Customer Information Sheet:
Aviva Smart Return of Premium Term Plan

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 IdentificationNumber (UIN)**	**Aviva Smart Return of Premium Term Plan** UIN:122N161V01	Part A
2	**Policy Number**	<<Policy Number>>	Part A
3	**Type of Insurance Product / Policy**	An Individual Non-linked, Non-Participating Term with Return of Premium Savings life Insurance plan	Part A
4	**Basic Policy Details**	• Instalment Premium: <<Instalment Premium>> • Mode of Premium Payment: <<Mode>> • Sum Assured on death: <<Death Sum Assured>> • Sum Assured on Maturity: <<Maturity Sum Assured>> • Premium payment Term: <<PPT>> • Policy Term: <<PT>>	Part A
5	**Policy Coverage / Benefits Payable**	**Benefits payable on maturity:** On survival of the Life Insured till the Maturity Date, provided all due premiums have been paid, the Maturity Sum Assured viz. 100% of Total Premiums Paid excluding any extra premium, any rider premium and taxes shall be paid to the Policyholder in lumpsum. On payment of Maturity Benefit to You, the policy shall terminate and no further benefits shall be payable. **Benefits payable on death:** In case the Life Insured dies during the Policy Term, provided all due premiums have been paid till the date of death, Death Sum Assured shall be paid immediately as lump sum. upon the payment of death benefit, the policy shall terminate and no further benefits shall be payable. The Death Benefit shall not be less than 7 times the Annualized Premium or 105% of Total Premiums Paid till date of death.	Part C Section 2 Part C Section 1

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
5	**Policy Coverage / Benefits Payable**	Survival Benefits excluding that payable on maturity: Not Applicable **Surrender Benefits:** You can Surrender the policy any time after payment of at least one full year's Premiums. Prior to receipt of one full year's premium, no surrender value is payable. On surrender of policy after payment of one full year's premium, Surrender Value equal to the higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) shall be payable. 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	Part D Section 2
6	**Options Available (in case of Linked Insurance Products)**	Not Applicable	
7	**Option Available (in case of Annuity Product)**	Not Applicable	
8	**Riders opted, if any**	**Aviva Accidental Casualty Non-Linked Rider** UIN:122B035V01 **Aviva New Critical Illness Non-Linked Rider (Lumpsum option)** UIN:122B036V02	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 Section 3
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 C Section 4

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
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 Section 4
13	**Lapse, Paid-up and Revival of the Policy**	If the due Regular premium of first policy year has not been paid before the expiry of the grace period, then the policy will lapse without acquiring any benefit. If all due premiums of the first policy year have been paid provided the policy has completed first policy year and any subsequent due Regular Premium is not paid before the expiry of the Grace Period then the Policy shall become a Paid Up Policy with reduced benefits viz Paid Up Death Sum Assured and Paid Up Maturity Sum Assured. A Policy that has lapsed for nonpayment of premium may be revived during the Revival Period as per the conditions mentioned in the Policy Document.	Part D Section 1
14	**Policy Loan, if applicable**	Applicable	Part D Section 3
15	**Claims / Claims Procedure**	**i. Claim Procedure:** Detail claim procedure can be checked from https://www.avivaindia.com/claims-process-0 **ii. Turn Around Time (TAT) for claims settlement:** 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. **iii. Helpline number:** 1800-103-77-66 **iv. Hospitals which are blacklisted or from where no claims will be accepted by insurer:** NA for us **v. Downloading / getting claim form:** Death/rider claim forms can be downloaded from https://www.avivaindia.com/form-and-resource-help-desk	Part F Section 1

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
16	**Policy Servicing**	a. Call at 1800-103-7766 / 1800-180-2266 or E-mail: **customerservices@avivaindia.com** b. Contact Grievance Redressal Officer (GRO) at 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 **https://bimabharosa.irdai.gov.in/RegComplaint/RegisterComplaint** d. Office of the Governing Body of Insurance Council 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz (W), MUMBAI -400054. Tel:- 022-26106889 / 022-26106671 / 022-26106980 Fax:- 022-26106949, E mail: **inscoun@gbic.co.in** 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
17	**Grievances / Complaints**	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 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: **Signature of the Policyholder**

Date: