

Tata AIA Life Insurance Value Income Plan

Proposal No:	13295992
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Name of the Prospect/Policyholder :	abcd	
Age (Years):	30	Gender: Male
Name of the Life Assured:	abcd	
Age (Years):	30	Gender: Male
Policy Term (Years):	35	
Premium Payment Term (Years):	12	
Amount of Instalment Premium (Rs.):	1,09,955	
Mode of Payment of Premium:	Annual	

Name of the Product:	Tata AIA Life Insurance Value Income Plan
Tag Line:	Individual, Non-Linked Participating Life Insurance Savings Plan
Unique Identification No.:	110N153V03
GST Rate:	4.5% for first year 2.25% second year onwards

How to read and understand this benefit illustration?

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy, at two assumed rate of interest i.e., 8% p.a. and 4% p.a.

Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable benefits then the illustration on this page will show two different rates of assumed future investment returns, of 8% p.a. and 4% p.a. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back, as the value of your policy is dependant on a number of factors including future investment performance.

Policy Details			
Policy Option	Endowment	Basic Sum Assured Rs.	12,73,237
Bonus Type	Cash Bonus	Sum Assured on Death (at inception of the policy) Rs.	12,73,237

Rider Details												
Tata AIA Vitality (Wellness Program)	Yes			Utilization of rewards (if Wellness program opted)					Premium Discount			
Rider Name/UIN^ (Benefit Option/Benefit Payout Option)	Details of Life Insured /Partner under the Benefit Option			Benefit Payout			Return of premium option	Benefit Option Term	Premium Payment Term	Sum Assured (Rs.)	Premium without GST (Rs.)	Year 1 Discount (Rs.)
	Name	Age(yrs)	Gender	Lumpsum (Rs.)	Income p.a. (Rs.)	Income Duration (yrs)						
VP - Term Booster (Lumpsum Benefit)#	abcd	30	M	1000000	NA	NA	No	35	12	1000000	3450	345
VP - Accidental Death (Lumpsum Benefit)	abcd	30	M	1273237	NA	NA	No	35	12	1273237	1108	55
VP - Accidental Total & Permanent Disability (Lumpsum Benefit)	abcd	30	M	1273237	NA	NA	No	35	12	1273237	662	33

^VP - Tata AIA Vitality Protect, (A Non-Linked, Non- Participating Individual Health Rider, UIN:110B046V04)

#Premium calculated for Term Booster on abcd is considering underwriting class as preferred.

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST (Rs.)	1,00,000	5,220	1,05,220
Instalment Premium with First year GST (Rs.)	1,04,500	5,455	1,09,955
Instalment Premium post applicable discount with First year GST (Rs.)	1,04,500	5,002	1,09,502
Instalment Premium with GST 2nd year onwards (Rs.)	1,02,250	5,337	1,07,587

Discount applicable and Installment Premium payable 2nd year onwards will depend on the Wellness status of the Insured

Policy Year	Single/Annualised Premium	Guaranteed Benefits					Non - Guaranteed Benefits @4% p.a.					Non - Guaranteed Benefits @8% p.a.				Total Benefits including Guaranteed and Non Guaranteed Benefits			
		Guaranteed Additions	Survival Benefit	Guaranteed Surrender Value	Death Benefit	Maturity Benefit	Reversionary Bonus ²	Cash Bonus	Special Surrender Value	Surrender Benefit	Reversionary Bonus ²	Cash Bonus	Special Surrender Value	Surrender Benefit	Maturity Benefit		Death Benefit		
															Total Maturity Benefit, incl Terminal Bonus, if any @4% (7+8+9)	Total Maturity Benefit, incl Terminal Bonus, if any @8% (7+11+12)	Total Death Benefit, incl Terminal Bonus, if any @4% (6+8+9)	Total Death Benefit, incl Terminal Bonus, if any @8% (6+11+12)	
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19			
1	1,00,000	0	0	0	12,73,237	0	0	0	9,570	9,570	0	0	9,570	9,570	0	0	12,73,237	12,73,237	
2	1,00,000	0	0	60,000	12,73,237	0	0	28,266	60,000	28,266	0	44,436	60,000	44,436	0	0	12,73,237	12,73,237	
3	1,00,000	0	0	1,05,000	12,73,237	0	0	28,266	1,05,000	56,532	0	44,436	1,05,000	88,872	0	0	12,73,237	12,73,237	
4	1,00,000	0	0	2,00,000	12,73,237	0	0	28,266	2,00,000	84,798	0	44,436	2,00,000	1,33,308	0	0	12,73,237	12,73,237	
5	1,00,000	0	0	2,50,000	12,73,237	0	0	28,266	3,01,333	3,01,333	0	44,436	3,15,551	3,15,551	0	0	12,73,237	12,73,237	
6	1,00,000	0	0	3,00,000	12,73,237	0	0	28,266	3,81,207	3,81,207	0	44,436	4,08,900	4,08,900	0	0	12,73,237	12,73,237	
7	1,00,000	0	0	3,50,000	12,73,237	0	0	28,266	4,93,528	4,93,528	0	44,436	5,24,659	5,24,659	0	0	12,73,237	12,73,237	
8	1,00,000	0	0	4,16,000	12,73,237	0	0	28,266	6,13,106	6,13,106	0	44,436	6,50,369	6,50,369	0	0	12,73,237	12,73,237	
9	1,00,000	0	0	4,77,000	12,73,237	0	0	28,266	7,40,260	7,40,260	0	44,436	7,99,084	7,99,084	0	0	12,73,237	12,73,237	
10	1,00,000	0	0	5,50,000	12,73,237	0	0	28,266	8,87,977	8,87,977	0	44,436	9,58,323	9,58,323	0	0	12,73,237	12,73,237	
11	1,00,000	0	0	6,16,000	12,73,237	0	0	28,266	9,54,769	9,54,769	0	44,436	11,41,192	11,41,192	0	0	12,73,237	12,73,237	
12	1,00,000	0	0	6,86,000	12,73,237	0	0	28,266	10,17,189	10,17,189	0	44,436	13,47,849	13,47,849	0	0	12,73,237	12,73,237	
13	0	0	0	7,08,000	12,73,237	0	0	28,266	10,50,802	10,50,802	0	44,436	14,23,097	14,23,097	0	0	12,73,237	12,73,237	
14	0	0	0	7,32,000	12,73,237	0	0	28,266	10,85,689	10,85,689	0	44,436	14,86,886	14,86,886	0	0	12,73,237	12,73,237	
15	0	0	0	7,44,000	12,73,237	0	0	28,266	11,22,104	11,22,104	0	44,436	15,64,936	15,64,936	0	0	12,73,237	12,73,237	
16	0	0	0	7,68,000	12,73,237	0	0	28,266	11,59,792	11,59,792	0	44,436	16,31,526	16,31,526	0	0	12,73,237	12,73,237	
17	0	0	0	7,80,000	12,73,237	0	0	28,266	11,99,389	11,99,389	0	44,436	17,12,758	17,12,758	0	0	12,73,237	12,73,237	
18	0	0	0	8,04,000	12,73,237	0	0	28,266	12,40,515	12,40,515	0	44,436	17,95,519	17,95,519	0	0	12,73,237	12,73,237	
19	0	0	0	8,16,000	12,73,237	0	0	28,266	12,83,678	12,83,678	0	44,436	18,80,316	18,80,316	0	0	12,73,237	12,85,969	
20	0	0	0	8,40,000	12,73,237	0	0	28,266	13,15,890	13,15,890	0	44,436	19,66,897	19,66,897	0	0	12,73,237	13,24,166	
21	0	0	0	8,52,000	12,73,237	0	0	28,266	13,63,000	13,63,000	0	44,436	20,55,641	20,55,641	0	0	12,73,237	13,62,364	
22	0	0	0	8,76,000	12,73,237	0	0	28,266	14,12,529	14,12,529	0	44,436	21,46,805	21,46,805	0	0	12,73,237	14,13,293	
23	0	0	0	8,88,000	12,73,237	0	0	28,266	14,64,477	14,64,477	0	44,436	22,53,120	22,53,120	0	0	12,73,237	14,51,490	
24	0	0	0	9,12,000	12,73,237	0	0	28,266	15,19,226	15,19,226	0	44,436	23,49,504	23,49,504	0	0	12,73,237	15,02,420	
25	0	0	0	9,24,000	12,73,237	0	0	28,266	15,76,777	15,76,777	0	44,436	24,61,422	24,61,422	0	0	12,73,237	15,66,082	
26	0	0	0	9,48,000	12,73,237	0	0	28,266	16,37,510	16,37,510	0	44,436	25,76,522	25,76,522	0	0	12,73,237	16,17,011	
27	0	0	0	9,60,000	12,73,237	0	0	28,266	17,01,681	17,01,681	0	44,436	26,95,061	26,95,061	0	0	12,73,237	16,80,673	
28	0	0	0	9,84,000	12,73,237	0	0	28,266	17,56,940	17,56,940	0	44,436	28,17,419	28,17,419	0	0	12,73,237	17,57,067	
29	0	0	0	9,96,000	12,73,237	0	0	28,266	18,29,005	18,29,005	0	44,436	29,43,851	29,43,851	0	0	12,73,237	18,33,461	
30	0	0	0	10,20,000	12,73,237	0	0	28,266	19,05,654	19,05,654	0	44,436	30,74,867	30,74,867	0	0	12,73,237	19,09,856	
31	0	0	0	10,32,000	12,73,237	0	0	28,266	19,87,396	19,87,396	0	44,436	32,23,709	32,23,709	0	0	12,73,237	19,98,982	
32	0	0	0	10,56,000	12,73,237	0	0	28,266	20,74,612	20,74,612	0	44,436	33,78,025	33,78,025	0	0	12,73,237	20,88,109	
33	0	0	0	10,68,000	12,73,237	0	0	28,266	21,67,813	21,67,813	0	44,436	35,38,326	35,38,326	0	0	12,73,237	21,89,968	
34	0	0	0	10,80,000	12,73,237	0	0	28,266	22,67,508	22,67,508	0	44,436	37,17,852	37,17,852	0	0	12,73,237	23,04,559	
35	0	0	0	10,80,000	12,73,237	12,73,237	0	28,266	23,69,494	23,69,494	0	44,436	36,92,005	36,92,005	14,36,721	22,25,618	12,73,237	24,19,150	

Note: Annualised premium excludes underwriting extra premium, frequency loadings on premiums, the premium paid towards the riders, if any, and Goods and Services Tax. Refer Sales literature for explanation of terms used in the illustration.

- Guaranteed surrender benefit shall be adjusted for survival benefits (cash bonuses) already paid.
- Reversionary bonus under Accumulated Cash Bonus option represents the accumulated cash bonuses.
- The 10 year G-sec for the non-participating annual accumulation rate declared, is assumed to be 6.5% and 2.5% for the respective illustrations.
- All premiums payable under the policy are subject to the applicable taxes, duties, surcharge, cesses or levies assessed as per the prevailing tax laws or directions from the competent court of law, which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium.
- Surrender value illustrated above is end of the policy year value. Special Surrender value may be revised depending on the prevailing market conditions.

The rider sum assured shall remain unchanged for a period as specified under 'Guaranteed Period' from the Date of Commencement of the benefit option. Upon the completion of 'Guaranteed Period', the sum assured as applicable for the benefit option may be revised or the policyholder may be given an option of top up premium to restore the benefit to original amount, subject to IRDAI's approval. The top up premium may be payable as a single premium/ level premium during the block of next guarantee period. The requirement of paying the Top up premium in order to continue with the current level of benefit may be applicable even after expiry of limited pay premium term.

<p>I _____ (name), have explained the premiums and benefits under the product fully to the prospect / policyholder.</p> <p>Place: Date :</p> <p style="text-align: right;">Signature of Agent/ Intermediary/ Official</p>	<p>I _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract.</p> <p>Date :</p> <p style="text-align: right;">Signature of Prospect/ Policyholder</p>
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Tata AIA Life Insurance Company Ltd. (IRDA of India Regn No. 110) (CIN: U66010MH2000PLC128403)

Registered and Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai- 400013

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For more information, Call the Tata AIA Life Insurance Company Ltd Helpline number 1860-266-9966 (local charges apply) or Visit us at: www.tataaia.com

Customer Information Sheet / Know Your Policy

This document provides key information about your policy and will be included as part of your policy kit.
You are also advised to go through your policy document.

SR. No.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Tata AIA Life Insurance Value Income Plan 110N153V03	Policy Schedule
2	Policy Number	13295992	Policy Schedule
3	Type of Insurance Policy	Non-Linked other than pure risk and pension	Policy Schedule
4	Basic Policy details	<ul style="list-style-type: none"> • Instalment Premium: 1,09,955 • Mode of premium payment: Annual • Sum Assured on death: 12,73,237 • Sum Assured on Maturity: NA • Premium payment Term: 12 • Policy Term: 35 	Policy Schedule
5	Policy Coverage /benefits payable	<ul style="list-style-type: none"> • Benefits payable on maturity At maturity, We shall pay, provided all due Premiums have been paid: <ul style="list-style-type: none"> a. Guaranteed Maturity Benefit, b. Accumulated Cash Bonus (If declared), if chosen by the Policyholder, c. Terminal Bonus, if any. Except in case of the ELC Option, the Policy shall terminate upon payment of this benefit, and no other benefit shall be payable. • Benefits payable on death On death of the Life Insured during the Policy Term, provided the Policy is in force, We shall pay: <ul style="list-style-type: none"> a. Sum Assured on Death, b. Accumulated Cash Bonus (if any) if chosen by the Policyholder, and c. Terminal Bonus, if any. "Sum Assured on Death" means highest of the following: <ul style="list-style-type: none"> - 11 times the Annualised Premium; - 105% of all the Total Premiums paid, as on the date of death; - Guaranteed Maturity Benefit - Basic Sum Assured. In the event of a claim, an interim bonus (if applicable) may be payable at a rate as may be declared by the company. The interim bonus expressed as % of Basic Sum Assured shall be applicable for the policy existing between two policy anniversaries due to death claim or surrenders. Death Benefit During ELC Period: If you have chosen ELC Option, then upon death of the Life Insured during the ELC Period, We shall pay the Basic Sum Assured, provided the Policy is in force. The Policy will terminate on payment of Death Benefit under Clause 3.1.2 or 3.1.3 and no other benefits shall be payable under the Policy. • Survival Benefits excluding that payable on maturity Cash Bonus if the Policy is in force and all due Premiums are paid, We may pay Cash Bonus (if opted) on Your birthday following the date of declaration of such Cash Bonus. Extended Life Cover If you have chosen ELC Option, We shall pay Basic Sum Assured upon the Life Insured attaining 100 years of Age. The Policy will terminate on payment of this benefit and no other benefits shall be payable under the Policy. No bonuses are payable under ELC period. • Surrender benefits The policy shall acquire a surrender value during the policy term basis the Premium Payment Term as defined below: <ul style="list-style-type: none"> • Payable after completion of first policy year provided at least one full years' premiums have been paid Please refer to policy document for more details. • Options to policyholders for availing benefits, if any, covered under the policy.- NA • Other benefits/options payable, specific to the policy, if any- NA • Lock-in period for Linked Insurance products- NA 	Clause 3.1.1 of Part C Clause 3.1.2 of Part C Clause 3.1.3 of Part C Clause 3.1.4 of Part C Clause 4.2.1 of Part D
6	Options available (in case of Linked	NA	

	Insurance Products)		
7	Option available (in case of Annuity product)	NA	
8	Riders opted, if any	Refer rider CIS for details	Rider CIS
9	Exclusions (events where insurance coverage is not payable), if any.	In case of death due to suicide within 12 months: <ul style="list-style-type: none"> i. From the date of inception of the policy, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the premiums paid, provided the policy is in force or ii. From the date of revival of the policy the nominee or beneficiary of the policyholder shall be entitled to an amount which is higher of 80% of the premiums paid till the date of death or the surrender value/policy account value as available on the date of death. 	Clause 6.2. of Part F
10	Waiting /lien Period, if any	NA	
11	Grace period	<ul style="list-style-type: none"> • The Premium is due and payable by the due date specified in the Schedule. If the Premium is not paid by the due date, You/Annuitant may pay the same during the Grace Period without any interest. The Policy will remain in force during this period. • During the Grace Period, if the overdue Premium is not paid and the Life Insured dies, then We shall pay the Death Benefit after deducting the due Premium (without interest) for the Policy Year in which the death occurs. 	Clause 3.1.5.3 of Part C
12	Free Look Period	If the policyholder is not satisfied with the terms & conditions/ features of the policy, the policyholder has the right to cancel the Policy by providing written notice to the Company and receive a refund of all premiums paid without interest after deducting a) Proportionate risk premium for the period on cover (including service tax), b) Stamp duty and medical examination costs (including service tax) which have been incurred for issuing the Policy. Such notice must be signed by the policyholder and received directly by the Company within 30 days after the policyholder receives the Policy Document.	Clause 4.1 of Part D
13	Lapse, paid-up and revival of the Policy	<p>Lapse If full premiums for the first policy year are not paid within the grace period, the policy will lapse from the due date of first unpaid premium and no benefits will be payable.</p> <p>Please refer to policy document for more details.</p> <p>Reduced Paid-Up If all premiums have been paid for the first policy year and if the subsequent premiums remain unpaid, the policy will be converted into a Reduced Paid-up (RPU) policy. This is the default non-forfeiture benefit.</p> <p>Please refer to policy document for more details.</p> <p>Revival If a premium is in default beyond the Grace Period and subject to the Policy not having been surrendered, it may be reinstated/revived, within five years after the due date of first unpaid premium and before the date of maturity, subject to: (i) Policyholder's written application for reinstatement /revival; (ii) production of Insureds current health certificate and other evidence of insurability, satisfactory to the insurance company; and (iii) payment of all overdue premiums with interest.</p> <p>Please refer to policy document for more details.</p>	<p>Clause 4.2.2 of Part D</p> <p>Clause 4.3 of Part D</p> <p>Clause 4.4 of Part D</p>
14	Policy Loan, if applicable	<p>Provided that the policy acquires Surrender Value, policyholders may apply for a policy loan.</p> <p>Please refer to policy document for more details.</p>	Clause 4.5 of Part D
15	Claims/Claims Procedure	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure: <ul style="list-style-type: none"> • 30 days from receiving all the documents, • 90 days from the day of the claim intimation, if further investigation required. • Brief procedure: <ul style="list-style-type: none"> i. Intimate claim to us via email/call/or at any one of the branch offices. ii. Submit all relevant documents along with claim. Please refer to www.tataaia.com for more details. iii. Documents shall be verified and processed. iv. We shall contact you in case of any queries or further information required. v. Claim amount shall be disbursed if claim is acceptable. vi. For the detailed procedure, please refer to our website www.tataaia.com. • Helpline/Call Centre number: 1-860-266-9966 (local charges apply) • Contact details of the insurer: Email - customercare@tataaia.com Call our helpline number 1-860-266-9966 (local charges apply) Write directly to us on following address: Tata AIA Life Insurance Company Limited B - Wing, 9th Floor, I-Think Techno Campus, Behind TCS, Pokhran Road No.2, Close to Eastern Express Highway, Thane (West) - 400 607, Maharashtra. • Link for downloading claim form and list of documents required including bank account details www.tataaia.com 	
16	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT) : For Policy Servicing TATs, please visit www.tataaia.com • Helpline/Call Centre number : 1-860-266-9966 (Call charges apply) 	Part G

		<ul style="list-style-type: none"> • Contact details of the insurer : Email - customercare@tataaia.com Call our helpline number 1-860-266-9966 (local charges apply) Write directly to us on following address: Tata AIA Life Insurance Company Limited B - Wing, 9th Floor, I-Think Techno Campus, Behind TCS, Pokhran Road No.2, Close to Eastern Express Highway, Thane (West) - 400 607, Maharashtra. • Link for downloading applicable forms and list of documents required including bank account details www.tataaia.com 	
17	Grievances /Complaints	<ul style="list-style-type: none"> • Contact details of Grievance Redressal Officer of the Insurer Customers can email to GRO@tataaia.com or write to - Grievance Redressal Officer (GRO) Tata AIA Life Insurance Company Limited, 9th Floor, B - Wing, I-Think Techno Campus, Behind TCS (Lodha), Thane (West), Mumbai - 400 607. • Link for registering the grievance with the insurer's portal The Insurer's portal may be accessed on www.tataaia.com • Contact details of Ombudsman Where the redressal is not satisfactory despite the escalations, you may represent to the Ombudsman For further information or latest updated list of Ombudsman Office addresses, kindly visit the IRDA of India website www.ciains.co.in/Ombudsman - Ombudsman / List of Insurance Ombudsmen OR our website www.tataaia.com. 	Part G

"We", "Us", "Our", "Insurer" or "Company" refers to Tata AIA Life Insurance Company Limited.

Declaration by the Policy Holder:

I have read the above and confirm having noted the details. I further confirm the below that:

- In case of any change to the Sum Insured/ Rider after submission of the proposal, the details in the revised Benefit Illustration and Customer Information Sheet would be applicable.
- I have received a copy of the CIS through the download utility/ through my Salesperson.
- I am aware that on request I can avail of the CIS in local language.

Place:

Date:

(Signature of the Policyholder)

Customer Information Sheet/Know Your Policy

This document provides key information about your policy. You are also advised to go through your policy document.

SR. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number																				
1	Name of Insurance Product/ Rider	Tata AIA Vitality Protect (UIN 110B046V04) (A Non-Linked, Non-Participating Individual Health Rider)	Policy Schedule																				
2	Policy Number	13295992	Policy Schedule																				
3	Type of Insurance Product/Policy	Benefit (Where your insurance policy pays fixed amount on the occurrence of a covered event)	Clause of Part C																				
4	Sum Insured (Basis)(Along with Amount)	<table border="1"> <thead> <tr> <th>Benefit Option</th> <th>Sum Assured</th> <th>Lumpsum (Rs.)</th> <th>Income p.a. (Rs.)</th> <th>Income Duration (Yrs)</th> </tr> </thead> <tbody> <tr> <td>Term Booster</td> <td>10,00,000</td> <td>10,00,000</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Accidental Death</td> <td>12,73,237</td> <td>12,73,237</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Accidental Total and Permanent Disability</td> <td>12,73,237</td> <td>12,73,237</td> <td>NA</td> <td>NA</td> </tr> </tbody> </table> <p>In case of any change in Sum Assured after submission of proposal, please refer to your latest Benefit Illustration Document.</p>	Benefit Option	Sum Assured	Lumpsum (Rs.)	Income p.a. (Rs.)	Income Duration (Yrs)	Term Booster	10,00,000	10,00,000	NA	NA	Accidental Death	12,73,237	12,73,237	NA	NA	Accidental Total and Permanent Disability	12,73,237	12,73,237	NA	NA	Policy Schedule
Benefit Option	Sum Assured	Lumpsum (Rs.)	Income p.a. (Rs.)	Income Duration (Yrs)																			
Term Booster	10,00,000	10,00,000	NA	NA																			
Accidental Death	12,73,237	12,73,237	NA	NA																			
Accidental Total and Permanent Disability	12,73,237	12,73,237	NA	NA																			
5	Policy Coverage (What the policy covers)	<p>Benefit Option:</p> <p><u>Term Booster:</u></p> <p>The Insured Amount under this option is payable on earlier of death or diagnosis of Terminal illness of the Life Insured.</p> <p><u>Accidental Death (AD):</u></p> <p>The Insured Amount under this Benefit Option will be payable in the event of the death of the Life Insured due to an accident within the Benefit Option Term, provided the death occurs within 180 days from the date of that accident. The benefit shall be payable even if the Accident takes place within the Coverage Term and the death occurs beyond the Coverage Term, provided the date of death is within 180 days of the Accident.</p> <p>The benefit payable will be doubled if the death due to an accident occurs under any of the circumstances below:</p> <ol style="list-style-type: none"> While the Life Insured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as bus, tram or train. A taxi or any form of transport chartered for private travel is excluded; While the Life Insured is in an elevator car (elevators in mines, rigs and on construction sites excluded) duly certified to carry passengers; As a direct result of the burning of the following public buildings only: theatre, cinema, public auditorium, hotel, school and hospital; or When the Life Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route. <p>This benefit is payable only once during the Coverage Term and shall terminate upon death of the Life Insured or expiry of the Coverage Term, whichever earlier.</p> <p><u>Accidental Total And Permanent Disability (ATPD):</u></p> <p>100% of the Insured Amount under this Benefit Option will be payable in the event of the Total and Permanent Disability of the Life Insured due to an accident within the Benefit Option Term, provided the Total and Permanent Disability occurs within 180 days from the date of that accident.</p> <p>The benefit shall be payable even if the Accident takes place within the Coverage Term and the Total and Permanent Disability occurs beyond the Coverage Term, provided the date of disability is within 180 days of the Accident.</p> <p>The benefit payable will be doubled if the Disability due to accident occurs under any of the circumstances below:</p>	Clause of Part C and Part F																				

1. While the Life Insured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as bus, tram or train. A taxi or any form of transport chartered for private travel is excluded;
2. While the Life Insured is in an elevator car (elevators in mines, rigs and on construction sites excluded) duly certified to carry passengers;
3. As a direct result of the burning of the following public buildings only: theatre, cinema, public auditorium, hotel, school and hospital; or
4. When the Life Insured is on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

This benefit is payable only once during the Coverage Term and shall terminate upon Payment of benefit or expiry of the Coverage Term, whichever earlier.

Wellness Program and Health Management Services:

Tata AIA Vitality (if opted): Tata AIA Vitality is a science based comprehensive and personalized Wellness Program. It rewards you with benefits at the time of opting for the rider with Wellness Program and subsequently throughout the rider term. The rewards may be in the form of Discount on Premium, Premium Cashback, Cover Booster or Annual Health Cashback.

Once you enroll in this program, in order to earn wellness benefits, you need to download and register on Vitality app, as benefits would be based on Wellness Status achieved which shall be tracked through Vitality app.

Maturity Benefit:

If you have chosen Return of Balance Premium option at inception of the rider, available for:

1. Term Booster (TB)
2. Accidental Death (AD)
3. Accidental Total and Permanent Disability (ATPD)

on survival till end of the Coverage Term provided the rider/benefit option is not terminated, the Total Premiums Paid (Excluding loading for Modal Rider Premiums) towards the respective benefit option shall be returned, after deduction of

- Any claim payout made under the respective benefit option and
- Any premium discounts availed under the Wellness Program (if opted) as premium discounts or premium cashback,

In case the payout under Return of Premium option is triggered, the premiums waived (if any) shall be added to the Total Premiums Paid by the Policyholder for the calculation of the Return of Balance Premium for the respective Benefit Option.

6	Exclusions (What the policy does not cover)	<p>Term Booster:</p> <p>Suicide Exclusion: In case of death 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. No other claim would be entertained by the Company except the refund of 80% Total Premiums Paid or the acquired surrender value, as applicable. Apart from Suicide exclusion detailed above, no other exclusion is applicable in the event of death.</p> <p>Terminal Illness Exclusion: The Life Insured will not be entitled to any Terminal Illness benefit if it is caused directly or indirectly due to or occasioned, accelerated or aggravated by intentional self-inflicted injury or attempted suicide, whether medically sane or insane.</p> <p>Accidental Death:</p> <p>Accidental Death Benefit shall not be payable for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:</p> <ul style="list-style-type: none"> • Death as a result of any disease or infection • Death arising due to any condition other than death solely and directly as a result of an accident • Any pre-existing condition of disability arising out of a Pre-existing diseases or any complication arising therefrom. Wherever the proximate cause is accident which has occurred after the rider inception date, this exclusion shall not apply. • Suicide, attempted suicide, attempted self-destruction or self-inflicted injury, irrespective of mental condition. • Death arising from or caused due to use, abuse or a consequence or influence of any abuse of any substance, intoxicant, drug, alcohol or hallucinogen • Death arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, war like operations (whether war is declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power. • Death caused by Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. • Insured Person whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Policy Schedule. • Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities. 	Clause of Part C and Part F.
			Refer Definition and Exclusions Annexure

- Death arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion with criminal intent.
- Death arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.

No benefits will be payable for any condition(s) which is a direct or indirect result of any pre-existing conditions unless Life Insured has disclosed the same at the time of proposal or date of revival whichever is later and the Company has accepted the same.

Accidental Total and Permanent Disability:

This Benefit shall be not payable for any losses caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- Disablement as a result of any disease or infection.
- Disablement arising due to any condition other than disablement solely and directly as a result of an accident.
- Any pre-existing condition or disability arising out of a pre-existing diseases or any complication arising therefrom. Wherever the proximate cause is accident which has occurred after the rider inception date, this exclusion shall not apply.
- If the Disability has not persisted for at least 180 days and is not in the opinion of a medical practitioner, deemed to be permanent.
- Attempted suicide, attempted self-destruction or self-inflicted injury, irrespective of mental condition.
- Disablement arising from or caused due to use, abuse or a consequence or influence of an abuse of any substance, intoxicant, drug, alcohol or hallucinogen
- Disablement arising out of or attributable to foreign invasion, act of foreign enemies, hostilities, warlike operations (whether war be declared or not or while performing duties in the armed forces of any country during war or at peace time), participation in any naval, military or air-force operation, civil war, public defense, rebellion, revolution, insurrection, military or usurped power
- Disablement caused by Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable.
- Insured Person whilst engaging in a speed contest or racing of any kind (other than on foot), bungee jumping, parasailing, ballooning, parachuting, skydiving, paragliding, hang gliding, mountain or rock climbing necessitating the use of guides or ropes, potholing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports in so far as they involve the training for or participation in competitions or professional sports, or involving a naval, military or air force operation and is specifically specified in the Policy Schedule
- Working in underground mines, tunnelling or explosives, or involving electrical installation with high tension supply, or as jockeys or circus personnel, or engaged in Hazardous Activities
- Disablement arising or resulting from the Insured Person committing any breach of law or participating in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion with criminal intent.
- Disablement arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.

7	Waiting Period	Benefit Option		Waiting Period Applicable		Clause of Part C and Part F
		Term Benefit with Accelerated Terminal Illness		Not Applicable		
		Accidental Death		Not Applicable		
		Accidental Total and Permanent Disability		Not Applicable		
		Waiting period is not applicable if the insured event occurs as a result of an Accident (e.g.: Major Head Trauma due to an Accident).				
8	Financial Limits of coverage	Not Applicable.				Clause of Part C
9	Claims/Claims Procedure	<p>To register claim, please visit the Company through any service touch points mentioned in Policy servicing section. Reimbursement Claim Process:</p> <ol style="list-style-type: none"> 1. Get treatment in hospital/nursing home as per the norm. 2. After paying the bills Intimate the claim to Company for reimbursement of the amount 3. Register and submit all relevant and mandatory claim documents. 4. Company verifies/scrutinizes the documents and claim submitted basis your policy coverage and details. 5. If claim is approved, Payment is settled into customer's account. <p>Please note that,</p> <ol style="list-style-type: none"> 1. If any queries, a query letter will be sent to you. 2. If claim is rejected/denied, a rejection letter mentioning the reason for rejection will be sent to you. 				Clause of Part C and Part F
10	Policy Servicing	<ol style="list-style-type: none"> i. E-mail us at customercare@tataaia.com ii. Contact your Tata AIA Life Agent / Distributor iii. Call our helpline number 1-860-266-9966 (Call charges apply) 				Clause of Part D and Part G

		<p>iv. Visit the nearest the Tata AIA Life branch or CAMS Service Center</p> <p>v. Log on to Online Customer Portal by visiting www.tataaia.com</p> <p>vi. Write to us on the following address: Tata AIA Life Insurance Company Limited 9th Floor, B - Wing, I-Think Techno Campus, Behind TCS (Lodha), Pokhran Road No.2, Thane (West), Mumbai - 400 607</p>	
11	Grievances /Complaints	<p>You can register grievances through below modes:</p> <p>i. Email us at life.complaints@tataaia.com</p> <p>ii. Service avenues as mentioned above for Policyholder Servicing [other than email].</p> <p>Kindly address your complaints to "Grievance Redressal Department"</p> <p>For escalations, (In case not satisfied with the decision or not receipt of any response), customers can email to GRO@tataaia.com or write to - Grievance Redressal Officer (GRO) Tata AIA Life Insurance Company Limited, 9th Floor, B - Wing, I-Think Techno Campus, Behind TCS (Lodha), Thane (West), Mumbai - 400 607.</p> <p>Insurance Ombudsman: Where the redressal is not satisfactory despite the escalations, you may represent to the Ombudsman. For contact details, contact number and email of the relevant Ombudsman office, kindly refer the policy document or visit the IRDA of India website http://www.policyholder.gov.in - Ombudsman / List of Insurance Ombudsmen or our website www.tataaia.com.</p>	Clause of Part G
12	Things to remember	<p>Freelook Period Within a free look period of 15 days from the date of receipt of the Policy/ 30 days in case of electronic policies/ policies obtained through distance mode, You can return the policy for cancellation stating the reasons for the same, if You disagree to any of the terms or conditions of the Policy. Within Freelook You are entitled to a refund of the premium paid without interest after deduction of proportionate risk premium stamp duty and medical examination cost along with applicable taxes and cesses or levies, if any. In respect of a linked insurance product, You shall receive the non-allocated Premium plus charges levied by cancellation less the deductions mentioned above.</p>	Clause of Part C and Part D
		<p>Fraud, Mis-statement or Suppression: Any fraud, mis-statement or suppression of a material fact under the Policy shall be dealt in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.</p>	Clause of Part C and Part F
13	Your Obligations	<ul style="list-style-type: none"> • Please disclose all pre-existing disease/s or condition/s before buying a Policy. Non-disclosure may result in claim not being paid. • All information sought in the Proposal form is Material for issuance of the policy and settlement of claim. • Disclosure of Material Information and any changes therein during the Policy period should be communicated to us by <ul style="list-style-type: none"> ◦ Sending an email to customercare@tataaia.com from your email id registered with us ◦ Submission of the Request for Change form* (filled and signed) at any Tata AIA Life Insurance Branch or Service Centre <p>*Request for Change form is available on our website - www.tataaia.com</p>	Clause of Part C and Part F and Annexure 1 / Annexure A
<p>"We", "Us", "Our", "Insurer" or "Company" refers to Tata AIA Life Insurance Company Limited.</p> <p>Declaration by the Policy Holder:</p> <p><u>I have read the above and confirm having noted the details. I further confirm the below that:</u></p> <p>a. In case of any change to the Sum Insured/ Rider after submission of the proposal, the details in the revised Benefit Illustration and Customer Information Sheet would be applicable.</p> <p>b. I have received a copy of the CIS through the download utility/ through my Salesperson.</p> <p>c. I am aware that on request I can avail of the CIS in local language.</p> <p>Place: Date: (Signature of Policy)</p>			