

Customer Information Sheet: Aviva Bharat Bal Vikas Yojana

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Aviva Bharat Bal Vikas Yojana UIN:122N180V01	Part A
2	Policy Number	<<Policy Number>>	Part A
3	Type of Insurance Product / Policy	Non-Linked other than pure risk and pension	Part A
4	Basic Policy details	<p>Instalment Premium <<Instalment Premium>></p> <p>Mode of premium payment (e.g. Monthly, Quarterly, Half Yearly or Yearly) <<Mode of premium payment>></p> <p>Sum Assured on Death <<Sum Assured on death>></p> <p>Sum Assured on Maturity <<Maturity sum assured >></p> <p>Premium Payment Term <<Premium payment Term>></p> <p>Policy Term <<Policy Term>></p>	Part A
5	Policy Coverage / benefits payable	Benefits Payable on Maturity On survival of the Life Insured till the end of Policy Term and provided all due Premiums have been paid, the Maturity Sum Assured as specified in the Policy Schedule shall be payable.	Part C Clause 1.2



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Customer Service Helpline Number
1800-103-77-66 (Toll Free)
0124-270-9046



Email
customerservices@avivaindia.com

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
5	Policy Coverage / benefits payable	<p>Benefits Payable on Death (provided that all due premiums have been received) In case of happening of the Insured Event during the Policy Term provided all due Premiums have been paid till the date of Insured Event, highest of the following amount shall be paid to the Nominee as death benefit:</p> <ul style="list-style-type: none"> i) Death Sum Assured ii) Surrender Value as on date of death (Surrender Value will be higher of Guaranteed Surrender Value or Special Surrender Value) iii) X% of the Total Premiums Paid where X% would be as per Death Benefit Factors Table depending upon the i) Policy month of death ii) Frequency of the Premium Payment iii) Policy and Premium Payment Term. These factors are guaranteed and cannot be changed by the Company. <p>The Death Benefit shall always be greater than or equal to 105% of the Total Premiums Paid.</p>	Clause 1.1
		<p>Survival Benefits excluding that payable on maturity Not Applicable</p> <p>Surrender benefits Surrender Value payable will be higher of Guaranteed surrender value or special surrender value as mentioned in Policy document</p> <p>Options to policyholders for availing benefits, if any, covered under the policy Not Applicable</p> <p>Other benefits/options payable, specific to the policy, if any Not Applicable</p>	PartD Clause2
		<p>Lock-in period for Linked Insurance products Not Applicable</p>	
6	Options available (in case of Linked Insurance Products)	<p>Partial Withdrawal Not Applicable</p> <p>Top-up Provision Not Applicable</p> <p>Switches Not Applicable</p> <p>Settlement option Not Applicable</p>	

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7	Option available (in case of Annuity product)	Not Applicable	
8	Riders opted, if any	Not Applicable	
9	Exclusions (events where insurance coverage is not payable), if any	If the Insured commits suicide, for any reason whatsoever, within twelve (12) months from the Risk Commencement Date or from the date of Revival of the Policy, the Nominee/ beneficiary shall be entitled to 80% of the Total Premiums Paid till date of death or the Surrender Value available as on the date of death whichever is higher, provided the policy is in force.	Part F Clause 4
10	Waiting / lien Period, if any	Not Applicable	
11	Grace period	The grace period for payment of the premium shall be 15 Days for Monthly Mode & 30 Days for all other Premium Payment Modes	Part C Clause 4
12	Free Look Period	You have an option to return this Policy for cancellation at any time within the first thirty (30) days from the receipt of this Policy Document, if You disagree with any of these terms or conditions, You can return this Policy by submitting original Policy Document and a written request stating the reasons for the return.	Part D Clause 4
13	Lapse, paid-up and revival of the Policy	<p>If the default in payment of Premium occurs during the first Policy Year: This Policy shall immediately and automatically lapse on the expiry of the Grace Period.</p> <p>If the default in payment of Premium occurs after the payment of the Premium of first Policy Year, and any subsequent due Premium is not paid before the expiry of the Grace Period.</p> <p>The Policy shall automatically become a Paid-up Policy after expiry of the Grace Period with Reduced Paid-up Benefits. A lapsed/ paid-up Policy can be revived during the Policy Term, but within a period of 5 years from the date of first unpaid premium.</p>	Part D Clause 1
14	Policy Loan, if applicable	Applicable, the loan amount will be subject to a maximum of 70% of the surrender value .	Part D Clause 3

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15	Claims / Claims Procedure	<p>i. Claim Procedure: Detail claim procedure can be checked from https://www.avivaindia.com/claims-process-0</p> <p>ii. Turn Around Time (TAT) for claims settlement:</p> <ul style="list-style-type: none"> a. Death claim, except in cases warranting investigation - Within 15 days from the date of intimation of claim. b. Death claim warranting investigation - Within 45 days from the date of intimation of claim. c. Surrender, Partial Withdrawal - Within 7 days of receipt of request. d. Maturity Benefits, Survival Benefits, Annuity Payouts, Income Benefits etc. - On due date. <p>iii. Helpline number: 1800-103-77-66</p> <p>iv. Hospitals which are blacklisted or from where no claims will be accepted by insurer: NA for us</p> <p>v. Downloading / getting claim form: Death/rider claim forms can be downloaded from https://www.avivaindia.com/form-and-resource-help-desk</p>	Part F
16	Policy Servicing	<ul style="list-style-type: none"> a. Call at 1800-103-7766 / 1800-180-2266 or E-mail: customerservices@avivaindia.com b. Contact Grievance Redressal Officer (GRO) at <ul style="list-style-type: none"> i. Head Office; or ii. Call at 0-124-2709046, or iii. Email: complaints@avivaindia.com c. IRDA of India Grievance Call Centre (IGCC) TOLL FREE NO:155255 or 1800 4254732 Email ID: complaints@irdai.gov.in You can also register Your complaint online at http://www.igms.irdai.gov.in d. Office of the Governing Body of Insurance Council 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz (W), MUMBAI -400021. Tel:- 022-26106245/ 022-26106980, Fax:- 022-26106949, E mail: inscouncil@gmail.com e. Insurance Ombudsman The address of the Insurance Ombudsman are attached herewith and may also be obtained from the following link on the internet. Link - https://www.cioins.co.in/ombudsman 	Part G

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17	Grievances / Complaints	a. Head Office Aviva Life Insurance Company India Limited, 401-A, 4 th Floor, Block-A, DLF Cyber Park, Sector-20, NH-8, Gurugram, Haryana-122016 or b. Call at 0124-2709046; or c. email: gro@avivaindia.com d. Our Website www.avivaindia.com or IRDAI's website www.irdai.gov.in for update contact details of the Insurance Ombudsman	Part G

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date:

Signature of the Policyholder