Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied on the above premium separately.
 Tax laws are subject to change.

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

Provision of Section 41 of the Insurance Act, 1938, as amended from time to time, shall be applicable. As per current provision:

- (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 liable for a penalty which may extend to ten lakh rupees

Section 45

Provision of Section 45 of Insurance Act 1938, as amended from time to time, shall be applicable to the contract.

Annexure

- Premium can be paid by cash, cheque or demand draft at any Aviva Branch Office. Visit www.avivaindia.com for a list of our branch locations
- For regular premium policies, premium payment mode can be changed on any policy anniversary by giving a written notice of at least 30 days before the policy anniversary. An alteration fee of ₹100/- per alteration, plus taxes, if any, is charged at present. This fee can be changed subject to approval of Insurance Regulatory & Development Authority of India (IRDAI).

3. Guaranteed Surrender Value Factors of Product: Aviva Life Shield Advantage - Option B

									Pol	icy Te	erm (i	n yea	rs)								
Policy year of surrender	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
3	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%
4	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
6	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
7	70%	66%	62%	58%	54%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	80%	74%	68%	62%	56%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
9	90%	83%	76%	69%	62%	55%	54%	53%	52%	51%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
10	100%	92%	84%	76%	68%	60%	58%	56%	54%	52%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
11		100%	92%	84%	76%	70%	66%	62%	58%	54%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
12			100%	92%	84%	75%	70%	65%	60%	55%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
13				100%	92%	85%	78%	71%	64%	57%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
14					100%	90%	84%	78%	72%	66%	60%	58%	56%	54%	52%	50%	50%	50%	50%	50%	50%
15						100%	93%	86%	79%	72%	65%	62%	59%	56%	53%	50%	50%	50%	50%	50%	50%
16							100%	93%	86%	79%	70%	66%	62%	58%	54%	50%	50%	50%	50%	50%	50%
17								100%	93%	86%	80%	75%	70%	65%	60%	55%	54%	53%	52%	51%	50%
18									100%	93%	85%	80%	75%	70%	65%	60%	58%	56%	54%	52%	50%
19										100%	93%	87%	82%	76%	71%	65%	62%	59%	56%	53%	50%
20											100%	94%	88%	82%	76%	70%	67%	64%	61%	58%	55%
21												100%	94%	88%	82%	75%	71%	67%	63%	59%	55%
22													100%	94%	88%	80%	76%	72%	68%	64%	60%
23														100%	94%	85%	81%	77%	73%	69%	65%
24															100%	93%	88%	84%	79%	75%	70%
25																100%	95%	90%	85%	80%	75%
26																	100%	95%	90%	85%	80%
27																		100%	95%	90%	85%
28																			100%	95%	90%
29																				100%	95%
30																					100%

4. Guaranteed Surrender Value Factors of Product: Aviva Life Shield Advantage - Option A - Regular Premium

Policy	_		_	_	_		_			olicy T	erm (i	n years)								
year of surrender	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%	30.09
3	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%	35.09
4	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
5	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
6	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
7	70.0%	66.0%	62.0%	58.0%	54.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
8	80.0%	74.0%	68.0%	62.0%	56.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
9	90.0%	83.0%	76.0%	69.0%	62.0%	55.0%	54.0%	53.0%	52.0%	510%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
10	100.0%	92.0%	84.0%	76.0%	68.0%	60.0%	58.0%	56.0%	54.0%	52.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
11		100.0%	92.0%	84.0%	76.0%	70.0%	66.0%	62.0%	58.0%	54.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
12			100.0%	92.0%	84.0%	77.0%	716%	66.2%	60.8%	55.4%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
13				100.0%	92.0%	85.0%	79.0%	73.0%	67.0%	610%	55.0%	54.0%	53.0%	52.0%	510%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
#					100.0%	90.0%	84.0%	78.0%	72.0%	66.0%	60.0%	58.0%	56.0%	54.0%	52.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
ъ						100.0%	93.0%	86.0%	79.0%	72.0%	65.0%	62.0%	59.0%	56.0%	53.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
16							100.0%	93.0%	86.0%	79.0%	72.0%	67.6%	63.2%	58.8%	54.4%	50.0%	50.0%	50.0%	50.0%	50.0%	50.09
17								100.0%	93.0%	86.0%	78.0%	73.4%	68.8%	64.2%	59.6%	55.0%	54.0%	53.0%	52.0%	510%	50.09
18									100.0%	93.0%	85.0%	80.0%	75.0%	70.0%	65.0%	60.0%	58.0%	56.0%	54.0%	52.0%	50.09
19										100.0%	92.5%	87.0%	815%	76.0%	70.5%	65.0%	62.0%	59.0%	56.0%	53.0%	50.09
20											100.0%	94.0%	88.0%	82.0%	76.0%	70.0%	66.0%	62.0%	58.0%	54.0%	50.09
21												100.0%	94.0%	88.0%	82.0%	75.0%	710%	67.0%	63.0%	59.0%	55.09
22													100.0%	94.0%	88.0%	810%	76.8%	72.6%	68.4%	64.2%	60.09
23														100.0%	94.0%	87.0%	82.6%	78.2%	73.8%	69.4%	65.09
24															100.0%	93.0%	88.4%	83.8%	79.2%	74.6%	70.09
25																100.0%	95.0%	90.0%	85.0%	80.0%	75.09
26																	100.0%	95.0%	90.0%	85.0%	80.09
27																		100.0%	95.0%	90.0%	85.09
28																			100.0%	95.0%	90.0
29																				100.0%	95.09
30																					100.0

Guaranteed Surrender Value Factors of Product: Aviva Life Shield Advantage - Option A - Single Premium

Policy									Po	licy T	erm (i	n year	s)								
year of surrender	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
2	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
3	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%	75%
4	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
5	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
6	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
7	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
8	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
9	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
10	100%	98%	96%	94%	92%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
11		100%	98%	96%	94%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
12			100%	98%	96%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
13				100%	98%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
14					100%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
15						100%	98%	96%	94%	92%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
16							100%	98%	96%	94%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
17								100%	98%	96%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
18									100%	98%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
19										100%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
20											100%	98%	96%	94%	92%	90%	90%	90%	90%	90%	90%
21												100%	98%	96%	94%	90%	90%	90%	90%	90%	90%
22													100%	98%	96%	90%	90%	90%	90%	90%	90%
23														100%	98%	90%	90%	90%	90%	90%	90%
24															100%	90%	90%	90%	90%	90%	90%
25															Ш	100%	98%	96%	94%	92%	90%
26																	100%	98%	96%	94%	90%
27																		100%	98%	96%	90%
28															Щ	Щ			100%	98%	90%
29																				100%	90%
30																					100%

Queries and Complaints:

If you would like additional information or if you have any queries or complaints, please contact us at the numbers given below:

For more details, call us at 1800 103 7766 (Toll free for BSNL/MTNL users)

or 0124-2709046 or SMS "Aviva" to 5676737



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

Aviva Life Insurance Company India Ltd.

Aviva Tower, Sector Road, Opposite Golf Course, DLF Phase-V, Sector 43, Gurgaon-122 003, Haryana Tel. No.: +91 124-2709000, Fax No.: +91 124-2571210 Website: www.avivaindia.com E-mail: customerservices@avivaindia.com

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

Corporate Identity Number (CIN): U66010DL2000PLC107880

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Aviva LifeShield Advantage™

171816 LifeShield Advantage KF size: 19.1x8.25"







Aviva LifeShield Advantage™ – An Individual Non Linked Non-Participating Savings Life Insurance Plan

The prosperity and well being of your family comes first for you and to ensure it remains like that forever, Aviva brings to you Aviva LifeShield Advantage Plan. At a nominal cost, you can protect your family incase you are not around. What's more, all the money paid as premium will be returned to you on survival at the end of the policy term.

Aviva LifeShield Advantage also allows you to choose from options that provide enhanced protection against disability due to an accident.

Aviva LifeShield Advantage™ – Unique Attractions

1. Protection for your family:

Aviva LifeShield Advantage allows you to provide total protection for your family at a nominal cost, so their financial needs are taken care of even if you are not around.

2. Premiums paid come back to you:

You don't need to worry about your premiums paid towards this policy. In this plan, Aviva will return the money paid towards the base premium at the end of the policy term, excluding extra premium (if any) and taxes in case of life insured's survival

Aviva LifeShield Advantage™ – Eligibility

Yearly, Half Yearly, Quarterly & Monthly frequency are available for Regular Premiur option (only ECS/ Direct Debit allowed for Quarterly & Monthly modes) Minimum Premium (Depends on the premium payment frequency) Single Premium: ₹8,960 Annual: ₹8,960 Half-yearly: ₹4,577 Quarterly: ₹2,322 Monthly: ₹7,80 Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government fro	Aviva LifeShield Advantage ¹¹⁰ – Eligibility							
Policy Term (PT) Premium Paying Term (PPT) Option A: Single Premium or Regular Premium (equal to Policy Term) Option B: Regular Premium (equal to Policy Term) Sum Assured (SA) Minimum: ₹35,00,000 Maximum: Option A - No limit Option B - ₹50 lacs Premium frequency Single Premium (available only under Option Yearly, Half Yearly, Quarterly & Monthly frequency are available for Regular Premiur option (only ECS/ Direct Debit allowed for Quarterly & Monthly modes) Minimum Premium (Depends on the premium payment frequency) Single Premium: ₹8,600 Half-yearly: ₹4,577 Quarterly: ₹4,577 Quarterly: ₹2,322 Monthly: ₹780 Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government fro	Entry age (last birthday)	18 – 55 years						
Premium Paying Term (PPT) Option A: Single Premium or Regular Premium (equal to Policy Term) Option B: Regular Premium (equal to Policy Term) Minimum: ₹35,00,000 Maximum: Option A - No limit Option B - ₹50 lacs Premium frequency Single Premium (available only under Option Yearly, Half Yearly, Quarterly & Monthly frequency are available for Regular Premiur option (only ECS/ Direct Debit allowed for Quarterly & Monthly modes) Minimum Premium (Depends on the premium payment frequency) Minimum Premium (Depends on the premium payment frequency) Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government fro	Maturity Age	28 – 65 years						
Single Premium or Regular Premium (equal to Policy Term) Option B: Regular Premium (equal to Policy Term) Option B: Regular Premium (equal to Policy Term)	Policy Term (PT)	10 – 30 years						
(equal to Policy Term) Option B: Regular Premium (equal to Policy Term) Sum Assured (SA) Minimum: ₹35,00,000 Maximum: Option A - No limit Option B - ₹50 lacs Premium frequency Single Premium (available only under Option Yearly, Half Yearly, Quarterly & Monthly frequency are available for Regular Premiur option (only ECS/ Direct Debit allowed for Quarterly & Monthly modes) Minimum Premium (Depends on the premium payment frequency) Single Premium: ₹8,60 Annual: ₹8,960 Annual: ₹8,960 Annual: ₹8,960 Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government fro	Premium Paying Term	Option A:						
Option B: Regular Premium (equal to Policy Term) Sum Assured (SA) Minimum: ₹35,00,000 Maximum: Option A - No limit Option B - ₹50 lacs Premium frequency Single Premium (available only under Option Yearly, Half Yearly, Quarterly & Monthly frequency are available for Regular Premiur option (only ECS/ Direct Debit allowed for Quarterly & Monthly modes) Minimum Premium (Depends on the premium payment frequency) Single Premium: ₹8,6450 Annual: ₹8,960 Annual: ₹8,960 Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government fro	(PPT)	Single Premium or Regular Premium						
Regular Premium (equal to Policy Term) Sum Assured (SA) Minimum: ₹35,00,000 Maximum: Option A - No limit Option B - ₹50 lacs Premium frequency Single Premium (available only under Option Yearly, Half Yearly, Quarterly & Monthly frequency are available for Regular Premiur option (only ECS/ Direct Debit allowed for Quarterly & Monthly modes) Minimum Premium (Depends on the premium payment frequency) Single Premium: ₹8,60 Annual: ₹8,960 Annual: ₹8,960 Annual: ₹8,960 Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government fro		(equal to Policy Term)						
Sum Assured (SA) Minimum: ₹35,00,000 Maximum: Option A - No limit Option B - ₹50 lacs Premium frequency Single Premium (available only under Option Yearly, Half Yearly, Quarterly & Monthly frequency are available for Regular Premiur option (only ECS/ Direct Debit allowed for Quarterly & Monthly modes) Minimum Premium (Depends on the premium payment frequency) Single Premium: ₹8,6450 Annual: ₹8,960 Juarterly: ₹4,577 Quarterly: ₹2,322 Monthly: ₹780 Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government fro		Option B:						
Sum Assured (SA) Maximum: Option A - No limit Option B - ₹50 lacs Premium frequency Single Premium (available only under Option Yearly, Half Yearly, Quarterly & Monthly frequency are available for Regular Premiur option (only ECS/ Direct Debit allowed for Quarterly & Monthly modes) Minimum Premium (Depends on the premium payment frequency) Single Premium: ₹8,960 Annual:		Regular Premium (equal to Policy Term)						
Yearly, Half Yearly, Quarterly & Monthly frequency are available for Regular Premiur option (only ECS/ Direct Debit allowed for Quarterly & Monthly modes) Minimum Premium (Depends on the premium payment frequency) Single Premium: ₹8,960 Annual: ₹8,960 Half-yearly: ₹4,577 Quarterly: ₹2,322 Monthly: ₹7,80 Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government fro	Sum Assured (SA)	Maximum: Option A - No limit						
frequency are available for Regular Premiur option (only ECS/ Direct Debit allowed for Quarterly & Monthly modes) Minimum Premium (Depends on the premium payment frequency) Single Premium: ₹8,960 Half-yearly: ₹4,577 Quarterly: ₹2,322 Monthly: ₹7,80 Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government fro	Premium frequency	Single Premium (available only under Option A)						
(Depends on the premium payment frequency) Annual: ₹8,960 Half-yearly: ₹4,577 Quarterly: ₹2,322 Monthly: ₹7,80 Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government fro		frequency are available for Regular Premium option (only ECS/ Direct Debit allowed for						
Services Tax, Cesses as applicable shall also be levied as notified by the Government from	(Depends on the premium	Annual: ₹8,960 Half-yearly: ₹4,577 Quarterly: ₹2,322						
time to time. Tax taws are subject to change		Taxes including but not limited to Goods & Services Tax, Cesses as applicable shall also be levied as notified by the Government from time to time. Tax laws are subject to change.						
Maximum Premium No Limit (depends on Sum Assured)	Maximum Premium	No Limit (depends on Sum Assured)						

Aviva LifeShield Advantage™ – 4 Easy Steps to Your Plan

Step 1 Choose the nature Option A: Sum Assured on death during

	of protection required	the policy term, provided that all the due premiums are paid till death Option B: Sum Assured plus return of premiums on death or on Permanent Total Disability (PTD) due to an accident, whichever is earlier during the policy term, provided that all the due premiums are paid till death Maturity Benefit for all options is the maturity sum assured which is the sum of Total Premiums paid, without any interest
Step 2	Choose the level of protection you want	Minimum sum assured: ₹35 lacs Maximum sum assured: Option A - No Limit Option B - ₹50 lacs
Step 3	Arrive at the policy term by choosing the period for which you want protection	10-30 years subject to : • Entry Age : 18-55 years • Maturity Age : 28-65 years
Step 4	Select the Premium frequency	Single Premium (for Option A only) Regular (equal to policy term) via Yearly, Half Yearly, Quarterly & Monthly modes (only ECS/ Direct Debit allowed for Quarterly & Monthly modes)

Total Premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes

Aviva LifeShield Advantage™ – Benefits

Maturity Benefit: Maturity Benefit under this plan (both options) is the maturity sum assured which is the sum of Total Premiums paid, without any interest.

Choose from two categories of protection

Option A: Life protection

- Death Benefit: In the unfortunate event of your death during the
 policy term, provided that all the due premiums are paid till
 death, the Death Sum Assured is paid to your nominee and the
 policy terminates. The Death Sum Assured will be the highest of
 the following
- □ Sum Assured of the Policy
- 10 times of the Annualized Premium, (in case of regular premium policies), or 125% of the Single Premium (in case of single premium policies)
- □ 105% of the Total Premiums paid as on date of death.
- □ Maturity Sum Assured which is equal to sum of Total Premiums

Option B: Life-cum-disability protection along with Return of premium

- Death/PTD Benefit: In the unfortunate event of your death or suffering from Permanent Total Disability (PTD) due to an accident, whichever is earlier during the policy term, provided that all the due premiums are paid till death, the Death Sum Assured will be paid and the policy terminates. The Death Sum Assured will be the highest of the following
- □ Sum Assured of the Policy plus sum of Total Premiums paid
- □ 10 times of the Annualized Premium
- □ 105% of the Total Premiums paid as on date of death.
- Maturity Sum Assured which is equal to sum of Total premiums paid

Annualized Premium" shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider remiums, underwriting extra premiums and loadings for modal premiums, if any.

"Single Premium shall be the premium amount payable as a lump sum at start of the policy by the policyholder, excluding the taxes, rider premiums and underwriting extra premiums, if any"

A life insured shall be regarded as Permanently and Totally Disabled only if, as a result of accidental bodily injury:

- 1. life insured has suffered the loss by physical separation (or loss of use) of two limbs or
- the complete and irremediable loss of sight in both eyes or
 the loss by physical separation (or loss of use) of one limb, accompanied by the complete and irremediable loss of sight in one eye or
- life insured has been continuously disabled for a period of 1 year and has been determined by
- 5. the Company to be incapacitated to such an extent as to render that person unable ever to resume own or similar employment.

Here limb means hand/foot at or above wrist/ankle.

Exclusions:

In case of death of the Life Insured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

Under Option-B in case of death of life insured, no exclusions are applicable except the "Suicide" exclusion.

Under Option-B, the accidental Permanent Total Disability benefit will not be payable in case of occurrence of accidental Permanent Total Disability (PTD) which is caused or aggravated directly or indirectly by:

- Alcohol or drug abuse including drug taking other than prescribed by a registered and qualified medical practitioner, any actual or alleged crime committed by the Insured, willful self inflicted injury, attempted suicide.
- ii. Engaging in racing of any kind other than athletics or swimming.
- iii. Any form of war, invasion, hostilities (whether war be declared or not), civil war, rebellion, riots, social disorder, insurrection, military or usurped power, or wilful participation in acts of violence.
- iv. Radioactive contamination due to a nuclear accident.
- v. Participation in sports or pastimes of a hazardous nature including parachuting, potholing, mountaineering and hot air ballooning.
- vi. Any condition, ailment or injury or related condition(s) for which Insured had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months to prior to the commencement or reinstatement of the policy.
- vii. Aviation other than as a passenger in a commercial licensed passenger aircraft.

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

Medical practitioner is a person who holds a valid registration from the medical council of any state or medical council of India or council for Indian medicines or for homeopathy setup by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. Medical practitioner shall not include:

- (a) the Policyholder's spouse, Father (including step father) or Mother (including step mother), Son (including step son), Son's wife, Daughter (including step daughter), Daughter's husband, Brother (including step brother) and Sister (including step sister): or
- (b) life insured/policyholder under this policy.

If on the occurrence of the accidental Permanent Total Disability, the benefit payment is denied due to any of the above exclusions, policy continues for the life cover as per the terms and conditions of the policy.

Please Note:

 All the benefit payouts are contingent upon all due premiums having been paid

Grace Period: "Grace Period" means the time granted by the Company from the due date for the payment of premium, without any penalty or late fee, during which time the policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the policy. The grace period for payment of the premium shall be 30 days for Yearly, Half yearly and Quarterly frequency of premium payment. However, for monthly frequency of premium payment, the grace period would be for 15 days as this mode is available only through ECS/Direct Debit.

Lapse:

For policies other than single premium policies

If premium payment is discontinued before at least first 2 years premiums are paid, the policy shall lapse without any value after the grace period and all risk covers will cease. A lapsed policy can be revived within a revival period of 5 years from the date of first unpaid premium, by paying all due premiums together with an interest rate of 9% per annum compounded monthly plus taxes, if any, failing which the policy will be terminated without any benefit payable.

Company reserves the right to revive a lapsed / paid-up policy. The revival of a lapsed/paid up policy is also subject to payment of revival fee, which is ₹250/- plus taxes, if any, at present and subject to review in future with IRDAI approval. The policyholder may be required to pay interest and provide proof of insurability to reinstate the policy at own cost, as per the Board approved underwriting policy.

Paid-up: If premium payment is discontinued after first 2 years premiums have been paid, the policy shall become paid-up after the expiry of grace period and will acquire paid-up value. A paid-up policy can be revived within a revival period of 5 years from the date of first unpaid premium.

Death and/or accidental Permanent Total Disability benefit for a paid-up policy will be equal to Paid-up sum assured calculated as:

Number of Premiums paid

Paid-up Sum Assured = Sum Assured x ------Number of Premiums payable under the policy

The Total Premiums paid till date of first unpaid premium shall be payable in case of survival till maturity.

Surrender:

• For Regular Premium policies:

Surrender Value will be payable if at least first two years' premiums have been paid. Surrender Value payable is greater of the Guaranteed Surrender Value (GSV) and Special Surrender Value.

GSV = GSV factor X Total Premiums paid

Total Premiums paid means total of all the premiums received, excluding any extra premium, any rider premium and taxes.

The guaranteed surrender value factors are as per the table annexed for both Option A (RP) and Option B respectively

For Single Premium policies (applicable under Option A only),
 The policy can be surrendered at any time during the policy term.

 Surrender Value payable is greater of the Guaranteed Surrender
 Value (GSV) and Special Surrender Value.

The surrender value will be calculated as:

GSV factor X Single Premium

Single Premium shall be the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums and underwriting extra premiums, if any

- Special Surrender Value = Paid-up Value x Surrender Value Factor
- Surrender Value Factors will be decided by the Company from time to time with prior approval of IRDAI.

Tax Benefits:

Tax benefits will be as per section 80C and 10(10(D)) of Income Tax Act, 1961. Tax benefits are as per the prevailing tax laws and are subject to change from time to time.

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, are allowed under this policy.

Freelook Period:

The policyholder has the right to review the policy terms and conditions, within 15 days, from the date of receipt of the policy document. If the policyholder returns the policy during freelook period, the company will refund the premium on the date of cancellation, after deducting expenses incurred on medicals, if any, and stamp duty. If the policy is sold through distance marketing, the freelook period allowed will be 30 days.

Aviva LifeShield Advantage $^{\text{\tiny{TM}}}$ – About premium payment

 For regular premium modes other than the Annual premium mode, the premium will be calculated by multiplying the Annual premium by the corresponding modal factors given below:

Premium Payment Mode	Modal Factor
Yearly	1.0000
Half Yearly	0.5108
Quarterly	0.2591
Monthly	0.0871

Sample Premium Rates

 Tabular premium per 1000 of Sum Assured for a healthy individual (Regular Premium):

Option A

Age		Male		F	emale	
	PT = 10	PT = 20	PT = 30	PT = 10	PT = 20	PT = 30
25	16.82	9.47	7.98	16.82	9.47	7.98
35	18.63	11.06	9.57	18.63	11.06	9.57
45	25.43	16.25	-	25.43	16.25	-

Option B

Age		Male		F	emale	
	PT = 10	PT = 20	PT = 30	PT = 10	PT = 20	PT = 30
25	18.44	10.38	8.77	18.44	10.38	8.77
35	20.50	12.21	10.62	20.50	12.21	10.62
45	28.50	18.42	-	28.50	18.42	-

Tabular premium per 1000 of Sum Assured for a healthy individual (Option A - Single Premium):

Age		Male		Female					
	PT = 10	PT = 20	PT = 30	PT = 10	PT = 20	PT = 30			
25	68.24	56.26	60.46	68.24	56.26	60.46			
35	79.35	71.86	82.28	79.35	71.86	82.28			
45	118 24	117 22	_	118 24	117 22	_			

Rebate for high Sum Assured: You are eligible for a rebate on premium payable, if you choose a high Sum Assured as detailed below:

Rebate per ₹1000 SA for Regular Premium policies (Option A and Option B):

Policy Term (in years)		n Assured (SA) s. lacs)				
	35<=SA<50	50<=SA				
10	11.00	12.25				
11 to 15	7.00	7.50				
16 to 20	6.00	6.50				
21 to 25	5.25	5.75				
26 to 30	5.00	5.25				

Rebate per ₹1000 SA for Single Premium policies (Option A only):

Policy Term (in years)	Range of Sum Assured (SA) (in Rs. lacs)
	35<=SA
10	40.00
11	30.00