

**Aviva Accidental Casualty Non-Linked Rider**  
**UIN:122B035V01**

Riders are a cost effective way of reinforcing your insurance plan for complete and all round protection. Riders can be bought with the basic insurance plan at a nominal incremental cost.

This is a Non Linked rider which can be attached to individual products(the Base Policy) at inception. This rider cannot be bought in isolation. In case this rider is opted for and the life insured dies due an Accident\* during the rider policy term, Accidental Casualty Non-Linked Rider Sum Assured shall be payable.

**Definitions :**

**\*Accident:**

An accident means sudden, unforeseen and involuntary event caused by external visible and violent means.

**"Accidental Death"** shall mean death:

- i) which is caused by bodily injury resulting from an accident and
- ii) which occurs due to the said bodily injury solely, directly and independently of any other causes and
- iii) which occurs within 180 days of the occurrence of such accident
- iv) is not a result from any of the causes listed in the exclusions for accidental death benefit.

If the Accident occurs during the Rider Policy Term but the death of the life insured happens after the expiry of the Rider Policy Term (but within 180 days from the date of the Accident), Rider Sum Assured Shall still be payable to the Claimant provide the Rider Policy was in-force at the date of happening of the said Accident.

**"Bodily Injury"** means Injury must be evidenced by external signs such as contusion, bruise and wound except in cases of drowning and internal injury.

**Aviva Accidental Casualty Rider at a glance:**

This Rider can be taken on single life basis at inception of the Base Policy subject to limits specified below:

<b>Parameters</b>	<b>Limit</b>
Minimum Entry Age (last birthday)	18 Years
Maximum Entry Age (last birthday)	65 Years
Minimum Maturity Age (last birthday)	23 Years
Maximum Maturity age (last birthday)	80 years
Minimum Rider Policy Term	5 years
Maximum Rider Policy Term	62 years
Rider Premium Payment Term	Min 5Years Max 62Years
Minimum Rider Sum Assured	Rs. 1,00,000/-
Maximum Rider Sum Assured	Rs. 50,00,000/- per life
Minimum Annualized Premium	Rs.41/-
Maximum Annualized Premium	Rs.8,000/- Subject to Board Approved Underwriting Policy

- The Rider Sum Assured cannot be higher then the Death Sum Assured of the Base Plan.
- The premium payment frequency for the Rider will be same as frequency of the Base Policy.

**What is the benefit?**

In the event of death of Life Insured due to an accident, the Sum Assured under the Rider will be paid to the nominee in addition to the Death Sum Assured under the base policy and the rider will cease to exist.

**Tax Benefit:**

You may be eligible for tax benefits on the premiums paid subject to the prevailing tax laws. The tax benefits are subject to change as per change in Tax laws from time to time.

**What is the grace period?**

Grace period means the time granted by the insurer from the due date for the payment of premium, without any penalty or late fee, during which time the rider policy is considered to be in-force with the risk cover without any interruption, as per terms and conditions of the rider policy. Grace period of 30 days will be allowed from the premium due date for Yearly, Half Yearly and Quarterly modes and 15 days for monthly mode. If insured event occurs during the grace period, the Insurance Benefit shall be payable after deduction of the due unpaid rider premiums for the year.

**What is the Maturity Benefit under this Rider?**

There is no Maturity Benefit payable under this Rider.

**What is the Surrender Benefit under this Rider?**

There is no Surrender Benefit payable under this Rider.

**Exit Value:**

Rider Policy shall not acquire any surrender value or paid-up value. However, policyholder can exit the contract during the remaining policy tenure under a Limited premium rider policy provided all due premiums have been paid till the Premium Payment Term of the rider policy. This Exit Value would be called (Unexpired Risk Premium Value). There will be no Exit Value (Unexpired Risk Premium Value) for Regular premium policy.

The Exit Value (Unexpired Risk Premium Value) as per following formula will be paid and the contract will terminate thereafter.

$$60\% \times \frac{\{\text{Total Premiums Paid till date of Exit} \times \text{Outstanding Rider Policy duration in complete months as on date of Exit}\}}{\{\text{Original Rider Policy Term (in months)}\}}$$

**What are the Premium Paying Modes available in the rider?**

Yearly/half-yearly/quarterly/monthly

Following factors would be applied for different modes of regular premium over the yearly mode.

Mode	Factor
Monthly	0.0871
Quarterly	0.2591
Half Yearly	0.5108
Yearly	1.0000

Rider frequency shall be as per the Base Policy frequency.

**Suicide Claim provisions:**

In case of death of the insured due to suicide within 12 months from the date of commencement of risk under the rider policy or from the date of revival of the rider policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the total rider premiums paid till the date of death or Surrender Value, if any as on the date of death whichever is higher, provided the rider is in-force.

**What is not covered under this Rider (Exclusions)?**

Accidental Casualty Rider Benefit shall not be payable in the accidental death of the life insured directly or indirectly due to or caused, occasioned, accelerated or aggravated by any of the following:

1. Intentional self-inflicted injury, attempted suicide, while sane or insane;
2. Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a Doctor;
3. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;
4. Taking part in any naval, military or air force operation during peace time or during service in any police, paramilitary or any similar organization;
5. Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline or Pilots and cabin crew of a commercial airline, on regular routes and on a scheduled timetable;
6. Participation by the insured person in a criminal or unlawful act with illegal or criminal intent;
7. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping;
8. Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature

**Free-look Cancellation:**

You shall have the option of cancelling the Rider, stating the reasons thereof, within 15 days from the date of receipt of the Rider Policy Document in case the policyholder is not agreeable to any Rider terms and conditions. The free-look period for policies purchased through Distance Marketing mode shall be 30 days.

If the insured has not made any claim during the free look period the insured shall be entitled to refund of the premium paid less any expenses incurred on the medical examination of the insured along with proportionate risk premium for the period on cover and the stamp duty charges.

Free look facility is available for all the options available under the product.

Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes:

1. Voice Mode
2. Short Messaging Service

3. Electronic mode which includes e-mail, internet and interactive television (DTH)
4. Physical mode which includes direct postal mail and newspaper & magazine inserts; and Solicitation through any means of communication other than in person.

**Conditions for reinstatement/ revival of the contract, in case of instalment premiums:**

Within 5 years from the from the date of first unpaid installment of regular/limited premium, by submitting the proof of continued insurability of the life insured to the satisfaction of the company as per the underwriting guidelines approved by the Board on the sum to be revived and making the payment of all due premiums. The cost of medical examination, if any, shall be borne by the policyholder. If a lapsed policy is not revived within the revival period, then the rider coverage will be terminated without any benefit.

**Nomination & Assignment:** Nomination, as defined under section 39 of Insurance Act 1938 as amended from time to time, and Assignment, as defined under section 38 of Insurance Act 1938 as amended from time to time, is allowed under this policy.

**Acceptance**

Aviva will not be liable to any claim until acceptance of risk and receipt of premium in full.

**Why invest with Aviva?**

Aviva Life Insurance is a joint venture between Dabur Invest Corp and Aviva International Holdings Limited – a UK based insurance group, whose association with India goes back to 1834. By choosing Aviva Life Insurance you benefit from the management experience of one of the world's oldest Insurance Group, with a history dating back to 1696.

Founded in 1884, Dabur is one of India's oldest and largest groups of companies. It is the country's leading producer of traditional healthcare products.

**Section 41**

In accordance with Section 41 of the Insurance Act, 1938, as amended from time to time.

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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:

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees”.

**Section 45**

In case of fraud or misrepresentation, the policy shall be cancelled immediately by paying the surrender value, subject to the fraud or misrepresentation being established by the Company in accordance with Section 45 of the Insurance Act, 1938, as amended from time to time. Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time by Insurance Laws (Amendment) Act 2015 are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policy whichever is later.

2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:
  - 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 specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material facts are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
9. The insurer can call 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 of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

*[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act ,2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Insurance Laws (Amendment) Act ,2015 Gazette Notification dated March 23 , 2015 for complete and accurate details. ]*

**Queries and Complaints**

For additional information, queries or complaints, please contact us at the numbers given below:

1800 1037766 (Toll free for BSNL/MTNL users)or

0124-2709046 or SMS "Aviva" to 5676737

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Advertisement Number:

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