



Aviva i-Life Secure: A Non-linked, Non-participating online Term Insurance plan that protects your family with a regular income of your choice, in case you are not around.

## Plan Overview

We all value the importance of regular income for our family in order to meet our day-to-day expenses, but how often do we sit back and think about who would provide this regular income for our family, in case we are not around? At Aviva, we recognize the importance of maintaining a regular income stream for your family, should something happen to you.

Presenting Aviva i-Life Secure, a protection oriented plan that ensures an uninterrupted regular income of your chosen amount for your family year after year for 15 years, in case you are not around. Not just this, it also provides lump sum to meet any immediate expenses or take care of liabilities that your family might have to incur, in your absence.

## Unique Attractions:

- Provide a regular income for the family for 15 years at a nominal cost in the event of the death of the Life Insured
- Additional lump sum payout to fund the family's immediate financial needs in the event of the death of the Life Insured
- Premium rebate on choosing Sum Assured of ₹1 Crore and above
- Convenience of quick and hassle free buying online on our website

## How does Aviva i-Life Secure work for you?

Let's look at the example of Mr. Sharma:

Mr. Sharma is a 35-year old salaried professional, is married and is blessed with two children. He is a responsible person who always takes care of his family. He has already bought a life insurance plan to cover his existing loans/liabilities arising on his death. On the basis of his current lifestyle, he now wants to ensure that his family gets a regular annual income to maintain a similar lifestyle even when he is not around with them.

- Mr. Sharma decides that his family should get an annual income of ₹6 Lac in case he is not around
- Mr. Sharma reviews the Policy Term options and decides that for his purpose the 25 year cover is the best option. This will protect his family during his earning years (till age 60)
- The Sum Assured for generating annual income of ₹6 Lac for his Policy will be ₹1 Crore
- The annual premium for his Policy at Sum Assured of ₹1 Crore and Policy Term of 25 years comes out to be ₹7,962 + taxes

## Scenario 1

What will happen if Mr. Sharma dies in the 10th year of Policy Term?



## Scenario 2

What will happen if Mr. Sharma pays all due premiums for 25 years and survives the term till maturity?

As it is a term assurance plan, nothing will be paid to Mr. Sharma at maturity.

Aviva i-Life Secure Eligibility Conditions	
<b>Entry Age (Last Birthday)</b>	18 years to 50 years
<b>Policy Term (PT)</b>	10 years to 25 years
<b>Premium Payment Term (PPT)</b>	Equal to Policy Term
<b>Minimum Maturity Age (Last Birthday)</b>	70 years (Last Birthday)
<b>Allowed Premium Payment Frequencies</b>	Yearly, Half Yearly The half yearly installment premium will be 51.08% of the Annual Premium
<b>Sum Assured (SA)</b>	Minimum Sum Assured: ₹50 Lac Maximum Sum Assured: ₹10 Crore per life, subject to underwriting Premium will be calculated on the basis of your age, gender, smoking status and extra mortality ratings, if any

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 i-Life Secure - Benefits in detail:

### Death Benefit:

Provided all due premiums have been paid, in case of death of Life Insured during the Policy Term, the Death Sum Assured payable shall be the highest of the following amounts:

- 10 times of the annualized premium (excluding taxes and extra premiums, if any), or
- 105% of all the premiums paid (excluding taxes and extra premiums, if any) as on date of death, or
- Sum Assured\* of the Policy

\*where the Sum Assured will be payable in installments in the following manner:

- One-time payment of 10% of Sum Assured at the time of claim settlement, and
- 6% of Sum Assured on each death anniversary of the Life Insured for 15 years, with the first such payment will be made one year after the date of death of Life Insured

### Maturity Benefit:

This is a pure protection plan and hence nothing is payable at Maturity.

### Rebate on High Sum Assured:

There would be a High Sum Assured Rebate on the tabular premium of the base plan as per the following grid.

Sum Assured Range	Rebate per ₹ 1 Lac of Sum Assured
Less than ₹1 Crore	Nil
Greater than or equal to ₹1 Crore but less than ₹5 Crore	₹ 10
Greater than or equal to ₹5 Crore	₹ 15

No rebate will be available on the Extra Mortality Premium rates.

## Important Terms and Conditions:

### Grace Period:

- A Grace Period of 30 days is allowed for the payment of premium
- During the Grace Period, the Company will accept the premium without interest and proof of insurability
- In case of death of the Life Insured during the Grace Period, Death Benefit will be payable after deduction of outstanding regular premium payable for the Policy year of death

### Non-payment of premiums:

- If the due regular premium is not paid within the Grace Period, then the Policy will lapse and the insurance cover will cease immediately
- Policies will not acquire any surrender value or paid-up value during the Policy Term

### Revival:

- Revival of a lapsed Policy is allowed within 2 years from the date of first unpaid premium
- Revival is subject to proof of continued insurability of the Life Insured to the satisfaction of the Company as per the Company's Board approved underwriting guidelines. All due premiums will be payable without any interest along with Revival fee of ₹250 plus taxes, if any
- Company reserves the right to decline a Revival request as per the Company's Board approved underwriting guidelines
- At the time of Revival, the cost of medical examination, if any, will be borne by the Policyholder
- Alteration between different modes of premium payment is allowed at any Policy anniversary on request, subject to the payment of alteration charge of ₹100 plus taxes, if any. No other alteration is allowed under the plan

### Surrender Value:

There will be no surrender value payable under this plan.

### Suicide Claim Exclusion:

In case of death of Life Insured due to suicide within 12 months:

- From the date of commencement of the Policy, the nominee or beneficiary of the Policyholder shall be entitled to 80% of the premiums paid excluding any payment for taxes and extra premiums, provided the Policy is in force, or
- From the date of revival of the Policy, the nominee or beneficiary of the Policyholder shall be entitled to an amount which is higher of 80% of the premiums paid excluding any payment for taxes and extra premiums or the Surrender Value as available on the date of death.

### Nomination and Assignment:

Nomination, in accordance with Section 39 of Insurance Act, 1938, as amended from time to time, is permitted under this Policy. The Nominee is the person who will be eligible to claim and receive the benefit payout in the event of an unfortunate death of Life Insured.

Assignment, in accordance with Section 38 of Insurance Act, 1938, as amended from time to time, is permitted under this Policy. Assignment can be used to transfer rights under the Policy. The nominee loses the rights automatically upon assignment of the Policy.

### 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:

You have the right to review the Policy Terms and Conditions, within 30 days from the date of receipt of the Policy document. In case you disagree to any of the terms or conditions, you have an option to return the Policy stating the reason for your objection, upon which you shall be entitled to a refund of the premium paid, subject to deduction of proportionate risk premium for the period on cover, expenses incurred on medical examination, if any, and stamp duty charges.

## 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 dates back to 1834. Aviva group is one of the oldest insurance groups in the world. Currently, it serves 31 million customers across 16 countries (March 2015).

The Dabur Group, founded in 1884, is one of India's leading producers of traditional healthcare products.

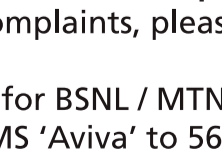
## Section 41 and Section 45

- (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 ₹10 Lac

## 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



A joint venture between Dabur Invest Corp. and Aviva International Holdings Limited  
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