

# Aviva Signature 3D Term Plan-POS

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

**UIN:122N148V02**



We are constantly playing tug-of-war with uncertainties in life. By being proactive, we can pull the rope to our side and take control of the situation. With proactive measures in our daily life towards a healthy lifestyle, we can unlock a life of abundance.

We try to keep uncertainties at bay by adopting healthy habits like following a fitness regime, taking a balanced diet, doing yoga etc. however it's not possible for us to avoid the inevitable. While we take care of our physical and mental health, our comprehensive well-being is incomplete without a cover for our financial health. As we embrace a holistic lifestyle, that covers all bases, we become better prepared to take on the challenges that await us.

By choosing the right life insurance plan that provides us with three dimensions of security, we would get peace of mind knowing we are taking active steps to be fully covered.

There will be no medical underwriting for policies sourced through POS channel.

| We would provide financial security through |         |
|---------------------------------------------|---------|
| In case of <b>Death</b>                     | Lumpsum |

## Key features

- ◆ **Comprehensive financial protection to your family**
- ◆ **Option to buy the policy under MWP Act to prevent wrongful claim of Life Insurance monies**

## Things To Know

- 1. When should you buy Term Insurance?**  
The best time to buy the Term Insurance is now as this will ensure that you get the life cover at lower premiums for the desired policy term.
- 2. How much life cover should you choose?**  
The life cover depends on your Annual Income at present. The rule of thumb is that your life cover should be equal to 20 times your annual income.
- 3. How should you choose the Policy Term?**  
Your Policy Term should be equal to your Retirement Age minus Current Age. (This is basis the assumption that by then you would have taken care of all your liabilities). If you do not have a set age for Retirement, then you might want to opt for the Whole Life option.

Or you may decide your Policy Term at affordable premiums.

## Definitions

1. **"Annualized Premium"** shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
2. **"Sum Assured on Death"** would be the "Basic Death Sum Assured" which is an absolute amount of benefit which is guaranteed to become payable on death of the life insured in accordance to benefits chosen at inception of policy.
3. **"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, Half-Yearly and Quarterly modes of premium payment. For monthly mode, 15 days Grace period is allowed. In case of death during grace period, the due unpaid premium up to the next policy anniversary will be deducted from the Death Benefit.
4. **"Total Premiums Paid"** means total of all the premiums received, excluding any extra premium, any rider premium and taxes.
5. **"Extra Premium"** would mean, the amount of extra premium charged for extra mortality risk

### Important Notes

- Taxes including but not limited to Goods & Service Tax, Cesses as applicable shall also be levied as notified by the Government from time to time. Tax laws are subject to change.
- The product shall be offered to Males, Females and Transgender people.

## How does this plan Protect you

| Plan         | Benefits                                                                                                                                                                                                                                                                                                                                  |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3D-Pure Term | <ul style="list-style-type: none"><li>• This plan provides life insurance coverage in the form of lump sum payment</li><li>• In the event of death of the life insured, Base Sum Assured shall be payable and the policy will terminate thereafter</li><li>• Nothing is payable in case the insured survives till maturity date</li></ul> |

## Sample Rates

Male, Annual Premium Rates exclusive of GST (if any), for Policy Term of 30 Years.

| Pure Term       |        |         |         |
|-----------------|--------|---------|---------|
| Age/Sum Assured | 5 Lacs | 15 Lacs | 25 Lacs |
| 30              | 1,949  | 4,346   | 6744    |
| 38              | 2,902  | 7,207   | 11512   |
| 45              | 4,798  | 12,893  | 20989   |

## Eligibility

| Criteria                     | 3D-Pure Term                                                                                                                                                                                                                                                    |
|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Minimum Sum Assured (₹)      | ₹ 5 lacs                                                                                                                                                                                                                                                        |
| Maximum Sum Assured (₹)      | ₹ 25 lacs (per life) subject to Board Approved Underwriting Policy.                                                                                                                                                                                             |
| Minimum Annual Premium (₹)   | ₹ 1463                                                                                                                                                                                                                                                          |
| Minimum Entry Age            | 18 Years Last Birthday                                                                                                                                                                                                                                          |
| Maximum Entry Age            | 55 years last birthday (Regular premium)<br>50 years last birthday (Limited Pay-10)<br>45 years last birthday (Limited pay-15)<br>40 years last birthday (Limited pay-20)<br>35 years last birthday (Limited pay-25)<br>30 years last birthday (Limited pay-30) |
| Minimum Policy Term          | Regular Premium : 10 Years                                                                                                                                                                                                                                      |
|                              | Limited Premium :15 Years                                                                                                                                                                                                                                       |
| Maximum Policy Term          | 47 Years (Subject to maximum Maturity Age 65 Years last birthday)                                                                                                                                                                                               |
| Minimum Premium Payment Term | Regular Premium: Same as Policy Term                                                                                                                                                                                                                            |
|                              | Limited Premium: 10 Years                                                                                                                                                                                                                                       |
| Maximum Premium Payment Term | Regular Premium: Same as Policy Term                                                                                                                                                                                                                            |
|                              | Limited Premium: 30 Years                                                                                                                                                                                                                                       |
| Minimum Maturity Age         | 28 Years Last Birthday                                                                                                                                                                                                                                          |
| Maximum Maturity Age         | 65 Years Last Birthday                                                                                                                                                                                                                                          |

## How It Works

| Contingent Event on which insurance benefit is payable | Conditions for payment                                    | How & When the Insurance Benefit would be payable                          | 3D-Pure Term     |
|--------------------------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------------------|------------------|
| Death of the Life Insured during the policy term       | Policyholder has paid all due premiums till date of death | How: Lump Sum<br>When: On death of the Life Insured during the Policy Term | Base Sum Assured |
| Survival of the Life Insured till maturity date        | NA                                                        | NA                                                                         | NA               |
| Surrender                                              | Nil                                                       | Nil                                                                        | Nil              |

### Aviva Signature 3D Term Plan – About premium payment

Yearly, Half-Yearly, Quarterly and Monthly modes of premiums are permitted. For Quarterly and Monthly mode, only ECS/ Direct Debit is allowed.

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 |

### Rebate on Large Sum Assured:

For large Sum Assured cases, there would be a high Sum Assured rebate on the Tabular premium rate applicable. Please refer Annexure I for High Sum Assured rebates.

### Non Forfeiture Benefits for 3D-Pure Term

If the due regular/limited premium is not paid before the expiry of the grace period, the policy will lapse and risk cover will cease immediately.

Policy shall not acquire any surrender value or paid-up value. However, policyholder can exit the contract during the remaining policy tenure under a Limited premium policy provided all due premiums have been paid till the Premium Payment Term. There will be no Exit Value for Regular premium policy.

The Exit Value as per following formula will be paid and the contract will terminate thereafter.

$$60\% \times \frac{\{\text{Total Premiums Paid till date of Exit} \times \text{Outstanding Policy duration in complete months as on date of Exit}\}}{\{\text{Original Policy Term (in months)}\}}$$

## Free Look Period

This is an option to review the policy following receipt of policy document. The policyholder has a free look period of 30 days from the date of receipt of the policy document, to review the terms and conditions of the policy and where the policyholder disagrees to any of those terms and conditions, the policyholder has the option to return the policy to the Company for cancellation, stating the reasons for his objection. Then the policyholder shall be entitled to a refund of the premium after deducting proportionate risk premium, if any, expenses incurred on medicals and stamp duty charges, if any.

Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

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

## 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, if any, as on the date of death whichever is higher, provided the policy is in-force.

## 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 policy is considered to be in-force with the risk cover without any interruption, as per the terms and conditions of the policy. The grace period for the payment of premium shall be 30 days for payment of yearly, half yearly, quarterly premiums and 15 days for monthly payments. In case of death of the life insured during the grace period, all the outstanding premiums till the next policy anniversary shall be deducted from the death benefit.

### **Revival/Alteration Charges:**

A lapsed/Paid-up policy can be revived during the Policy Term, but within a period of 5 years i.e. Revival Period, from the date of first unpaid premium by submitting the proof of continued insurability of the life insured to the satisfaction of the Company as per the Company's Board approved prevailing underwriting policy by making the payment of all due unpaid premiums together with interest payment for the period from the unpaid premium due date to the date of reinstatement/revival at 9% per annum compounded monthly plus taxes if any. A policy, once surrendered, cannot be revived.

The Company reserves the right to revive a lapsed/paid-up policy as per the Company's Board approved underwriting policy. Further 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.

Under a Limited Premium policy, in case, any Exit Value (as per Terms & Conditions of policy document) has been paid basis the request of the policyholder, such policy cannot be reinstated.

Alteration between different modes of premium payment is allowed at any policy anniversary. 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, and Assignment, as defined under section 38 of Insurance Act 1938 as amended from time to time, is allowed under this policy.

### **Acceptance**

Aviva will not be liable to any claim until acceptance of risk and receipt of premium in full.

### **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 Group, with a history dating back to 1696.

Founded in 1884, Dabur is one of India's oldest and largest groups of companies. It is the country's leading producer of traditional healthcare products.

## Section 41

In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time.

- (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

In case of fraud or misrepresentation, the policy shall be cancelled immediately by paying the surrender value, subject to the fraud or misrepresentation being established by the Company in accordance with Section 45 of the Insurance Act, 1938, as amended from time to time. Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time by Insurance Laws (Amendment) Act 2015 are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policy whichever is later.
2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is Based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
  - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;

- b. The active concealment of a fact by the insured having knowledge or belief of the fact;
  - c. Any other act fitted to deceive; and
  - d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is Based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
9. The insurer can call for proof of age at any time if he is entitled to do so and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof of age of life insured. So, this Section will not be applicable for questioning age or adjustment Based on proof of age submitted subsequently.

## Annexure I

### Pure Risk: SA from 5 to 25 lacs (Regular Premium)

| SA (in lacs)<br>starting from | To | SA (in lacs) | Rebate in 'Regular Premium' Tabular Premium<br>Rate Table |                                                                                           |
|-------------------------------|----|--------------|-----------------------------------------------------------|-------------------------------------------------------------------------------------------|
| 5.50                          | To | 9.50         | -                                                         | ₹ 7.50 for each 50,000 of sum assured<br>bought in excess of 5 lacs till 9.50 lacs        |
| 10                            | To | 10           | ₹ 75                                                      | Flat                                                                                      |
| 10.50                         | To | 14.50        | ₹ 75                                                      | Plus ₹ 2.50 for each 50,000 of sum assured<br>bought in excess of 10 lacs till 14.50 lacs |
| 15                            | To | 15           | ₹ 100                                                     | Flat                                                                                      |
| 15.50                         | To | 19.50        | ₹ 100                                                     | Plus ₹ 1.50 for each 50,000 of sum assured<br>bought in excess of 15 lacs till 19.50 lacs |
| 20                            | To | 20           | ₹ 115                                                     | Flat                                                                                      |
| 20.50                         | To | 25           | ₹ 115                                                     | Plus ₹ 0.50 for each 50,000 of sum assured<br>bought in excess of 20 lacs till 25 lacs    |

### Pure Risk: SA from 5 to 25 lacs (Limited Premium)

| SA (in lacs)<br>starting from | To | SA (in lacs) | Rebate in 'Limited Premium' Tabular Premium<br>Rate Table |                                                                                           |
|-------------------------------|----|--------------|-----------------------------------------------------------|-------------------------------------------------------------------------------------------|
| 5.50                          | To | 9.50         | -                                                         | ₹ 8.50 for each 50,000 of sum assured<br>bought in excess of 5 lacs till 9.50 lacs        |
| 10                            | To | 10           | ₹ 85                                                      | Flat                                                                                      |
| 10.50                         | To | 14.50        | ₹ 85                                                      | Plus ₹ 3.00 for each 50,000 of sum assured<br>bought in excess of 10 lacs till 14.50 lacs |
| 15                            | To | 15           | ₹ 115                                                     | Flat                                                                                      |
| 15.50                         | To | 19.50        | ₹ 115                                                     | Plus ₹ 1.50 for each 50,000 of sum assured<br>bought in excess of 15 lacs till 19.50 lacs |
| 20                            | To | 20           | ₹ 130                                                     | Flat                                                                                      |
| 20.50                         | To | 25           | ₹ 130                                                     | Plus ₹ 0.50 for each 50,000 of sum assured<br>bought in excess of 20 lacs till 25 lacs    |

### **Queries and Complaints**

For additional information, queries or complaints,  
please contact us at the numbers given below:  
1800 1037766 (Toll free for BSNL/MTNL users) or  
0124-2709046 or SMS "Aviva" to 5676737



### **Aviva Life Insurance Company India Ltd.**

(IRDA of India Reg. No. 122)

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

### **Head Office:**

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Website: [www.avivaindia.com](http://www.avivaindia.com)

Email: [customerservices@avivaindia.com](mailto:customerservices@avivaindia.com)

### **Registered Office:**

2nd Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi-110 001

Corporate Identity Number (CIN): U66010DL2000PLC107880

### **BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/FRAUDULENT OFFERS.**

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.

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# PROPOSAL FORM

IN UNIT LINKED PLANS, THE INVESTMENT RISK IN  
INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER



**FOR OFFICE USE ONLY** ☐ POS Product ☐ Non-POS Product ☐ Jan Suraksha URN: LNU/P01/01/012023 Ver 1.0

Proposal Number

UPF

For Existing Customer

Customer ID

Policy No.

Channel

Advisor/Sales Person/Authorised Person/Employee

Name

Number

Sector

☐ Urban☐ Rural☐ Social☐ NRI

Unique Village Code

  -   -      

Proposal Deposit Details

Cheque/DD No.

Amount

Mode

Date

         

## NOTES:

The proposal form should be filled in accurately & completely in CAPITAL LETTERS. If any section is not applicable, please write NA.

1. Product Brochure should be read and the Benefit Illustration should be understood & signed by the Proposer.

2. Any alterations, overwriting and/or ink change needs to be countersigned by the Proposer.

3. 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. Same applies for allocation of units for ULIP policies.

4. The Cheque/DD/other payment instrument, as acceptable by Aviva, shall be drawn in favor of 'AVIVA Life Insurance Co. India Ltd. Account Proposal No. \_\_\_\_\_.'

**The advisor is not authorized to collect cash / bearer cheque that is meant for the Company.**

5. If this proposal is withdrawn before the policy is issued, the application money shall be refunded by NEFT ONLY, post deduction of medical examination expenses incurred, if applicable.

eInsurance Account number (if any) \_\_\_\_\_

Name of the Insurance Repository ☐ CAMS ☐ NSDL ☐ CDSL ☐ KARVY

I give my consent for EIA account  Remarks, if any

This Proposal Form is in English. If you prefer another Indian Regional Language please specify it here \_\_\_\_\_

Please tick YES to go for electronic copy of your policy document, or tick NO if you prefer to receive ☐ Yes ☐ No physical copy also

☐ Individual ☐ Employer-Employee ☐ Keyman ☐ HUF ☐ Partnership Firm ☐ MWPA

## 1. DETAILS OF THE PLAN APPLIED FOR (Same as BI)

1.1 Name of the Plan \_\_\_\_\_

1.2 Plan Option \_\_\_\_\_

1.3 Term of the Plan in years

1.4 Premium Paying Term in years (if applicable)

1.5 Sum Assured in ₹ (if applicable) \_\_\_\_\_

1.6 (a) Sum Assured Type (if applicable) \_\_\_\_\_

(b) Maturity Benefit Option (if applicable) \_\_\_\_\_

1.7 Premium Frequency \_\_\_\_\_

1.8 Premium as per frequency in ₹ \_\_\_\_\_

1.9 Preferred Mode of Subsequent Premium Payment \_\_\_\_\_

1.10 Rider/Add-On Opted for (if applicable)

(a) Rider/Add-On 1 \_\_\_\_\_

Sum Assured (₹) \_\_\_\_\_

(b) Rider/Add-On 2 \_\_\_\_\_

Sum Assured (₹) \_\_\_\_\_

(c) Rider/Add-On 3 \_\_\_\_\_

Sum Assured (₹) \_\_\_\_\_

1.11 Automatic Asset Allocation (if applicable)

1.12 Systematic Transfer Plan (if applicable)

1.13 RetireSafe (if applicable)

1.14 Type of Fund (if applicable) – Please mention the percentage of Premium you would like to invest in each of the Unit Linked Funds (the total must be 100%).

%  %

%  %

% %**2. DETAILS OF LIFE INSURED**☐ Same as proposer ☐ Different from proposer**2.1 Name**First Middle Last **2.2 Father's Name**First Middle Last **2.3 Date of Birth**          **2.4 Gender** ☐ M ☐ F ☐ Transgender**2.5 Marital Status** ☐ Unmarried ☐ Married  
(only for female ☐ Divorced ☐ Widow(er) lives)**2.6 Age Proof** ☐ School/College Certificate  
☐ Aadhar card ☐ Passport  
☐ PAN Card  
☐ Others **2.7 Nationality<sup>1</sup>** **2.8 Citizenship** **2.9 Residential Status** **2.10 Do you/your Nominee have residence for Tax Purposes in Jurisdiction(s) outside India<sup>2</sup>**☐ Yes ☐ No**2.11 Current Residential/Communication Address**City State Pincode Country Mobile Tel (Resi) Email ID Landmark **2.12 Educational Qualification** ☐ Graduate &/or above☐ SSC &/or above ☐ Illiterate**2.13 Occupation** ☐ Salaried☐ Business/Self Employed

To be filled if other than above

☐ Housewife ☐ Student☐ Agriculturist ☐ Retired/Pensioner**2.14 Work Details:** Exact nature of duties **Is your occupation associated with any specific hazard/cash intensive** (e.g Armed forces, chemical factory, mines, explosives, corrosive, chemicals, jewellery, real estate, stock broking, etc)☐ Yes ☐ NoPlease specify details **2.15 Name of the Organisation** **Business Address** City State Pincode Country Mobile Tel (off) Email ID Landmark **2.16 Annual Income ₹** 

Fill if not earning, Parent's/Spouse's Annual Income ₹

**2.17 Income Tax PAN No.\*** **2.18 CKYC No.** **3. BANK ACCOUNT DETAILS****3.1 Name as per Bank Account** **3.2 Bank Account Number****3.3 Bank Name** **3.4 Bank Account Type** 

<sup>1</sup>If you are an Indian or a Person of Indian Origin, not residing in India, submit passport with all entry/exit pages. <sup>2</sup>Please fill FATCA addendum. If you wish to mention multiple correspondence/local addresses, please fill the Address Addendum. NRIs please mention your overseas address as your communication address. \*Attach the duly filled & signed Form 60 if PAN is not available.

3.5 MICR Code (9 Digit) 3.6 IFSC Code (11 Digit) **4. NOMINATION DETAILS (TO BE COMPLETED ONLY WHEN THE PROPOSER AND THE LIFE TO BE INSURED ARE THE SAME)**4.1 Name of the Nominee 

(if more than one nominee, then give details by attaching as addendum)

4.2 Relationship to the Life to be insured

(if the Nominee specified above is any person other than your parents/Spouse/Child, give reason for information and note that 'Succession Act' will overrule nomination)

4.3 Date of Birth 4.4 Gender ☐ M ☐ F ☐ Transgender4.5 Email ID 4.6 Mobile No. 

4.7 Address

To be filled only if address is different from Life Insured

4.8 Name as per Bank Account 

4.9 Bank Account Number

4.10 Bank Name 4.11 Bank Account Type 4.12 MICR Code (9 Digit) 

4.13 Appointee details (applicable only if nominee is minor)

a. Name &amp; Relationship of the Appointee with the Minor

Name Relationship b. Date of Birth c. Gender ☐ M ☐ F ☐ Transgender

d. Address

To be filled only if address is different from Life Insured

Signature of Appointee

**5. FAMILY AND PERSONAL DETAILS****5.1 Your Height & Weight**Height (in cms)  Weight (in kgs) 

(Below gain and loss in weight to be filled only if there is change by more than 5kg in last one year)

Weight – gain  Kgs, loss  KgsReason for the same 5.2 Are you in good health? ☐ Yes ☐ No

5.3 Have you suffered from any medical illnesses such as Anemia, leukemia, arthritis, gout, diabetes, high blood sugar or any other thyroid problem, hypertension, stroke, paralysis, cancer, heart disease, Tumor, numbness, multiple sclerosis, Paralysis, mental or nervous disorder including depression, epilepsy, tumor, lump or growth (benign or malignant), cirrhosis, Hepatitis, Ulcer, colitis, chronic diarrhea or any other liver disease, prostate disorder, genitourinary disorder or any other kidney or urinary bladder disease, Asthma, bronchitis, pneumonia, tuberculosis or any other respiratory or lung disease, HIV infection, STD or AIDS including other family members, any other disorder of skin, back, muscle, chest, blood, joints or any illness since birth or In the past 5 years, if you have ever undergone any medical tests or have been advised medication or hospitalized for medical or surgical purpose or Is there any other medical condition apart from the one's mentioned here that you have or presently being suffering from that you wish to declare.

☐ Yes ☐ No**A. For female lives only. (applicable only if pregnant)**1. No. of weeks pregnant 2. Have you ever had any complications with pregnancy If yes, please specify: **B.**

| Lifestyle details of the life to be insured | If Yes, Form of Consumption                                                      | Since When   | Average Usage                                        |
|---------------------------------------------|----------------------------------------------------------------------------------|--------------|------------------------------------------------------|
| Tobacco/ Smoking                            | Cigarette/<br>Beedi Chewing<br>Tobacco/<br>Tobacco<br>Toothpaste<br>Gutka /Other | No. of years | Stick/<br>Pouches<br>Per Day<br><input type="text"/> |

B.

| Lifestyle details of the life to be insured                        | If Yes, Form of Consumption         | Since When               | Average Usage                                                |
|--------------------------------------------------------------------|-------------------------------------|--------------------------|--------------------------------------------------------------|
| Alcohol                                                            | Beer/Wine/<br>Hard Liquor/<br>Other | -----<br>No.<br>of years | *Units/<br>week<br><input type="text"/> <input type="text"/> |
| <b>Any Narcotics</b><br>(For Medical/<br>Recreational<br>Purposes) |                                     |                          |                                                              |

\*1 glass of wine/Beer and/Or 1 measure (30 ml) of spirits.

C. Do you have any history of criminal charges/proceeding against you and /or are there any criminal charges or proceeding against you currently or in the past and/or were you convicted in any criminal proceeding and/or are on bail/probation/suspended sentence?

☐ Yes ☐ No

D. Are you / your nominee or your/your nominee's beneficial owner\*\* is a politically exposed person (PEP)\*?

If yes, please provide details of the PEP in the PEP declaration.

☐ Yes ☐ No

## 6. INSURANCE DETAILS

### 6.1 Are you holding any life, health or critical illness Insurance

Policies (in-force/paid-up/declined/deferred) in your name or have applied any simultaneous proposal with Aviva or any other Life Insurance company which is under consideration OR has your proposal for new insurance or application for reinstatement you have made for life, health or critical illness cover been declined, postponed or accepted on special terms or have you ever withdrawn an application OR are you paying Premium for Life Insurance Policies on any other life?

If yes, give details in addendum ☐ Yes ☐ No

### 6.2 Family insurance details section is to be filled as addendum in case of non earning individuals

## 7. PLEASE MENTION THE PREFERRED LANGUAGE FOR PROPOSAL STAGE CALLING

(We may call you to verify the details submitted in the proposal form)

## 8. SECTION 41 & 45 OF INSURANCE ACT 1938 AS AMENDED FROM TIME TO TIME

### Section 41:

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:

### Section 45:

- (1) No Policy of Life Insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the Policy, i.e., from the date of issuance of the Policy or the date of commencement of risk or the date of revival of the Policy or the date of the rider to the Policy, whichever is later.
- (2) A Policy of Life Insurance may be called in question at any time within three years from the date of issuance of the Policy or the date of commencement of risk or the date of revival of the Policy or the date of the rider to the Policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
- (3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a Life Insurance Policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the Policyholder is not alive.
- (4) A Policy of Life Insurance may be called in question at any time within three years from the date of issuance of the Policy or the date of commencement of risk or the date of revival of the Policy or the date of the rider to the Policy, whichever is later, on the ground that any statement of or suppression of a fact material to

\*Individuals or their immediate family members who are / have been entrusted with prominent public function responsibilities.

\*\*Beneficial Owner definition – shareholding percentage in a company of 25% or above / 15% or above in a partnership firm/an unincorporated association/body of individuals.

Please complete the direct Instructions Mandate, relevant Charge Slip or NACH mandate as applicable. In case of NACH, initial payment must be made by Cheque/Cash.

the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the Policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the Policy of life insurance is based: Provided further that in case of repudiation of the Policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the Premiums collected on the Policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

- (5) Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal. For a complete text of Section 45, please refer to Insurance Act, 1938 as amended from time to time.

### 8.1 DECLARATION & AUTHORISATION

- (1) I/we hereby confirm that Aviva Life Insurance Company India Limited ("Aviva") representatives after duly identifying themselves, approached me offering me life insurance products with my express consent. Aviva has provided me with all information sought by me, material and otherwise, in respect of the proposed covers enabling me to decide the best cover in my interest. The canvassing for the covers sought by me did not involve any compulsion. nor caused any inconvenience or nuisance of any kind by the Aviva representatives. The contents of this proposal form, the basis and nature of the questions thereto and the connected documents have been fully explained to me and I/we have understood the significance of the same, the questions thereto, and also the significance of providing the information sought, completely, accurate and truthfully.
- (2) I/we understand that in order to underwrite the insurance policy, Aviva relies on the truthfulness, accuracy and completeness of information and documents submitted by me. Accordingly, I/we confirm that the details furnished in the proposal form and replies to the enclosed questionnaire, along with the documentary evidence and the reports of medical examination are accurate, true and complete. I/we am/are aware that the policy is underwritten on the basis of health questions which may not be exhaustive and I/we declare I/we have not withheld or misrepresented any

information that may be required Aviva to assess the risks on my/our life. I/we hereby consent to Aviva contacting me/us using emails/phone numbers/sms/ letters or any other communication modes that I/we use personally and have provided them details of, as a mode of sending service notification/s to in relation to this proposal/ resulting policy.

- (3) I/we agree to notify Aviva of any change in any information provided by me to Aviva with respect to the state of my health/occupation /financial condition/contact details, or any other details and information mentioned in the proposal form or elsewhere by me, within 30 days of such change. I/we also undertake to notify Aviva if any certification or information provided to Aviva whether through this Proposal Form or elsewhere is or becomes incorrect or insufficient and agree to provide fresh self-certification along with necessary documentary evidence.
- (4) I/we hereby authorize Aviva to conduct such medical examinations and tests such as laboratory tests, cardiac & radiological investigations and other medical tests, including the HIV1/2 test by ELISA method tele/video MER etc., as deemed by Aviva to assess my/our health status. Aviva reserves the right to accept, decline or offer alternate terms on my/our proposal based on the results of medical examinations and tests performed. I/We also acknowledge that the aforementioned medical examinations form the basis for Aviva's underwriting decisions and Aviva is not be obliged to share the results of such medical examinations with me.
- (5) I/we hereby expressly accord my/our consent to Aviva to collect and retain my sensitive personal information, including my medical records, financial information including my bank account details, income tax returns, my employment records or any other details as may be required by Aviva for above stated purposes and also to obtain/validate/ supplement the same from sources in the public domain and from any third party such as my past and present employer(s), business associates, medical practitioner, hospitals, medical sources, any life and non-life insurance companies, insurtech partners government, statutory body. I/we have been made aware that Aviva will use the aforementioned information only for the purposes of assessing this proposal, underwriting the risk, and administering and servicing the policy and for Aviva to provide information for new products deemed beneficial to me by Aviva, I/we further accord my/our express consent to Aviva to disclose any information contained in the proposal, annexures, reports of any medical examination/laboratory tests or in the documents submitted by me (or as the case may be, by my beneficiary) or procured by Aviva. to any other

insurer or reinsurer. law enforcement agencies. statutory auditors. insurance agent, tax authorities, regulatory bodies, or any third parties engaged by Aviva for the purpose of policy, administration, servicing of this proposal or the resulting policy, and customer benefit research. I/we are aware that I/we have the right to revoke my consent to Aviva using the information provided/authorised by me to Aviva and upon revocation, Aviva may not be able to continue to provide me risk coverage under the relevant insurance policy.

- (6) I/we declare that all premiums paid by me to Aviva for the purposes of having a Policy issued are from legitimate sources and I undertake to provide proof of the same upon request.
- (7) I/we hereby confirm that the contents of Sections 41 and 45 of the Insurance Act, 1945 as amended from time to time have been brought to my attention, and I/we agree to be mindful of and compliant with the same while dealing with Aviva in respect of insurance policies availed from it.
- (8) I hereby understand and agree that Aviva is under no obligation to issue the policy on receipt of the proposal form and premium. Risk commences only after acceptance of risk by Aviva.

8.2 DECLARATION BY THE PERSON FILLING THE FORM

a) (IN CASE SIGNATURE IS IN VERNACULAR LANGUAGE, THUMB IMPRESSION AND/OR IN CASE THE PROPOSAL HAS NOT BEEN FILLED IN BY THE PROPOSER)

"I hereby declare that I have fully explained the above questions to the proposer and I have truthfully recorded the answers given by the proposer."

Name of the Declarant .....

Address of the Declarant .....

.....

Signature of the Declarant .....

b) Declaration by Proposer/Life Assured

"I certify that the contents of the form have been fully explained to me and i have understood the significance of the proposed contract".

☐ I have received the key feature document of the POS product (Applicable only for POS products)

Signature/Thumb Impression of the Life to be Insured

Signature/Thumb impression of the Proposer  
(If different from the Life to be Insured)

Date: .....

Date: .....

Place: .....

Place: .....



**Aviva Life Insurance Company India Ltd.**

(IRDAI Reg No. 122)

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

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