

Tata AIA Life Insurance Diamond Savings Plan

Name of the Prospect/Policyholder :	ABCD	Proposal No:	13296039
Age (Years) :	30 Gender: Male	Name of the Product :	Tata AIA Life Insurance Diamond Savings Plan
Name of the Life Assured :	ABCD	Tag Line :	Non-Linked Participating Individual Life Insurance Savings Plan
Age (Years) :	30 Gender: Male	Unique Identification No.:	110N133V04
Policy Term (Years) :	25	GST Rate:	4.5% for first year 2.25% second year onwards
Premium Payment Term (Years) :	12		
Amount of Instalment Premium (Rs.) :	1,08,205		
Mode of Payment of Premium :	Annual		
Assured Benefit :	3,57,258		

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	NA	Basic Sum Assured Rs.	11,00,000
Bonus Type	Compound Reversionary Bonus	Sum Assured on Death (at inception of the policy) Rs.	11,00,000

Rider Details												
Tata AIA Vitality (Wellness Program)	No											
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 p. a. without GST (Rs.)	Year 1 D iscount (Rs.)
	Name	Age (yrs)	Gender	Lumpsum (Rs.)	Income p.a. (Rs.)	Income Duration (yrs)						
CPR - Term and Terminal Illness (Lumpsum and Fixed Income)#	ABCD	30	M	1000000	NA	NA	No	25	12	1000000	2270	NA
CPR- Accidental death benefit (Lump Sum & Fixed income)	ABCD	30	M	1100000	NA	NA	No	25	12	1100000	825	NA
CPR - Accidental Total and Permanent Disability Benefit (Lump Sum & Fixed income)	ABCD	30	M	1000000	NA	NA	No	25	12	1000000	450	NA

^CfPR: Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider, UIN:110B033V04

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

Total Benefit Summary		
	Benefits @ 4%	Benefits @ 8%
Total Guaranteed Income payable (A)	11,61,089	11,61,089
Non-Guaranteed Compound Reversionary Bonus payable at Maturity (B)	23,012	4,87,030
Non-Guaranteed Terminal Bonus payable at Maturity (C)	6,11,268	19,90,999
Total Benefit (including Guaranteed and Non-Guaranteed Benefits) payable (A + B + C)	17,95,369	36,39,118

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST (Rs.)	1,00,000	3,545	1,03,545
Instalment Premium with First year GST (Rs.)	1,04,500	3,705	1,08,205
Instalment Premium post applicable discount with First year GST (Rs.)	1,04,500	3,705	1,08,205
Instalment Premium with GST 2nd year onwards (Rs.)	1,02,250	3,625	1,05,875

(Amount in Rupees)

Policy Year	Single/Annualized 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 Income)	Guaranteed Surrender Value	Death Benefit	Maturity Benefit	Reversionary Bonus	Cash Bonus	Special Surrender Value	Surrender Benefit	Reversionary Bonus	Cash Bonus	Special Surrender Value	Surrender Benefit	Maturity Benefit		Death Benefit			
															Total Maturity Benefit, incl of Terminal Bonus, if any @4% (7+8+9)	Total Maturity Benefit, incl of Terminal Bonus, if any @8% (7+12+13)	Total Death Benefit, incl of Terminal Bonus, if any @4% (6+8+9)	Total Death Benefit, incl of Terminal Bonus, if any @8% (6+12+13)		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19		
1	1,00,000	NA	0	0	11,00,000	0	893	NA	27,042	27,042	12,504	NA	29,049	29,049	0	0	11,00,000	11,00,000		
2	1,00,000	NA	0	60,000	11,00,000	0	1,789	NA	58,201	60,125	25,446	NA	62,598	62,598	0	0	11,00,893	11,12,504		
3	1,00,000	NA	0	1,05,000	11,00,000	0	2,686	NA	93,958	1,05,215	38,840	NA	1,01,180	1,08,107	0	0	11,01,789	11,25,446		
4	1,00,000	NA	0	2,00,000	11,00,000	0	3,586	NA	1,34,839	2,00,323	52,704	NA	1,45,388	2,04,743	0	0	11,02,686	11,38,840		
5	1,00,000	NA	0	2,50,000	11,00,000	0	4,488	NA	1,81,426	2,50,449	67,052	NA	1,85,872	2,56,705	0	0	11,03,586	11,52,704		
6	1,00,000	NA	0	3,00,000	11,00,000	0	5,392	NA	2,34,360	3,00,593	81,903	NA	2,53,356	3,09,009	0	0	11,04,488	11,67,052		
7	1,00,000	NA	0	3,50,000	11,00,000	0	6,299	NA	3,30,788	3,50,756	97,274	NA	3,67,224	3,67,224	0	0	11,11,833	12,30,490		
8	1,00,000	NA	0	4,16,000	11,00,000	0	7,208	NA	4,46,482	4,46,482	1,13,183	NA	5,08,705	5,08,705	0	0	11,90,612	13,13,383		
9	1,00,000	NA	0	4,95,000	11,00,000	0	8,119	NA	5,83,371	5,83,371	1,29,648	NA	6,80,917	6,80,917	0	0	12,51,897	14,17,891		
10	1,00,000	NA	0	5,70,000	11,00,000	0	9,033	NA	7,42,759	7,42,759	1,46,690	NA	8,87,080	8,87,080	0	0	13,26,047	15,46,179		
11	1,00,000	NA	0	6,49,000	11,00,000	0	9,948	NA	9,26,402	9,26,402	1,64,328	NA	11,30,885	11,30,885	0	0	14,13,774	17,00,765		
12	1,00,000	NA	0	7,44,000	11,00,000	0	10,866	NA	11,35,809	11,35,809	1,82,583	NA	14,16,863	14,16,863	0	0	15,15,436	18,84,885		
13	0	NA	89,315	7,68,000	11,00,000	0	11,787	NA	12,00,256	12,00,256	2,01,478	NA	15,50,185	15,50,185	0	0	15,24,214	19,67,447		
14	0	NA	89,315	7,02,686	11,00,000	0	12,709	NA	11,82,807	11,82,807	2,21,034	NA	16,07,701	16,07,701	0	0	15,42,997	20,64,938		
15	0	NA	89,315	6,49,371	11,00,000	0	13,634	NA	11,63,274	11,63,274	2,41,274	NA	16,69,103	16,69,103	0	0	15,62,497	21,67,735		
16	0	NA	89,315	5,84,057	11,00,000	0	14,561	NA	11,41,062	11,41,062	2,62,222	NA	17,34,423	17,34,423	0	0	15,82,357	22,75,861		
17	0	NA	89,315	5,30,742	11,00,000	0	15,491	NA	11,16,271	11,16,271	2,83,904	NA	18,04,416	18,04,416	0	0	16,02,933	23,90,054		
18	0	NA	89,315	4,65,428	11,00,000	0	16,423	NA	10,88,614	10,88,614	3,06,345	NA	18,78,781	18,78,781	0	0	16,24,226	25,09,981		
19	0	NA	89,315	4,00,113	11,00,000	0	17,357	NA	10,57,774	10,57,774	3,29,571	NA	19,57,941	19,57,941	0	0	16,46,236	26,36,027		
20	0	NA	89,315	3,46,799	11,00,000	0	18,294	NA	10,23,402	10,23,402	3,53,610	NA	20,42,696	20,42,696	0	0	16,68,963	27,68,931		
21	0	NA	89,315	2,81,484	11,00,000	0	19,232	NA	9,85,826	9,85,826	3,78,490	NA	21,32,794	21,32,794	0	0	16,93,122	29,08,365		
22	0	NA	89,315	2,16,170	11,00,000	0	20,174	NA	9,29,259	9,29,259	4,04,242	NA	22,29,441	22,29,441	0	0	17,03,349	30,55,427		
23	0	NA	89,315	1,62,855	11,00,000	0	21,117	NA	8,66,810	8,66,810	4,30,894	NA	23,32,088	23,32,088	0	0	17,13,222	32,09,434		
24	0	NA	89,315	97,541	11,00,000	0	22,063	NA	7,98,680	7,98,680	4,58,479	NA	24,41,659	24,41,659	0	0	17,23,454	33,71,170		
25	0	NA	0	0	11,00,000	89,315	23,012	NA	7,23,595	7,23,595	4,87,030	NA	25,67,344	25,67,344	7,23,594	25,67,344	17,33,332	35,49,478		

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.

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.

Total Death Benefit is Sum Assured on Death (as illustrated under guaranteed death benefit above) plus vested Compound Reversionary Bonus and Terminal Bonus, if any. This total amount will be subject to a minimum of 105% of the total premiums received (excluding any extra premiums, any rider premiums and taxes) up to the date of death.

<p>I _____ (name), have explained the premiums and benefits under the product fully to the prospect / policyholder.</p> <p>Place: _____</p> <p>Date _____</p> <p>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>Signature of Prospect/ Policyholder _____</p>
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Unique Reference Number - L&C/Advt/2024/Sep/2775 (Rider- L&C/Advt/2022/Sep/2271)

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 Diamond Savings Plan 110N133V04	Policy Schedule
2	Policy Number	13296039	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: 1,00,000 • Mode of premium payment: Annual • Sum Assured on death: 11,00,000 • Sum Assured on Maturity: 89,315 • Premium payment Term: 12 • Policy Term: 25 	Policy Schedule
5	Policy Coverage /benefits payable	<p>• Benefits payable on maturity We shall pay the sum total of following benefits where Life Insured survives on the Maturity Date of the Policy provided the Policy is in force and all due Premiums have been paid:</p> <ul style="list-style-type: none"> • Sum Assured on Maturity which is equal to last Guaranteed Income instalment payable on maturity plus • Vested Compound Reversionary Bonus, if declared any; plus • Terminal Bonus, if declared any <p>Bonus Bonus(es) may be declared by Us depending upon the surplus generated in the participating fund over the Policy Term. You shall be eligible to receive the following, Bonus(es) on death of Life Insured or on Surrender or Date of Maturity of the Policy, whichever is earlier:</p> <ul style="list-style-type: none"> • Compound Reversionary Bonus - Compound Reversionary Bonus will accrue annually starting from first Policy Anniversary. Compound Reversionary Bonus shall be a percentage of the Assured Benefit and vested Compound Reversionary Bonus • Terminal Bonus - Terminal Bonus shall be a percentage of the Assured Benefit. <p>Compound Reversionary Bonus and Terminal Bonus will be based on Company,s performance and are not guaranteed and shall be payable if declared.</p> <p>Please refer to policy document for more details.</p> <p>• Benefits payable on death On death of the Life Insured during the Policy Term, provided the Policy is in force, We shall pay the Claimant:</p> <ul style="list-style-type: none"> • Sum Assured on Death; plus • Vested Compound Reversionary Bonus, if declared any; plus • Terminal Bonus, if declared any <p>This total amount will be subject to a minimum of 105% of the total Premiums received up to the date of death. "Sum Assured on Death" means the absolute amount of benefit which is guaranteed to be paid on death of the Life Insured and shall be highest of the following:</p> <ul style="list-style-type: none"> • An amount equal to 11 times of the Annualised Premium; • Absolute amount assured to be paid on death; • Sum Assured on Maturity 	<p>Clause 3.1.2 of Part C</p> <p>Clause 3.1.3 of Part C</p> <p>Clause 3.1.4 of Part C</p>

		<p>"Basic Sum Assured" is defined as 11 times the Annualised Premium. The interim bonus, if any, shall be payable in case of termination of policies due to death before the next policy anniversary.</p> <p>• Survival Benefits excluding that payable on maturity</p> <p>We shall pay Guaranteed Income provided the Policy is in force and all due Premiums have been paid. The Guaranteed Income shall be paid till the Date of Maturity of Policy or till death of the Life Insured, whichever is earlier.</p> <p>• Surrender benefits</p> <p>The policy shall acquire a surrender value during the policy term basis the Premium Payment Term as defined below:</p> <ul style="list-style-type: none"> • Limited/Regular pay - 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. <p>• Options to policyholders for availing benefits, if any, covered under the policy. - NA</p> <p>• Other benefits/options payable, specific to the policy, if any - NA</p> <p>• Lock-in period for Linked Insurance products - NA</p>	<p>Clause 3.1.1 of Part C</p> <p>Clause 4.5.1 of Part D</p>
6	Options available (in case of Linked Insurance Products)	NA	
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 (twelve) months from the Date of Commencement of Risk under the Policy or from the date of revival of the Policy, as applicable, the Claimant 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.	Clause 6.3 of Part F
10	Waiting /lien Period, if any	NA	
11	Grace period	A Grace Period of fifteen (15) days for monthly mode and thirty (30) days for all other modes, from the due date will be allowed for payment of each subsequent premium. The Policy will remain in force during this period. If the full premium for the first policy year remains unpaid at the end of their grace period the policies shall lapse from the due date of the first unpaid premium. If any death claim occurs during the grace period, any due premium (without interest) of the policy for the policy year, in which the event has occurred will be deducted from the death claim pay out	Clause 3.3 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. 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</p>	<p>Clause 4.2 of Part D</p> <p>Clause 4.5.2 of Part D</p>

		<p>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 Insured's 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>	Clause 4.3 of Part D
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 4.4 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: <ol 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) • 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 	Part G
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.cioins.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:

- 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.
- b. I have received a copy of the CIS through the download utility/ through my Salesperson.
- c. 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 Life Insurance Non-Linked Comprehensive Protection Rider (UIN 110B033V04) (A Non-Linked, Non-Participating Individual Health Rider)	Policy Schedule																				
2	Policy Number	13296039	Policy Schedule																				
3	Type of Insurance Product /Policy	Benefit (Where your insurance rider policy waives future premium on the occurrence of a covered event and the base policy shall continue as in-force till the end of the policy Term with all the future survival/maturity benefits remaining intact as per base policy)	Clause 3.1 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 Benefit with Accelerated Terminal Illness</td> <td>10,00,000</td> <td>10,00,000</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Accidental Death</td> <td>11,00,000</td> <td>11,00,000</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Accidental Total and Permanent Disability</td> <td>10,00,000</td> <td>10,00,000</td> <td>NA</td> <td>NA</td> </tr> </tbody> </table> <p>Future premiums of Base Policy will be waived as mentioned in policy coverage section below.</p>	Benefit Option	Sum Assured	Lumpsum (Rs.)	Income p. a.(Rs.)	Income Duration (Yrs)	Term Benefit with Accelerated Terminal Illness	10,00,000	10,00,000	NA	NA	Accidental Death	11,00,000	11,00,000	NA	NA	Accidental Total and Permanent Disability	10,00,000	10,00,000	NA	NA	Policy Schedule
Benefit Option	Sum Assured	Lumpsum (Rs.)	Income p. a.(Rs.)	Income Duration (Yrs)																			
Term Benefit with Accelerated Terminal Illness	10,00,000	10,00,000	NA	NA																			
Accidental Death	11,00,000	11,00,000	NA	NA																			
Accidental Total and Permanent Disability	10,00,000	10,00,000	NA	NA																			
5	Policy Coverage (What the policy covers)	<p><u>Benefit Option:</u></p> <p><u>Term Benefit with Accelerated Terminal Illness::</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. 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"> 1. While the Life Insured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as a 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. <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>	Clause 3.1 of Part C																				

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.

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.

The benefit payable will be doubled if the Disability due to accident occurs under any of the circumstances below:

1. While the Life Insured is riding as a fare paying passenger on commercially licensed public land transportation over an established route such as a 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.

Maturity Benefit:

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

1. Accidental Death
2. Accidental Total and Permanent Disability
3. Term benefit with Accelerate Terminal Illness

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 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><u>Term Benefit with Accelerated Terminal Illness:</u></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><u>Accidental Death Benefit:</u></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 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. • Suicide, attempted suicide, attempted self- destruction or self-inflicted injury, irrespective of mental condition. 	Clause 6.13 of Part F
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- 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.
- 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 Benefit:

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	<table border="1"> <thead> <tr> <th>Benefit Option</th> <th>Waiting Period Applicable</th> </tr> </thead> <tbody> <tr> <td>Term Benefit with Accelerated Terminal Illness</td> <td>Not Applicable</td> </tr> <tr> <td>Accidental Death</td> <td>Not Applicable</td> </tr> <tr> <td>Accidental Total and Permanent Disability</td> <td>Not Applicable</td> </tr> </tbody> </table>	Benefit Option	Waiting Period Applicable	Term Benefit with Accelerated Terminal Illness	Not Applicable	Accidental Death	Not Applicable	Accidental Total and Permanent Disability	Not Applicable	Clause 3.7 of Part C
Benefit Option	Waiting Period Applicable										
Term Benefit with Accelerated Terminal Illness	Not Applicable										
Accidental Death	Not Applicable										
Accidental Total and Permanent Disability	Not Applicable										
8	Financial Limits of coverage	Not Applicable.	Clause of Part C								
9	Claims /Claims Procedure	<p>Claim Process:</p> <ol style="list-style-type: none"> 1. Get admitted 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. <p>Claims/Claims procedure.</p> <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement and brief procedure – 15 days (Regulatory TAT) • Helpline/Call Centre number - 1860-266-9966 (call charges apply) • Contact details of the insurer – <ul style="list-style-type: none"> • E-mail us at customercare@tataaia.com • 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 • Link for downloading claim form – <ul style="list-style-type: none"> • Hospitalization - Hospitalization_claim • Disability - Disability_claim • Critical Illness - Critical Illness_claim • List of documents required including bank account details- documents differ as per claim type 	Clause 6.2 of 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) iv. Visit the nearest the Tata AIA Life branch or CAMS Service Center v. Log on to Online Customer Portal by visiting www.tataaia.com 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 	Clause of Part D and Part G								
11	Grievances /Complaints	<p>You can register grievances through below modes:</p> <ol style="list-style-type: none"> i. Email us at life.complaints@tataaia.com ii. Service avenues as mentioned above for Policyholder Servicing [other than email]. <p>Kindly address your complaints to "Grievance Redressal Department" 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>	Part G								

		<p>Insurance 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 https://www.cioins.co.in/Ombudsman n - Ombudsman / List of Insurance Ombudsmen OR our website www.tataaia.com.</p>	
12	Things to remember	<p>Freelook Period Within a free look period of 30 days from the date of receipt of the Policy, 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 of Units plus Fund Value at the date of 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 4.1 of Part D
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

"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:

- 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.
- b. I have received a copy of the CIS through the download utility/ through my Salesperson.
- c. I am aware that on request I can avail of the CIS in local language.

Place:

Date:

(Signature of Policy)