

Aviva Smart Vitals - Frequently Asked Questions (FAQ)

Product

Q1. What is Aviva Smart Vitals?

A. Aviva Smart Vitals is a fixed-benefit individual health insurance plan that provides a lump-sum benefit upon the confirmed diagnosis of any of the 49 specified critical illnesses, as detailed in the Terms and Conditions of the policy.

Q2. What is the unique feature under this plan?

A. This plan allows you to increase your base sum insured up to 2 times, based on your average daily step count (tracked in the app). To promote health and wellness, the plan also provides a complimentary Smart Tracking Device at no additional cost and access to the Aviva Wellness360 mobile application.

Q3. What is Smart Tracking Device?

A. The Smart Tracking Device is a health gadget that monitors key wellness parameters and is offered to customers to promote healthy habits and an active lifestyle. Smart Tracking Device is provided under this plan at the sole discretion of Aviva Life Insurance Company India Limited and subject to change or withdrawal without notice. Aviva is not responsible for the accuracy or performance of the device. The device is available exclusively for the Policyholders who have opted for Base Sum Insured of ₹10 Lakh or more in this Product.

Q4. How much Sum Insured, Policy Term, and Premium Payment Term can I choose under this plan?

A. The plan offers a Base Sum Insured of ₹5 Lakh / ₹10 Lakh / ₹15 Lakh / ₹20 Lakh / ₹25 Lakh per life. It also provides the flexibility to choose a Policy Term and Premium Payment Term of 5 to 30 years, as per the policyholder's preference and eligibility criteria.



Aviva Life Insurance Company India Limited
401-A, 4th Floor, Block A, DLF Cyber Park, Sector-20,
NH-8, Gurugram, Haryana-122 016
www.avivaindia.com



Customer Service Helpline Number
1800-103-77-66 (Toll Free)
0124-270-9046



Email
customerservices@avivaindia.com

Q5. How to raise a claim for this policy?

A. To raise a claim request, please contact our Customer Service Helpline at **1800-103-7766** (All Days & Toll Free) or write to us at the following address:

Claims Department:

Aviva Life Insurance Company India Ltd.

401-A, 4th Floor, Block A, DLF Cyber Park, Sector-20, NH-8, Gurugram, Haryana – 122016, India.

Q6. What is the waiting period and survival period in this plan?

A. The policy specifies a 90-day waiting period and a 15-day survival period.

Q7. How to cancel the policy within the free-look period?

A. This plan offers a 30-day free-look cancellation period. If you wish to cancel the policy within this window, we will refund the premium paid after deducting the proportionate risk premium for the period of coverage, along with any expenses incurred for medical examinations and stamp duty charges. The Smart Tracking Device must also be returned along with the policy documents in case the smart tracking device has been delivered.

Q8. What is the Tax Benefit in this plan?

A. You may claim a deduction for health insurance premiums under the old income tax regime, as per the Income Tax Act, 1961. According to Section 80D of the Income Tax Act, 1961 you may avail deduction up to ₹25,000 on premiums paid towards health insurance policies for self, spouse, and dependent children. You may claim an additional deduction on premiums paid for your parents (Limit is ₹25000 if age is less than 60 years and Limit is ₹50000 when age is 60 years and above).

Q9. What is “Wellness Additions” and how often will the sum insured be increased in this plan?

A. Aviva Smart Vitals plan provides Wellness Benefits in terms of simple additions in the Base Sum Insured on regular walking by the life insured.

The Base Sum Insured increases every quarter, based on your daily average step count as shown in the table below. To be eligible, you must also remain active for at least 60 days in a quarter (i.e., recording more than 0 steps in 60 days).

Tier	Average Steps per day in a Quarter	Wellness Additions per Quarter as % of the Original Sum Insured
-	< 5000	Nil
Pacer	>=5000 but <=8000	2.50%
Achiever	>=8001 but <=12000	5.00%
Champion	>=12001	7.50%

Q10. Is the Smart Tracking Device complimentary, or do I need to make any additional payment? Can I choose the model or brand?

A. As part of a limited-period promotional offer, Aviva may provide a Smart Tracking Device at no additional cost to the eligible policyholders to encourage healthier habits and support a fit lifestyle. The model and brand of the device shall be determined solely by Aviva Life Insurance Company India Ltd. and cannot be selected or changed by the policyholder. The offer is subject to availability and may be modified, withdrawn, or discontinued at Aviva's sole discretion without prior notice. If found eligible, the Smart Tracking Device shall be delivered within 30 working days from the date of policy issuance.

Health & Wellness App

Q1. What is Aviva Wellness360 app?

A. Aviva Wellness360 is your personal companion for healthier living that provides proactive checks like BMI, stress and more. Every step you take earns rewards, while smart wellness nudges guide you toward better habits, turning healthy choices into a lifestyle. To enable step tracking, the Life Insured must register on the **Aviva Wellness360 App** using their registered mobile number. Only steps tracked through the Aviva Wellness360 App will be considered for the **Wellness Additions** feature of Aviva Smart Vitals product.

Q2. What is the process to download and set up the Aviva Wellness360 app?

A. To download and set up the Aviva Wellness360 app, please follow these steps:

1. Download the App

- Go to the **Google Play Store** (for Android) or the **App Store** (for iOS).
- Search for "**Aviva Wellness360 app**" and tap **Install**.
- Once installed, open the app.

2. Register for the First Time

- Enter your **mobile number** (this will be your primary identifier).
- Provide **consent** by accepting the Terms & Conditions and Privacy Policy.
- Complete **OTP verification** via SMS or email.

3. Connect Your Device

Q3. How frequently will my step data be recorded for wellness benefits?

A. Step data will be mapped whenever the policyholder opens the Aviva Wellness360 app and syncs their steps. Please ensure that the app is connected to **Google Health Connect** (for Android) or **Apple Health** (for iOS). If your step count does not update automatically upon opening the app, you can refresh it manually by pulling down on the dashboard to sync the data.

Q4. Will my health and personal data be stored in compliance with India's Data Protection laws?

A. Yes, your health and personal data is securely stored, compliant with India's Data Protection laws, ensuring your privacy is always protected.

Q5. Where can I reach out for support regarding the Aviva Wellness360?

A. For any issues with the Aviva Wellness360 app, please contact us at **1800 103 7766** or email us at customerservices@avivaindia.com.

Service

Q1. How soon will I get the Smart Tracking Device, and where will it be sent?

A. You can expect the Smart Tracking Device to be delivered within **30 working days of policy issuance** at the address mentioned in your policy documents.

Q2. What should I do if the Smart Tracking Device is not delivered or arrives defective?

A. If your Smart Tracking Device is not delivered or is defective, please contact our support team immediately for assistance. You can call **1800 103 7766** or email us at customerservices@avivaindia.com. Our team will promptly arrange a replacement or provide a suitable resolution.

Q3. Can I update my registered mobile number during the policy term?

A. Yes, you can update your registered mobile number at any time during the policy term.

Q4. Will the Smart Tracking Device be covered under warranty?

A. The Smart Tracking Device shall be covered under warranty as per the Terms and Conditions specified by the manufacturer. The warranty generally covers manufacturing defects and issues arising under normal usage conditions within the warranty period. However, it does not cover damages resulting from misuse, accidents, unauthorized modifications, or negligent handling.

Any concerns related to the manufacture, performance, servicing, or maintenance of the Smart Tracking Device should be addressed directly to the device manufacturer. Aviva Life Insurance Company India Ltd. shall not be held liable or responsible for any loss, damage, injury, or inconvenience arising from the use, malfunction, defect, or inaccuracy of data associated with the device.