

A. GENERAL TERMS & CONDITIONS

Your Details:

You have submitted basic contact information to us. This information submitted is not a proposal form.

You agree that we may contact you through email, SMS, telephone or a letter for any policy related, regulatory or product related information. You also agree that a third party authorised by us may also contact you through email, SMS or the telephone for obtaining any additional details as we may require to consider your proposal form, administer and service your policy, pursue legal claims and remedies, enforce our rights under these terms and conditions, and as may be required under law.

Proposal Form:

All details in the online proposal form must be completed in full. Please note that you must disclose all material facts in relation to your proposal for insurance to us fully, truthfully and accurately. If any material fact is suppressed or misstated, then this will impact any claims arising under the policy once issued.

Once you have completed and submitted the online application form and submitted the initial premium, the Company will consider your proposal form for underwriting the risk.

Medicals for Underwriting:

You may be required to undergo the medical tests and examination that we will specify at the earliest. Please note that we will not be able to progress your proposal form until you have undergone the requisite medical tests and examination, where it is required by us.

Based on our underwriting, we may increase or decrease the premium proposed to be paid. We will inform you of the increase or decrease in writing.

Cancellation/Withdrawal of the Proposal:

If you withdraw or cancel your proposal form, we will refund the initial premium paid via NEFT only and after deducting any expenses already incurred on conducting medical tests of the proposed life assured.

Policy Issuance:

Submission of the proposal form and initial premium and completion of the requisite medical tests and examination does not mean your proposal form has been accepted. We will consider your proposal form and communicate our decision to you at the earliest.

Once we confirm that we have accepted your proposal form and we issue the policy document, your insurance coverage will be in place. For all unit linked policies, allocation of units will take place on the commencement of the policy.

Geographical Availability of Products:

All our insurance products are available to Indian residents subject to them fulfilling the requisite eligibility and underwriting criteria.

Some of our insurance products may also be availed by non-Indian residents such as NRIs and PIOs who are resident in certain countries. However, if you are a non-resident and eligible for such product then you must still be physically present in India when you are submitting the online proposal form and you can make payment only in Indian Rupees.

If you are not an Indian resident and you wish to check whether you are eligible for any of our insurance products, you may call us on 1800-103-7766 or write to us on customerservices@avivaindia.com.

Premium Payments:

- You may pay the initial premium and renewal premium under our insurance products online by making payment through your credit card, debit card, net banking facility or any other payment modes available on the payment gateway.

- Premium payments can be accepted from your spouse's credit card, debit card or net banking facility, but only once during the premium payment term.
- If the life assured under the policy is a student who has not yet reached the age of majority, then we will accept premium payments from the life assured's parent's credit card, debit card or net banking facility, or from any of the grandparents provided that such proposal form is submitted by the grandparent.
- We shall not accept any premium payments from any third party (except as provided above) or any debit cards or credit cards issued overseas. If payments are made through any of these means, then it may lead to the proposal form being declined or your policy lapsing.
- All premiums are subject to applicable taxes, cesses, levies which shall be borne by the proposer/you.
- Please note that tax laws are subject to change. You are advised to consult your tax/financial advisor in relation to taxes payable and any benefits which may become due.
- We reserve the right to claim from you any additional tax imposed by a governmental authority. This amount may also be deducted from the benefits due under your policy.

Claim Payments:

Any amount which is due under the policy shall be paid by us in Indian Rupees only.

B. IMPORTANT PROVISIONS FROM THE INSURANCE ACT 1938

Section 41: No insurance agent, insurance intermediary or our sales person is permitted to offer you a rebate on the premium due under the policy or the commission which may become payable on sale of the policy. We have authorized no rebates except those which are set out in the prospectus for the insurance product. Please check the prospectus of the product you wish to purchase to determine whether any discount is available.

Penalties for unauthorised rebates offered or accepted may extend to Rs.10 lakhs.

Section 45: If any material fact has been suppressed or misstated, then we may question the policy within a period of 3 years from the latest of the date of issuance of the policy, or the date of commencement of risk, or date of revival of the policy, or the date of the rider to the policy.

[Disclaimer: This is an abridged version of the provisions specified above and for your general information only. You are advised to refer to the entire provisions as contained in the Insurance Act, 1938 as amended from time to time for complete details.]

C. DECLARATION & AUTHORIZATION

1. I understand and agree that submission of the proposal form and initial premium to Aviva Life Insurance Co Ltd (**Company**) is not an obligation to issue the policy. The cover will start only after acceptance of risk by the Company.
2. I understand and consent to undergo the requisite medical tests and examinations required by the Company for underwriting purposes at the earliest.
3. I have read entirely and understood these Terms and Conditions, and understand that the information submitted here is not a proposal form.
4. I have read and understood the provisions of Section 41 and 45 of the Insurance Act 1938 and agree to disclose all material facts fully, truthfully and accurately and not to seek or accept any unauthorised rebates.
5. I agree and consent to being contacted through email, SMS, telephone or a letter for any policy related, regulatory or product related information by the Company or its authorized third parties.
6. I also consent to receiving information from Central KYC registry through SMS/ email on the registered number/ email address provided by me.
7. I expressly accord consent and authorize the Company to disclose or share my information, including but not limited to, any personal or sensitive personal information provided by me or procured by the Company, to any third parties or government bodies for the purpose of policy administration and servicing, pursuing legal claims and remedies, enforcement of its rights under these terms and conditions, audit and investigation purposes, and as required under law.
8. I agree that the use of electronic medium, when executed in adherence with the terms and conditions of the Company, shall constitute legally binding and valid transactions.