

Terms & Conditions

Aviva Corporate Shield Plus (UIN:122N066V03)

1. FORWARDING LETTER WITH FREE LOOK CLAUSE

_____ Day of Month, 2014

Mr. XYZ ABC
Trustee
ABC Company Scheme
Address Line 1
Address Line 2
State
PIN

Master Policy Number: _____ **(Aviva Product Name)**

Dear Customer,

Thank you for choosing Aviva Life Insurance Company India Limited. We have pleasure in enclosing the following Master Policy documents and details of members covered.

- Policy Schedule
- First Premium Receipt
- Member Data
- Standard Terms & Conditions

Please check the documents carefully to ensure the details are correct. If you wish to discuss any aspect of your Policy or if you have any query or complaint please contact our Relationship Manager. Alternatively, you may contact Customer Services at your local Aviva Life Insurance branch (es) or email us at: group.services@avivaindia.com.

We have also put in place a grievance redressal mechanism and appointed a Complaint Redressal Officer who may be contacted at our office address.

Please note that the Employer is supposed to issue confirmation of Insurance protection to individual employees with clear reference to this Group Insurance Policy and the benefits secured thereby. We request you to ensure the same as per the details provided in the member data attached herewith.

Right to reconsider during the Free Look Period

You have the right to review the Master Policy terms and conditions within fifteen (15) days from the date of receipt of the Master Policy Document. If You disagree to any of the terms or conditions, You have the option to return the Policy stating the reasons for Your objection(s).

If You cancel the Policy during freelook period, We will refund the Premium/Contributions on the date of cancellation, after deducting expenses incurred on medicals, if any, proportionate risk Premium for the period on cover and stamp duty charges.

Yours sincerely

Director
(Operations)

2. POLICY PREAMBLE

This Master policy is evidence of a contract of insurance between the Master Policyholder and Us. The Proposal Form is the basis of the insurance provided by, and is part of, the Policy, which means these standard terms & conditions and the Schedule.

We agree to provide the benefits set out in this Master Policy on the occurrence of the insured event subject to its terms and conditions.

3. POLICY SCHEDULE

This Schedule forms an integral part of the Policy and should be read in conjunction.

1. Master Policy Details	
Master Policy No.	
Plan Name	
UIN:	
Plan Type:	Non-Participating Non Linked Plan
Plan Code:	
Policy Term:	This is a yearly renewable group term insurance Plan
Name of the Scheme, if any	
Name of the Master Policyholder:	
Address of the Master Policyholder	
2. Insurance Details	
Date of Proposal:	
Commencement Date:	
Number of Members (at Commencement Date)	
Total Sum Assured for the group Scheme (at Commencement Date):	
Premium Frequency:	
Premium Received (at Commencement Date), if applicable:	
Service Tax amount*:	
Total Premium inclusive of Service Tax	
3. Rider Details	
Rider Name	
Rider UIN	
Total Rider Sum Assured for the Scheme (at Commencement Date)	
Rider Premium	
Service Tax amount*	
Total Rider Premium inclusive of Service Tax Amount	

4. Intermediary Details:

Name of the Intermediary:
 Intermediary License No.:
 Intermediary Code:
 Address:
 Telephone No.:
 Mobile No.:
 Email:

5. Any Special Conditions:

6. Endorsements, if any:

*Service Tax or any other applicable taxes will be charged and/or deducted on/from the Premium/charges/fees at the prevailing rate.
 Tax laws are subject to change.

Authorised Signatory:

Date:

Place: New Delhi

A. DEFINITIONS

The following words or phrases have the meanings given to them below wherever they appear in the Master Policy Document:

1. Age means a Member's age last birthday as specified in the Register of Members.
2. Certificate of Insurance means the certificate We issue to a Member to confirm his coverage under the Master Policy.
3. Commencement Date means the date specified in the Schedule on which this Master Policy commences.
4. Insured Event means death of the Member during the term of the policy.
5. IRDA of India means Insurance Regulatory and Development Authority of India established under the IRDA Act, 1999.
6. Master Policy Document means the arrangements established by this Master Policy and includes, the Proposal Form, the Schedule and any additional(s) provided to Us in respect of the Proposal Form along with any written instructions from the Master Policyholder subject to Our acceptance of the same and any endorsement issued by Us.
7. Master Policy means the contract of insurance entered into between the Master Policyholder and Us as evidenced by this Master Policy Document
8. Member means the person whose life is assured under this Master Policy provided that such person meets and continues to satisfy the eligibility criteria in accordance with Part F and whose name is entered in the Register of Members.
9. Member Effective Date means the date upon which that Member's name is last entered in the Register of Members.

10. Nominee means the person named in the Register of Members in respect of each Member, who has been nominated in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time.
11. Premium means the amount payable by You to Us at the Commencement Date and at each Premium Due Date to keep the Master Policy in effect.
12. Proposal Form means the signed, completed and dated proposal form submitted by the proposer to Us, including any declarations and statements annexed to it.
13. Register of Members means a Register maintained by You containing details of each Member, including but not limited to name, age, sex, salary, designation, Sum Assured per Member, the name of the Nominee or in case of Nominee's minority, such other person appointed by the Member to receive any payment from Us, the Member Effective Date, and any special conditions applicable to the Member.
14. Rider means an insurance cover attached to and forming part of the Master Policy if and to the extent specified in the Schedule.
15. Rider Premium means the amount of rider Premium as specified in the Schedule.
16. Schedule means the schedule including any annexures/tables attached to it and any endorsements We have issued and, if more than one, then the latest in time.
17. Sum Assured means the amount stated in the Register of Members payable upon the death of the Member.
18. Surrender Value means the amount payable, if any, on the surrender of the Policy in accordance with Part D.
19. We, Us or Our means the Aviva Life Insurance Company India Limited.
20. You, Your or Master Policyholder means the person or entity named in the Schedule who has concluded this Master Policy with Us.

B. INTERPRETATION

In this Master Policy, where appropriate, references to the singular include references to the plural, references to a gender include the other gender and references to any statutory enactment includes any subsequent amendment to that enactment and reference to days means calendar days only.

DEATH BENEFIT

Upon the occurrence of an Insured Event We shall pay to the Member the Sum Assured and the cover under the Policy in respect of that Member shall cease immediately.

SURRENDER VALUE

No Surrender Value is payable under this plan.

1. Applicable Charges
Not applicable to the Policy
2. Fund Options
Not applicable to the Policy
3. Fund Name
Not applicable to the Policy

GENERAL TERMS & CONDITIONS

1. Agent's Authority

- 1.1 The insurance agent is only authorised by Us to arrange the completion and the submission of the Proposal.
- 1.2 No insurance agent is authorised to amend the Master Policy, or to accept any notice on Our behalf or to accept payments on Our behalf. If any payment meant for Us in any form is paid to an insurance agent then such payment is made at Your risk and the agent will be acting as Your representative.

2. Amendments

You shall inform Us of any changes or amendments to Your scheme rules as soon as reasonably practicable.

3. Nomination as per Section 39 of Insurance Act, 1938, as amended from time to time

- 3.1 Every Member may nominate one or more persons to be a Nominee by giving Us a written notice. We will record the nomination details and send an endorsement confirming the identity of the Nominee. Where any Nominee is a minor the Member may appoint a person (Appointee) to hold the benefits during the minority of the Nominee. Any nomination and any change in nomination will take effect only when We register the same in Our records and We send an endorsement confirming the identity of the Nominee.
- 3.2 We must be given written notice of the change of any Nominee. Any nomination and change in nomination will take effect only once We have been given written notice and We have sent an endorsement confirming the identity of the Nominee.
- 3.3 If the Member nominates a parent, spouse or child then such Nominee(s) shall have a beneficial interest in the Death Benefit payable under this Master Policy unless it is proved that the Member, having regard to the nature of Member's title to the Policy, could not have conferred any such beneficial interest to the Nominee(s). However, this clause shall not destroy or impede the right of any creditor to be paid out of the proceeds of Death Benefit.
- 3.4 If there is more than one Nominee and a Nominee dies before a payment becomes due then We will pay to the surviving Nominee(s) their proportionate share. However, if the deceased Nominee(s) is a beneficial Nominee in terms of the foregoing clause and dies after Member's demise but before the Death Benefit is paid under the Master Policy, then notwithstanding the foregoing the proportionate share of such Nominee(s) shall be paid to the legal heirs or legal representatives of the deceased Nominee(s) or the holder of succession certificate, as the case may be, and that they shall be beneficially entitled to such amount.. However, this clause shall not destroy or impede the right of any creditor to be paid out of the proceeds of Death Benefit.
- 3.5 If there are no Nominees or all Nominees have pre-deceased the Member when payment becomes due under the Master Policy then We will pay the Member or in case of the Member's demise the Member's legal heirs or legal representatives or the holder of the succession certificate, as the case maybe.
- 3.6 In case of the Member's demise after the date of expiry of the Member's cover under the Master Policy and if there are any benefits or proceeds payable under this Master Policy in respect of such Member (only in case the Master Policy actually provides for such benefits in accordance in Part C), then such proceeds and benefits shall be paid to the Nominee(s).
- 3.7 The provisions of nomination shall not apply to any policy of life insurance to which Section 6 of the Married Women's Property Act, 1874 applies or has at any time applied.

4. Benefits not Assignable

A Member cannot assign, charge or dispose of his beneficial interest under the Master Policy.

5. Conditions for Payment of Benefits

It is a condition precedent to Our liability to make payment of the benefits under this Policy that:

- 5.1 We are given a written notice immediately and in any event within ninety (90) days of the occurrence of an Insured Event. If We are not given a written notice of the claim within ninety (90) days of the occurrence of the Insured Event, We may accept the claim if We are given reasons in writing for the delay which in Our view are reasonable.
- 5.2 Upon occurrence of the Insured Event, We are given such information and/or documentation that We may request in order to establish the fact of, date of, circumstances relating to and cause of the Insured Event and/or Our liability in respect of it, including but not limited to:
 - 5.2.1 Original or certified copy of the death certificate issued by the municipal authorities.
 - 5.2.2 Certified Age proof of Member if not submitted at the time member enrolment
 - 5.2.3 Any other requirement
- 5.3 We receive all co-operation and assistance in any investigation that We may decide to carry out in respect of the Insured Event.
- 5.4 We may agree to accept minimum required documents on a case to case basis.

6. Due Observance

The due observance of and compliance with the terms, provisions and conditions of the Master Policy insofar as they relate to anything to be done or complied with by You shall be a condition precedent to Our liability under this Master Policy.

7. Eligibility Criteria

- 7.1 Person shall be eligible to become a Member upon all the following being satisfied:
 - 7.1.1 The person is not younger than Age 18 and not older than Age the lower of 74 last birthday, at the proposed Member Effective Date; and
 - 7.1.2 The Member's name being entered in the Register of Members.
- 7.2 You shall provide Us with any information and/or documentation We request in respect of any actual or prospective Member. If We do not receive the documentation and/or information for that Member within 7 (seven) days of it having been requested, then that Member's name shall be deemed to have been removed from the Register of Members effective from the date of Our request for such information and/or documentation.
- 7.3 Termination of a Member's cover:
 - 7.3.1 A Member shall immediately and automatically cease to be a Member upon the occurrence of the earliest of:
 - 7.3.1.1 Failing to satisfy any of the eligibility criteria specified in 7.1, or
 - 7.3.1.2 The occurrence of the Insured Event, or
 - 7.3.1.3 The termination of the Master Policy
 - 7.3.2 You may terminate the Master Policy by giving Us prior written notice of the same.

8. Entire Contract

The Master Policy comprises the entire contract between You and Us and it cannot be changed or altered unless We approve it in writing by endorsement on the Schedule.

9. Governing Law

This Policy shall be governed by Indian laws. Any disputes or differences arising out of or under this Policy shall be governed by and determined in accordance with Indian law and shall be subject to the jurisdiction of Indian Courts.

10. Grace Period and Death during Grace Period

Grace Period means a period of Thirty (30) days commencing from the date on which the Premium was due. In case of death of the Member within the Grace Period, We shall pay the Death Benefit as provided under Part C upon deduction of the applicable due Premium from the Death Benefit amount payable.

11. Loss of the Master Policy

11.1 We will replace a lost Master Policy Document when satisfied that it is lost. However, We reserve the right to make such investigations into and to call for such evidence of the loss of the Master Policy Document, at Your expense as We consider necessary before issuing a duplicate copy of the Master Policy Document. We have the right to charge a fee for the issue of a duplicate copy of the Master Policy Document.

11.2 It is hereby understood and agreed that upon issue of a duplicate copy Master Policy Document You will protect Us and hold Us harmless against any claims, costs, expenses, awards or judgments arising out of or howsoever connected with the original Master Policy Document or arising out of issuance of duplicate copy of the Master Policy Document.

12. Section 45 of the Insurance Act 1938 as amended from time to time

12.1 In accordance with Section 45 of the Insurance Act, 1938 as amended from time to time,

- (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.
 - (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 specially declares to be fraudulent.
- (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 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.

12.2 Misstatement of Age

The Certificate of Insurance is issued on the basis of the Age of the Member declared to Us and as specified in the Schedule. In case We find any discrepancies in the Age of the Member, without prejudice to Our other rights and remedies available under law, We reserve the right to the following actions:

12.2.1 Where the actual age of the Member is such that the Member would not have been eligible for insurance under this insurance product, the Certificate of Insurance shall be treated as void from inception. In this case, no benefits under the Master Policy shall be payable in respect of that Member. We will pay the Surrender Value, if any, in respect of that Member.

12.2.2 Where the actual age of the Member is higher than the declared Age and higher Premium would otherwise have been charged, We shall recover the additional Premium payable or adjust the applicable Sum Assured at Our discretion.

12.2.3 Where the actual age of the Member is lower than the declared Age and lower Premium would otherwise have been charged, We shall refund the excess Premiums received by Us without interest.

13. Notices & Correspondence

13.1 You shall give Us all notices, instructions and correspondence in writing at Our address specified in the Schedule or at any of Our branch offices.

13.2 All notices and correspondence meant for You will be in writing and will be sent by Us to Your address shown in the Schedule through speed post or courier or any other legally recognized mode of posting. Any change of Your address or Your Nominee's address must be notified to Us, failing which the notices and correspondence will be sent to the last recorded address and hence, We will not take any responsibility of any loss/damage owing to this.

13.3 Any Policy or any other communication shall be sent to You by Us through speed post or courier or any other legally recognised mode of posting, at the address provided in the Schedule.

14. Rebate : Section 41 of Insurance Act 1938

- 14.1 No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out 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: Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of Premium within the meaning of this sub section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
- 14.2 Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

15. Suicide

If the Insured Event occurs due to suicide within twelve (12) months of the Commencement Date, and all due Premiums have been received, We shall pay the Death Benefit payable for the Member as available on date of Insured Event.

16. Taxation

- 16.1 We shall deduct or charge, any taxes or levies (including Service Tax) as applicable from time to time, from and/or on the Premium payable or fee/charge payable or benefit receivable under the Policy. We shall not be liable for any tax liability on your income or the income of the Insured or the Nominee. You shall be solely responsible to assess claim and /or ensure admissibility, or otherwise, of deductions under the tax laws in respect of the amount contributed or accrued/received to him as We do not hold any responsibility for Your claim to any deduction/s under the tax laws in respect of the amount contributed or accrued/received.
- 16.2 Tax laws are subject to amendments from time to time and We are not responsible to inform You of any changes in tax laws.

17. Termination

For Group non fund based policies the Policy will immediately and automatically terminate on the expiry of the Grace Period, if the life cover is not reinstated or as may be specified in the Part C.

18. Territorial Limits & Currency

All Premiums, taxes, levies and benefits etc. are payable only within India and in Indian Rupees.

GRIEVANCE REDRESSAL MECHANISM

In case, You/Member have any query, complaint or grievance, You/Member can approach any of Our branch offices or contact Our customer services group at the head office at the following address:

Aviva Life Insurance Company India Limited,

Aviva Tower, Sector Road, Opposite Golf Course, DLF - Phase V,
Sector- 43, Gurgaon-122003 (Haryana).

Call Our customer services helpline at 1800-103-7766 / 1800-180-2266,

E-mail: complaints@avivaindia.com

In case You/Member are not satisfied with the decision of the above office, or have not received any response within 10 days, You/Member may contact the following official for resolution:

Complaint Redressal Officer (CRO):

Aviva Life Insurance Company India Limited,

Aviva Tower, Sector Road, Opposite Golf Course, DLF – Phase V,
Sector -43, Gurgaon - 122003 (Haryana).

Call our CRO at 0-124-2709046,

Email: cro@avivaindia.com

If You/Member are not satisfactory with the response or do not receive a response from us within 14 days, You/Member may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDA of India) on the following contact details:

IRDA of India Grievance Call Centre (IGCC) TOLL FREE NO:155255

Email ID: complaints@irda.gov.in

You can also register your complaint online at <http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department

Insurance Regulatory and Development Authority

9th floor, United India Towers, Basheerbagh, Hyderabad – 500 029, Andhra Pradesh

Fax No: 91- 40 – 6678 9768

Alternatively, You/Member may approach the Insurance Ombudsman at the address mentioned in table below or at the IRDA of India's website www.irda.gov.in, if Your/Member's grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy;
- Delay in settlement of a claim;
- Dispute with regard to the Premium; or
- Non-receipt of Your insurance document.

The complaint should be made in writing duly signed by the complainant or by his/her legal heirs with full details of the complaint and the contact information of complainant.

As per Rule 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Insurance Ombudsman can be made:

- Only if the grievance has been rejected Our Grievance Redressal Machinery;
- Within a period of one year from the date of rejection by Us; and
- If it is not simultaneously under any litigation.

LIST OF INSURANCE OMBUDSMAN

S.No	Office of the Ombudsman	Contact Details	Areas of Jurisdiction
1	AHMEDABAD	2nd Floor, Shree Jayshree Ambica Chambers, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380014 Tel: 079-27546150/139, Fax: 079 - 27546 142 E-Mail: ins.omb@rediffmail.com	Gujarat, UT of Dadra & Haveli, Daman and Diu
2	BHOPAL	Janak Vihar Complex, 2nd Floor, 6 Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL (M.P) - 462023 Tel: 0755-2769200/201/202, Fax: 0755 - 27 692 03 E-Mail: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
3	BHUBANESHWAR	62, Forest Park, BHUBANESHWAR - 751009 Tel: 0674 - 259 6455, Fax: 0674 - 259 6429 E-Mail: ioobbsr@dataone.in	Orissa
4	CHANDIGARH	S.C.O No. 101,102 &103,2nd Floor, Batra Building, Sector 17- D, CHANDIGARH - 160017 Tel: 0172-2706196 Fax: 0172 - 270 8274 E-Mail: ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
5	CHENNAI	Fatima Akhtar Court, 4th Floor, 453 (OLD 312) Anna Salai, Teynampet, CHENNAI - 600018 Tel: 044 – 24333/678/668/664, , Fax: 044 - 24333664 E-Mail: chennaiinsuranceombudsman@gmail.com	Tamil Nadu, UT- Pondicherry town and Karaikal (which are part of UT of Pondicherry)

6	NEW DELHI	2/2 A, 1st Floor, Universal Insurance, Bldg, Asaf Ali, NEW DELHI- 110002 Tel: 011 - 23239611/7539/7532, Fax: 011 - 23230858 E-Mail: iobdelraj@rediffmail.com	Delhi & Rajasthan
7	GUWAHATI	"Jeevan Nivesh", 5th Floor, Near, Panbazar Overbridge, SS Road, GUWAHATI - 781001 Tel: 0361 - 2132204/5, 2131307, Fax: 0361 - 2732937 E-Mail: ombudsmanghy@rediffmail.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland & Tripura
8	HYDERABAD	Door No. 6,2-46,'Moin Court', Flat #101, 1st Floor, Lane Opp. Saleem Function, A.C. Guards, Lakdi Ka Pool, HYDERABAD- 500004 Tel: 040-23325325/23312122, Fax: 040 - 23376599 E-Mail: insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
9	ERNAKULAM	2nd Floor, CC 27/2603, Pulinat, Building, Opp Cochin Shipyard, M.G Road, ERNAKULAM - 682015 Tel: 0484-2358734/759/9338, Fax: 0484 - 2359336 E-Mail: iokochi@asianetindia.com	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
10	KOLKATA	4th Floor, Hindustan Bldg. Annexe, 4, C.R.Avenue, KOLKATA - 700 072 Tel: 033-22124346/22124339, Fax: 033 - 22124341 E-Mail: insombudsmankolkata@gmail.com	West Bengal, Bihar, Jharkhand & UT of Andaman and Nicobar Islands, Sikkim
11	LUCKNOW	Jeevan Bhawan, Phase -2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW- 226001 Tel: 0522 – 2231331/0, 2201188, Fax: 0522 - 2231310 E-Mail: insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
12	MUMBAI	3rd Floor, Jeevan Sewa Annexe (Above MTNL), S.V. Road, Santa Cruz (W), MUMBAI - Tel: 022 – 26106928/360/6552/6960, Fax: 022 - 26106052 E-Mail: ombudsmanmumbai@gmail.com	Maharashtra, Goa

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

SPECIMEN



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

Aviva Life Insurance Company India Limited

Head Office: Aviva Tower, Sector Road, Opposite Golf Course,
DLF Phase-V, Sector 43, Gurgaon-122 003, Haryana, India
www.avivaindia.com, IRDA Reg. No. 122

Registered Office: 2nd Floor, Prakashdeep Building, 7, Tolstoy Marg, New Delhi-110 001, India