

Customer Information Sheet: Aviva Bharat Parivar Vikas Yojana

This document serves as a comprehensive summary of the policy you have purchased with us.

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 Parivar Vikas Yojana UIN:122N179V02	Part A
2	Policy Number	As mentioned in the Policy Schedule	Part A
3	Type of Insurance Product / Policy	An Individual Non-Linked, Participating Life Insurance Plan	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 Not Applicable</p> <p>Premium Payment Term <<Premium payment Term>></p> <p>Policy Term <<Policy Term>></p>	Part A
5	Policy Coverage / benefits payable	<p>Benefits Payable on Maturity <Maturity Sum Assured> + Vested Simple Reversionary Bonus + Terminal Bonus (If any)</p>	Part C Clause 1



Aviva Life Insurance Company India Limited
401-A, 4th Floor, Block A, DLF Cyber Park, Sector-20,
NH-8, Gurugram, Haryana-122 016
www.avivaindia.com



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	Benefits payable on death (provided that all due regular premiums have been received) << Death Sum Assured >> Survival Benefits excluding that payable on maturity Not Applicable Surrender benefits Higher of Guaranteed Surrender Value or Special Surrender Value. Options to policyholders for availing benefits, if any, covered under the policy Not Applicable Other benefits/options payable, specific to the policy, if any Not Applicable Lock-in period for Linked Insurance products Not Applicable	PartD Clause 2
6	Options available (in case of Linked Insurance Products)	Partial Withdrawal Not Applicable Top-up Provision Not Applicable Switches Not Applicable Settlement option Not Applicable	
7	Option available (in case of Annuity product)	Not Applicable	
8	Riders opted, if any	Aviva Cancer Cardio Non-Linked Rider UIN:122B037V02	Part A
9	Exclusions (events where insurance coverage is not payable), if any	If the Insured Event occurs due to suicide, within twelve (12) months of 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 the date of death or the Surrender Value, if any, 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	

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
11	Grace period	30 Days for Yearly/Half-Yearly and Quarterly Mode 15 Days for Monthly mode	Part C Clause 5
12	Free Look Period	You have an option to return this Policy for cancellation at any time within the first thirty (30) days of receipt of this Policy, if You disagree with this Policy. You can return this Policy by submitting to Us the 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	If the default in payment of Premium occurs during the first Policy Years, the Policy shall immediately and automatically lapse on the expiry of the Grace Period. If You do not revive the Policy within the Revival Period (Five years from the date of the first unpaid Premium) then the Policy shall terminate without any benefit. ii) If the default in payment of Premium occurs after the completion of the first Policy Year, provided the policy has completed first policy year and any subsequent due premium is not paid before the expiry of the grace period. The Policy shall automatically become a Paid up Policy after expiry of the Grace Period with Reduced Paid up Benefits.	Part D Clause 1
14	Policy Loan, if applicable	Applicable	Part D Clause 3
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>	Part F Clause 2

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		<p>v. Downloading / getting claim form: Death/rider claim forms can be downloaded from https://www.avivaindia.com/form-and-resource-help-desk</p>	
16	Policy Servicing	<p>a. Call at 1800-103-7766 / 1800-180-2266 or E-mail: customerservices@avivaindia.com</p> <p>b. Contact Grievance Redressal Officer (GRO) at i. Head Office; or ii. Call at 0-124-2709046, or iii. Email: complaints@avivaindia.com</p> <p>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</p> <p>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</p> <p>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</p>	Part G Clause 1.1
17	Grievances / Complaints	<p>a. Head Office Aviva Life Insurance Company India Limited, 401-A, 4th Floor, Block-A, DLF Cyber Park, Sector-20, NH-8, Gurugram, Haryana-122016 or</p> <p>b. Call at 0124-2709046; or</p> <p>c. email: gro@avivaindia.com</p> <p>d. Our Website www.avivaindia.com or IRDAI's website www.irdai.gov.in for update contact details of the Insurance Ombudsman</p>	Part G Clause 2



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:

Signature of the Policyholder

Date: