

Customer Information Sheet: Aviva Signature 3D Term Plan-Platinum

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 Signature 3D Term Plan-Platinum UIN:122N153V02	Part A
2	Policy Number	As mentioned in the Policy Schedule	Part A
3	Type of Insurance Product / Policy	Non-Linked	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 Not Applicable</p> <p>Survival Benefits excluding that Payable on Maturity Not Applicable</p>	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>Surrender Benefits Not Applicable</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> <p>Lock-inperiod for Linked Insurance products Not Applicable</p>	Part D Clause 3
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>	
7	Option Available (in case of Annuity Product)	Not Applicable	
8	Riders opted, if any	<p>Aviva Accidental Casualty Non-Linked Rider UIN:122B035V01</p> <p>Rider Name: Aviva New Critical Illness Non-Linked Rider UIN:122B036V02</p> <p>Aviva Cancer Cardio Non-Linked Rider UIN:122B037V02</p>	Part A
9	Exclusions (events where Insurance Coverage is not payable), if any	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 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.	Part F Clause 11
10	Waiting / Lien Period, if any	Not Applicable	
11	Grace Period	30 Days for Yearly / Half-Yearly and Quarterly Mode 15 Days for Monthly Mode	Part B

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
12	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.	Part D Clause 1
13	Lapse, Paid-up and Revival of the Policy	If the due Regular / Limited Premium is not paid by You before the expiry of the Grace Period, then the Policy shall lapse and risk cover shall cease immediately. The Policy will not acquire any Surrender Value or Paid-Up Value. You will have five years (5) from the date of First Unpaid Premium (FUP), but before the expiry of the Policy Term, to revive a Lapsed Policy by paying all due premiums along with interest on delayed premiums at 9% per annum compounded monthly, and taxes if any. The Policy can be revived by submitting the proof of continued insurability of the Insured to Our satisfaction as per Our Board approved underwriting policy on the sum to be revived.	Part D Clause 2
14	Policy Loan, if applicable	Not Applicable	Part D Clause 5
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

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
15	Claims / Claims Procedure	<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 Clause 2
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 2.1



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: