

Tata AIA Life Guaranteed Return Insurance Plan

Name of the Prospect / Policyholder:	abcd	Proposal No:	13293619
Age (years) :	30 Gender:Male	Name of the Product:	Tata AIA Life Guaranteed Return Insurance Plan
Name of the Life Assured 1 :	abcd	Tag Line :	Individual, Non-Linked Non-Participating Life Insurance Savings Plan
Age (years) :	30 Gender:Male	Unique Identification No.:	110N15 2V14
Name of the Life Assured 2 :	NA	GST Rate:	4.5% for first year 2.25% second year onwards
Age (years) :	NA Gender:NA		
Policy Term (years) :	30		
Premium Payment Term (years) :	12		
Amount of Instalment Premium (Rs.):	1,16,861		
Mode of Payment of Premium :	Annual		

This benefit illustration is intended to show year-wise premiums payable and benefits under the policy.

Policy Details			
Policy Option	Endowment	Basic Sum Assured (First Death) Rs.	16,00,000
		Basic Sum Assured (Second Death, if any) Rs.	NA
Annual Income	NA	Sum Assured on First Death (at inception of the policy) Rs.	17,34,480
		Sum Assured on Second Death, if any (at inception of the policy) Rs.	NA

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	30	12	1000000	2860	NA
CPR- Accidental death benefit (Lump Sum & Fixed income)	abcd	30	M	1600000	NA	NA	No	30	12	1600000	1312	NA
CPR - Accidental Total and Permanent Disability Benefit (Lump Sum & Fixed income)	abcd	30	M	1600000	NA	NA	No	30	12	1600000	784	NA
Tata AIA Benefit Protection Rider (110B049V03) - (Benefit Assure)	abcd	30	M	NA	NA	NA	NA	30	12	*	6873	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.

* The benefit equals all future premiums payable under the base policy and rider(if any) from the date of claim for a period as specified in the policy contract. Please refer to the policy contract for more details.

Premium Summary			
	Base Plan	Riders	Total Instalment Premium
Instalment Premium without GST (Rs.)	1,00,000	11,829	1,11,829
Instalment Premium with First year GST (Rs.)	1,04,500	12,361	1,16,861
Instalment Premium post applicable discount with First year GST (Rs.)	1,04,500	12,361	1,16,861
Instalment Premium with GST 2nd year onwards (Rs.)	1,02,250	12,095	1,14,345

Policy Year	Single/ Annualized Premium	Guaranteed							Non - Guaranteed	
		Survival Benefit / Accrued Guaranteed Additions (A)	Other Benefits, if any (Guaranteed Maturity Benefit/ Guaranteed Annual Income /Income Booster) (B)	Maturity Benefit (C)	Total Benefit (A+B)	Death Benefit (First Death)	Death Benefit (Second Death, if any)	Min Guaranteed Surrender Value	Special Surrender Value	~Surrender Value
1	1,00,000	0	0	0	0	17,34,480	NA	0	17,822	17,822
2	1,00,000	1,30,086	0	0	0	17,34,480	NA	60,000	55,498	60,000
3	1,00,000	2,60,172	0	0	0	18,64,566	NA	1,08,382	98,657	1,08,382
4	1,00,000	3,90,258	0	0	0	19,94,652	NA	2,07,285	1,47,781	2,07,285
5	1,00,000	5,20,344	0	0	0	21,24,738	NA	2,62,098	2,03,735	2,62,098
6	1,00,000	6,50,430	0	0	0	22,54,824	NA	3,17,692	2,67,262	3,17,692
7	1,00,000	7,80,516	0	0	0	23,84,910	NA	3,74,066	3,38,923	3,74,066
8	1,00,000	9,10,602	0	0	0	25,14,996	NA	4,47,221	4,19,792	4,47,221
9	1,00,000	10,40,688	0	0	0	26,45,082	NA	5,26,066	5,11,160	5,26,066
10	1,00,000	11,70,774	0	0	0	27,75,168	NA	5,99,953	6,13,231	6,13,231
11	1,00,000	13,00,860	0	0	0	29,05,254	NA	6,89,051	7,28,193	7,28,193
12	1,00,000	14,30,946	0	0	0	30,35,340	NA	7,83,450	10,10,465	10,10,465
13	0	15,61,032	0	0	0	31,65,426	NA	8,23,581	11,19,812	11,19,812
14	0	16,91,118	0	0	0	32,95,512	NA	8,65,272	12,39,049	12,39,049
15	0	18,21,204	0	0	0	34,25,598	NA	9,10,216	13,69,705	13,69,705
16	0	19,51,290	0	0	0	35,55,684	NA	9,44,981	15,12,687	15,12,687
17	0	20,81,376	0	0	0	36,85,770	NA	9,95,519	16,68,422	16,68,422
18	0	22,11,462	0	0	0	38,15,856	NA	10,50,219	18,39,078	18,39,078
19	0	23,41,548	0	0	0	39,45,942	NA	11,09,472	20,24,724	20,24,724
20	0	24,71,634	0	0	0	40,76,028	NA	11,71,327	22,26,261	22,26,261
21	0	26,01,720	0	0	0	42,06,114	NA	12,26,256	24,46,379	24,46,379
22	0	27,31,806	0	0	0	43,36,200	NA	13,01,249	26,85,604	26,85,604
23	0	28,61,892	0	0	0	44,66,286	NA	13,82,357	29,45,772	29,45,772
24	0	29,91,978	0	0	0	45,96,372	NA	14,69,969	32,28,239	32,28,239
25	0	31,22,064	0	0	0	47,26,458	NA	15,64,476	35,35,378	35,35,378
26	0	32,52,150	0	0	0	48,56,544	NA	16,69,389	38,68,500	38,68,500
27	0	33,82,236	0	0	0	49,86,630	NA	17,73,490	42,29,932	42,29,932
28	0	35,12,322	0	0	0	51,16,716	NA	19,01,559	46,22,419	46,22,419
29	0	36,42,408	0	0	0	52,46,802	NA	20,42,376	50,47,070	50,47,070
30	0	37,72,494	17,34,480	55,06,974	55,06,974	53,76,888	NA	21,72,722	55,06,974	55,06,974

Note: 1. Annualised premium **excludes** underwriting extra premium, frequency loadings on premiums, the premium paid towards the riders, if any, and Goods and Services Tax.

2. **Under Option III:** The policyholder shall also be given the option to receive the **Guaranteed Annual Income (GAI) on a monthly basis**. This option has to be chosen at inception and cannot be altered once chosen. The GAI illustrated above is the total amount payable in a year on selection of **monthly mode** and **1/12th of this amount** will be payable monthly.

4. The Death Benefit shown above is the benefit paid where death happened during the policy year & the GA accrued at the end of the policy year.

5. Surrender Value shall be payable on completion of one policy year, **provided one full years' premium is paid for non-single pay policies**. For Single Pay policies, the Surrender Value shall be payable immediately after it is issued. Surrender value illustrated above is the value at the end of the policy year.

~Surrender value is higher of Guaranteed Surrender Value and Special Surrender Value.

I, _____ (name), have explained the premiums and benefits under the product fully to the prospect/ policyholder.

Place:
Date : _____
Signature of Agent/ Intermediary/ Official

I, _____ (name), having received the information with respect to the above, have understood the above statement before entering into the contract.

Date : _____
Signature of Prospect/ Policyholder

Unique Reference Number - L&C/Advt/2024/Sep/2776 (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

Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license.
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

(I)V.99.00/FY2024-2025_Q4/RELEASE 01-01-25/EXPIRY 31-03-2025

009099501LPGRIPLVBN1

24-02-2025,10:10 AM

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 Guaranteed Return Insurance Plan 110N152V14	Policy Schedule		
2	Policy Number	13293619	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: 1,16,861 Mode of premium payment: Annual Sum Assured on death: 16,00,000 Sum Assured on Maturity: NA Premium payment Term: 12 Policy Term: 30 	Policy Schedule		
5	Policy Coverage /benefits payable	<ul style="list-style-type: none"> Benefits payable on maturity On survival of the Life Assured till the end of Policy Term provided the policy is in force, following benefit shall be payable basis chosen plan option: <ul style="list-style-type: none"> On maturity of the policy a lump sum benefit equal to Guaranteed Maturity Benefit (GMB) along with the accrued Guaranteed Additions (GA) shall be payable at Maturity. For more details please refer to policy document. Benefits payable on death On death of the Life Insured during the Policy Term, provided the Policy is in force, We shall pay Sum Assured on Death. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Death Benefit</th> </tr> </thead> <tbody> <tr> <td>Sum Assured on Death shall be defined as the highest of <ul style="list-style-type: none"> 10 times the Single/Annualised Premium for age less than 45 years or 7 times the Single/Annualised Premium for age 45 and above 105% of the Total Premiums Paid up to date of Death Guaranteed Maturity Benefit Basic Sum Assured </td> </tr> </tbody> </table> <ul style="list-style-type: none"> Additionally, accrued Guaranteed Addition as on the date of Death shall be payable along with Sum Assured on Death. Survival Benefits excluding that payable on maturity- NA Surrender benefits The policy shall acquire a surrender value during the policy term basis the premium paying 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 	Death Benefit	Sum Assured on Death shall be defined as the highest of <ul style="list-style-type: none"> 10 times the Single/Annualised Premium for age less than 45 years or 7 times the Single/Annualised Premium for age 45 and above 105% of the Total Premiums Paid up to date of Death Guaranteed Maturity Benefit Basic Sum Assured 	<p>Clause 3.1.1 of Part C</p> <p>Clause 3.1.2 of Part C</p> <p>Clause 4.2.1 of Part D</p>
Death Benefit					
Sum Assured on Death shall be defined as the highest of <ul style="list-style-type: none"> 10 times the Single/Annualised Premium for age less than 45 years or 7 times the Single/Annualised Premium for age 45 and above 105% of the Total Premiums Paid up to date of Death Guaranteed Maturity Benefit Basic Sum Assured 					

		<ul style="list-style-type: none"> • Other benefits/options payable, specific to the policy, if any- NA • Lock-in period for Linked Insurance products- NA 	
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 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.	Clause 6.2.1 of Part F
10	Waiting /lien Period,If any	NA	Clause 6.2.2 of Part F
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.	Clause 3.1.3.4 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 Benefit 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. 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. 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. 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: <ol style="list-style-type: none"> i. Intimate claim to us via email/call/or at any one of the branch offices. 	

		<ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> • 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) Tata AIA Benefit Protection Rider (UIN: 110B049V03)	Policy Schedule																									
2	Policy Number	13293619	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>16,00,000</td> <td>16,00,000</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Accidental Total and Permanent Disability</td> <td>16,00,000</td> <td>16,00,000</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Tata AIA Benefit Protection Rider (110B049V03) - (Benefit Assure)</td> <td>NA</td> <td>1,00,000</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	16,00,000	16,00,000	NA	NA	Accidental Total and Permanent Disability	16,00,000	16,00,000	NA	NA	Tata AIA Benefit Protection Rider (110B049V03) - (Benefit Assure)	NA	1,00,000	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	16,00,000	16,00,000	NA	NA																								
Accidental Total and Permanent Disability	16,00,000	16,00,000	NA	NA																								
Tata AIA Benefit Protection Rider (110B049V03) - (Benefit Assure)	NA	1,00,000	NA	NA																								
5	Policy Coverage (What the policy covers)	<p>Benefit Option:</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. 	Clause 3.1 of Part C																									

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.

Accidental Total And Permanent Disability (ATPD):

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.

Benefit Assure : On death/Terminal Illness to the Life Assured, all the future premiums of the base policy payable, if any, shall be waived off. Further, upon death of the Life Assured, 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 the Base Policy.

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>	Clause 6.13 of Part F
---	---	---	-----------------------

Accidental Death Benefit:

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

- 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.
- 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 isa 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.

		<ul style="list-style-type: none"> 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. <p>Exclusion in case of Suicide</p> <p>In case of death due to suicide by the Life Assured, 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.</p> <p>Exclusion for Terminal Illness Benefit:</p> <p>No claim will be payable if the condition arises directly or indirectly because of attempted suicide in the first year from inception or revival of policy.</p> <p>In case a Terminal Illness claim is not payable due to the above exclusions, the policy will continue with the applicable death cover.</p>											
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> <tr> <td>Benefit Protection Rider</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	Benefit Protection Rider	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												
Benefit Protection Rider	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"> Get admitted in hospital/nursing home as per the norm.. After paying the bills Intimate the claim to Company for reimbursement of the amount Register and submit all relevant and mandatory claim documents. 4Company verifies/scrutinizes the documents and claim submitted basis your policy coverage and details. If claim is approved, Payment is settled into customer's account. <p>Please note that,</p> <ol style="list-style-type: none"> If any queries, a query letter will be sent to you. 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 	Clause 6.2 of Part F										

		<ul style="list-style-type: none"> • 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 	
10	Policy Servicing	<ul 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> <ul 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> <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>	Part G
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.</p> <p>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 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:

- 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 Policy)