making the payment of all due premiums. If a lapsed policy is not revived within the revival period, then the policy will be terminated without any benefit.

For all Limited Premium policies, in addition, interest payment for the period from the unpaid premium due date to the date of revival at 9% per annum compounded monthly, plus taxes, if any, shall also be charged.

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. The revival of a lapsed policy is also subject to payment of a Revival Fee, which is Rs. 250/- plus taxes, if any.

Exit Value

The policyholder can exit the contract during the remaining policy tenure under a Single/Limited premium policy, provided all due premiums have been paid till the Premium Payment Term. In such case, an exit value as per following formula will be paid and the contract will terminate thereafter.

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

Where, 'F' is 60% for Limited Premium and 80% for Single Premium

Alteration

Alteration between different modes of premium payment is allowed at any policy anniversary by giving a written notice of at least 30 days before the policy anniversary subject to payment of an alteration fee of Rs. 100/- per alteration, plus taxes, if any.

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

Freelook Period

The policyholder has the right to review the policy terms and conditions, during the free look period which is 15 days from the date of receipt of the policy document (30 days in case Policy is solicited through Distance Marketing or in case of Electronic Policies). Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

- Voice Mode
- Short Messaging Service
- Electronic mode which includes e-mail, internet and interactive television (DTH)
- Physical mode which includes direct postal mail and newspaper & magazine inserts; and
- Solicitation through any means of communication other than in person.

If the policyholder returns the policy during the freelook period, the Company will refund the premium on the date of cancellation, after deducting expenses incurred on medicals, if any, and stamp duty.

Freelook facility is available on all options available under the product.

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 as on the date of death whichever is higher, provided the policy is in force.

Other exclusions, if any

In case of death benefit, there are no exclusions other than the Suicide clause mentioned above.

Exclusions for Terminal Illness benefit:

Life insured will not be entitled to any Terminal Illness benefits if it is caused directly or indirectly as a result of attempted suicide in the first year from inception or revival of policy

Exclusions for Accidental Death Benefit or Accidental Total & Permanent Disability(TPD) Add-On Covers:

No benefits under these Add-on covers will be payable if Accidental Death / 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:

- i. Intentional self-inflicted injury, attempted suicide, while sane or insane;
- ii. 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;
- iii. 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;
- iv. Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organisation;
- v. 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;

- vi. Participation by the insured person in a criminal or unlawful act with illegal or criminal intent;
- vii. 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;
- viii. 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

Acceptance

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

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 Groups, with a history dating back to 1696.

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.

Section 41

In accordance with Section 41 of the Insurance Act, 1938, “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:

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

Provisions of Section 45 of Insurance Act 1938, as amended from time to time, shall be applicable to the contract.

Annexure 1: Rebate on Large Sum Assured:

For large sum assured cases, there would be a high sum assured rebate as per the following table on the Tabular premium rate applicable:

Regular Premium

SA (in lacs) starting from	To	SA (in lacs)	Rebate in 'Regular Premium' tabular premium	
			Offline Channel	
75	To	75	Rs.8	Flat
76	To	99	Rs.8	Plus 0.30 for each 1 lac of sum assured bought in excess of 75 lacs till 99 lacs
100	To	100	Rs.15.25	Flat
101	To	199	Rs.15.25	Plus 0.10 for each 1 lac of sum assured bought in excess of 100 lacs till 199 lacs
200	&	200	Rs.25.25	Flat
201	To	499	Rs.25.25	Plus 0.015 for each 1 lac of sum assured bought in excess of 200 lacs till 499 lacs
500	&	Above	Rs.30	Flat

Limited Premium

SA (in lacs) starting from	To	SA (in lacs)	Rebate in 'Limited Premium' tabular premium for online/offline channels Limited Pay 5/10/ Up to Age 60	
			51	To
75	To	75	Rs.12.50	Flat
76	To	99	Rs.12.50	Plus 0.30 for each 1 lac of sum assured bought in excess of 75 lacs till 99 lacs
100	To	100	Rs.20.00	Flat
101	To	199	Rs.20.00	Plus 0.10 for each 1 lac of sum assured bought in excess of 100 lacs till 199 lacs
200	&	200	Rs.30.00	Flat
201	To	499	Rs.30.00	Plus 0.03 for each 1 lac of sum assured bought in excess of 200 lacs till 499 lacs
500	&	Above	Rs.39.00	Flat

Single Premium

SA (in lacs) starting from	To	SA (in lacs)	Rebate in 'Single Premium' tabular premium for online/offline channels	
			51	To
75	To	75	Rs.50.00	Flat
76	To	99	Rs.50.00	Plus 1.50 for each 1 lac of sum assured bought in excess of 75 lacs till 99 lacs
100	To	100	Rs.87.50	Flat
101	To	199	Rs.87.50	Plus 0.50 for each 1 lac of sum assured bought in excess of 100 lacs till 199 lacs
200	&	200	Rs.137.50	Flat
201	To	499	Rs.137.50	Plus 0.10 for each 1 lac of sum assured bought in excess of 200 lacs till 499 lacs
500	&	Above	Rs.167.50	Flat

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



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

Aviva Life Insurance Company India Ltd.

Head Office: Aviva Tower, Sector Road, Opposite Golf Course,
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Tel. No.: +91 124-2709000

Website: www.avivaindia.com

E-mail: customerservices@avivaindia.com

Registered Office: 2nd Floor, Prakashdeep Building, 7, Tolstoy Marg,
New Delhi-110 001, India.

Corporate Identity Number (CIN): U66010DL2000PLC107880

BEWARE OF SPURIOUS/FRAUD PHONE CALLS!

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