

CITIZEN CHARTER

CITIZENS' CHARTER

A Citizen Charter is a document that outlines organization's commitment to customers regarding service standards, information about products, choice, accessibility, avenues of grievance redressal. It acts as a voluntary declaration, ensuring transparency and accountability in service delivery and empowering customers by specifying what they can expect. every Insurer shall put in place Citizens Charter specifying the service standards both in qualitative and quantitative terms.

Fair treatment to customers:

Ensuring that all prospects or policyholders are treated with respect, dignity, and without discrimination, and that they are provided with information, advice, and services that are suitable for their needs and circumstances. Treating customers fairly is an integral part of the Aviva Life Insurance Company and our distribution channels. Special attention shall be given to the needs of vulnerable groups. Following are the key aspects of fair treatment:

1. Prospects or policyholders should be confident that they are dealing with insurer and distribution channel where the 'fair treatment of customers' is central to the corporate culture and core values.
2. Products solicited and services should be of an acceptable standard and meet Prospects or policyholders expectations.
3. Prospects or policyholders should have clear and relevant information about products and services, and they should be protected from unsuitable products or advice.
4. Advice provided to Prospects or policyholders should be appropriate to their individual circumstances and needs.
5. Prospects or policyholders do not face post-sale barriers imposed, if any to change product, submit a claim or make a complaint.

S. NO.	SERVICE	DESCRIPTION OF ITEM OF SERVICE	REGULATORY TURNAROUND TIME
1	New Business Proposal Processing	Processing of Insurance Proposal and seeking further requirements for consideration of the proposal	7 days
		Decision on proposal from the date of receipt of proposal or from the date of receipt of additional requirement whichever is later	
		Providing copy of the policy along with the proposal form	15 days
2	Post Policy Service Request	Post Policy Service Requests concerning mistakes / corrections in the Policy document	7 days
3	Free-Look Cancellation	Free Look Cancellation & Refund from the date of receipt of request	
4	Policy Servicing (from the date of receipt of request for the service specified)	Change of Address (KYC Norms to be complied)	7 days
		Registration /Change of Nomination, Assignment.	
		Inclusion of new member in case of group policy	
		Alteration in ORIGINAL POLICY CONDITION (where applicable)	
		Policy loan	
		Unit / Index Linked Insurance Policy- Switch, Top-up, and other related Services.	
		Decision on Policy Revival after receipt of all requirements.	
		Issue of Premium Payment Certificates (PPC)	
		Issue of Duplicate Policy	7 days
5	Death claims	Death claims settlements (not requiring investigations)	15 days
		Early death claims requiring investigations - decision & payment	45 days
6	Survival, Maturity, annuity payments	Settlement of Maturity Claims	On due date
		Settlement of Survival Benefits	

S. NO.	SERVICE	DESCRIPTION OF ITEM OF SERVICE	REGULATORY TURNAROUND TIME
		Annuity payments/ Pension Payment	On due date
		Surrender or partial withdrawal of Policy	7 days
7	Auto Action by the Insurer	Premium Due Intimation	One month before due date
		Policy payments information (Survival Benefits, Maturity Benefits, etc.)	
8	Complaints	Acknowledgement to complainant	Immediately
		Action on Complaint &	14 days
		Intimation of Decision to the complainant	
		If complaint is NOT resolved by the Insurer, communicate the details to the Policyholder of options including referring the complainant to Insurance Ombudsman / Consumer Court.	14 days from original date of Receipt of complaint*

*(The policyholder may approach the Insurance Ombudsman if his / her complaint is not resolved within 30 days or if the decision of the company is not acceptable to the policyholder.)

“This Policy is as per applicable extant regulations/laws.”



BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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