POS-Aviva Dhan Suraksha



POS-Aviva Dhan Suraksha – An Individual Non-Linked Non-Participating Savings Life Insurance Plan Key Features Document (KFD)

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Death Benefit Accidental Death of Life Insured during the Waiting Period i. 5 Regular annual installments of "1.5 times of one annualized premium". The first installment would be paid at the time of death and the remaining 4 annual installments shall be paid on each of the subsequent death anniversary. Death of the Life Insured due to any cause after the expiry of Waiting Period ii. A lump sum amount of "7 times of one annualized premium" shall be paid along with the 5 th annual installment. In addition to Death Sum Assured will be highest of: a) 10 times of the Annualized Premium, or b) 105% of the Total premiums paid as on date of death, or c) Maturity Sum Assured, or d) Sum Assured, an absolute amount. Sum Assured, an absolute amount.		During Waiting Period			s paid means total of all the pre	emiums received, excluding any e	extra premium, any rider premium			
Death Benefit Accidental Death of Life Insured during the Waiting Period i. 5 Regular annual installments of "1.5 times of one annualized premium". The first installment would be paid at the time of death and the remaining 4 annual installments shall be paid on each of the subsequent death anniversary. Death of the Life Insured due to any cause after the expiry of Waiting Period ii. A lump sum amount of "7 times of one annualized premium" shall be paid along with the 5 th annual installment. In addition to Death Sum Assured, an age related **Guaranteed Terminal Benefit as prescribed above, will also be payable along with the last payout Death Sum Assured will be highest of: ID 10 times of the Coll premiums paid as on date of death, or ID 35% of the Total premiums paid as on date of death, or ID Sum Assured, an absolute amount. Sum Assured, an absolute amount.							miums till date of death have been			
Death Benefit during the Waiting Period anniversary. OR ii. A lump sum amount of "7 times of one annualized premium" shall be paid along with the 5 th annual installment. Death of the Life Insured due to any cause after the expiry of Waiting Period In addition to Death Sum Assured, an age related **Guaranteed Terminal Benefit as prescribed above, will also be payable along with the last payout Death Sum Assured will be highest of: a) 10 times of the Annualized Premium, or b) 105% of the Total premiums paid as on date of death, or c) Maturity Sum Assured, or d) Sum Assured, an absolute amount. Sum Assured, an absolute amount.										
Death Benefit OR Death of the Life Insured due to any cause after the expiry of Waiting Period ii. A lump sum amount of "7 times of one annualized premium" shall be paid along with the 5 th annual installment. In addition to Death Sum Assured, an age related **Guaranteed Terminal Benefit as prescribed above, will also be payable along with the last payout Death Sum Assured will be highest of: a) 10 times of the Annualized Premium, or b) 105% of the Total premiums paid as on date of death, or c) Maturity Sum Assured, or d) Sum Assured, an absolute amount.			ıred		eath and the remaining 4 annu	ial installments shall be paid on e	each of the subsequent death			
Death of the Life Insured due to any cause after the expiry of Waiting Period In addition to Death Sum Assured, an age related **Guaranteed Terminal Benefit as prescribed above, will also be payable along with the last payout Death Sum Assured will be highest of: a) 10 times of the Annualized Premium, or b) 105% of the Total premiums paid as on date of death, or c) Maturity Sum Assured, an absolute amount.	Death Benefit			ii. A lump sum amount of "7 times of one annualized premium" shall be paid along with the 5 th annual						
Death of the Life Insured due to any cause after the expiry of Waiting Period be payable along with the last payout Death Sum Assured will be highest of: a) 10 times of the Annualized Premium, or b) 105% of the Total premiums paid as on date of death, or c) Maturity Sum Assured, or d) Sum Assured, an absolute amount.										
the expiry of Waiting Period Death Sum Assured Will be highest of: a) 10 times of the Annualized Premium, or b) 105% of the Total premiums paid as on date of death, or c) Maturity Sum Assured, or d) Sum Assured, an absolute amount.				be payable along with the last payout						
 b) 105% of the Total premiums paid as on date of death, or c) Maturity Sum Assured, or d) Sum Assured, an absolute amount. 										
d) Sum Assured, an absolute amount.				b) 105% of the Total premiums paid as on date of death, or						
An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.		An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.								

**Guaranteed benefits are available only if all due premiums are paid.

	A policy can be surrendered provided at least two years' premiums have been paid. Surrender Value will be greater of the Guaranteed Surrender Value (GSV) and the Special Surrender Value ⁵ .						
	Policy Year of Surrender	Guaranteed Surrender Value					
	2 nd	35.0% of Total Premiums Paid					
	3 rd	35.0% of Total Premiums Paid					
	4 th	50.0% of Total Premiums Paid					
Surrender Value	5 th	55.0% of Total Premiums Paid					
	6 th	57.5% of Total Premiums Paid					
	7 th	60.0% of Total Premiums Paid					
	8 th	65.0% of Total Premiums Paid					
	9 th	70.0% of Total Premiums Paid					
	10 th	90.0% of Total Premiums Paid					
	11 th	100.0% of Total Premiums Paid					
	Total Premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.						
Paid-up Value	After payment of at least 2 years' premiums, if any due premium is not paid before expiry of the grace period, the policy will become a Paid-up policy with reduced benefit based upon the paid-up sum assured. Paid-up Sum Assured = (Number of Premiums paid/Total Number of Premiums payable) x Sum Assured.						
Grace Period	"Grace Period" means the time granted by the Company 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.						
Revival	proof of continued insurability of the L upon the sum to be revived, and pay a	ife Insured to the satisfaction of the Company as pe all due premiums along with revival fee plus interest	lapsed/paid-up policy. The policyholder will be required to submit the r the Company's prevailing Board approved underwriting policy depen on unpaid due premiums for the delayed period. The revival fee is ₹250 Period of 90 days is not applicable in case of Revival of the Policy.				

Sample Illustration for a life insured aged 40 years opted to pay an annualized premium of ₹20000.

Sum Assured Modal Premium			'Goods and Services Tax			Total Amount		
		Year 1 Year 2 or		wards Year			Year 2 onwards	
290,000 20,000 900			45	50 20,9			20,450	
	De	eath / Maturity Benefit	t				Surrender Value	
ų	When Instal	lment is payable				Guaranteed Surrender Value	Non Guaranteed Special Surrender Value ^s	
Installment	Death Benefit* If Insured dies during the Policy Term	Maturity Benefit If Insured Survives til	Maturity Benefit If Insured Survives till Maturity		ent			Policy Year
1 st	At time of Claim Settlement	At the end of 11 th Yea	ır	30,000		1	0	0
2 nd	On 1 st Death Anniversary	On 1 st Anniversary af	On 1 st Anniversary after Maturity			2	14,000	15,236
3 rd	On 2 nd Death Anniversary	On 2 nd Anniversary af	On 2 nd Anniversary after Maturity			3	21,000	30,765
4 th	On 3 rd Death Anniversary	On 3 rd Anniversary af	ter Maturity	30,000		4	40,000	52,740
5 th	On 4 th Death Anniversary	On 4 th Anniversary af	fter Maturity	170,000		5	55,000	76,913
Total Sum Assured 290,000						6	69,000	101,085
"Guaranteed Terminal Benefit (payable along with 5 th installment) 3,000						7	84,000	128,188
Grand Total 293,000						8	104,000	158,220
						9	126,000	191,183
						10	180,000	227,075
						11	200,000	234,400

Taxes including but not limited to Goods and Services Tax, Cesses as applicable shall also be levied as notified by the government from time to time. Tax laws are subject to change. ^sSpecial Surrender value can be reviewed by the company from time to time with prior approval of IRDA of India. "Guaranteed benefits are available only if all due premiums are paid.

*Death Benefit shall be as per following conditions:

a. Death Other than Accidental:

I. If death takes place during the Waiting Period: 100% of the Total Premiums paid.

II. After expiry of Waiting Period: Death Sum Assured payable in 5 installments as illustrated above.

b. Accidental Death Benefit: Equal to Death Sum Assured payable in 5 installments as illustrated above.

Total Premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Disclaimer: Please read your policy document to understand the benefits & other details of the product.

Section 41 & 45 of Insurance Act 1938

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 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.

Section 45 of Insurance Act 1938

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

As per current provision, a policy cannot be called in question on ground of misstatement after three years.

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).

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

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

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