



UIN No : 122N141V03  
Certificate No : SM2212230000000001

### Certificate of Insurance

This is to certify that Mr./Ms "Chavan Umesh Ramchandra" S/o/D/o/W/o " NA "has been admitted as Member under the Master Policy No. "GT100142" issued to "GLB Assure Private Limited" by Aviva Life Insurance Company India Ltd. having its registered office at 2nd Floor,Prakashdeep Building,7 Tolstoy Marg,New Delhi 110001 ('Insurer'). Upon the death of the Member, the Sum Assured as specified below shall be paid in accordance with the terms & conditions of the Master Policy:

### Policy Details

Policy Name	Aviva New Group Term Life		
Sum Assured Criteria	Sum Assured is equal to loan amount. Minimum of Rs 5,000/- with a maximum of Rs. 10,00,000/- per member.		
Sum Assured (in Rs.)	100000		
Cover Period (DD/MM/YYYY)	15/12/2023	To	11/12/2024
<b>Note: Coverage is subject to renewal of Master Policy by Aviva Life Insurance Company India Ltd.</b>			
Premium Paid (in Rs)*	Complementary	(Exclusive of Applicable tax, cess and other levies)	
Premium Frequency	Annual		
Premium Due Date	NA		
Cover Option	NA		

**Note: Premium are subject to revision on renewal of Master Policy with Aviva Life Insurance Company India Ltd. Premium is subject to,cess, other applicable levies and taxes as applicable\*.**

### Member Details

Name of the Member	Chavan Umesh Ramchandra	Telephone Number	7030432087
Date of Birth (DD/MM/YYYY)	12/08/1975	Landline Number	NA
Age Proof given	-	Email	salessupport@insurica.co.in
Address	5th Floor, Tower-A BPTP Park Centra Building, N.H-8 Sector-30		
City	Gurgaon	PIN	122001
Gender of the Member	Male		

### Nominee / Appointee Details (BENEFICIARY in case of insurance under the Married Women's Property Act, 1874)

Nominee Details	Name of Nominee	Gender of Nominee	Date of Birth/Age of Nominee	Relationship with Nominee
First	Chavan Pallavi Umesh	Female	01/06/1985	WIFE
Second	NA	NA	NA	NA
Third	NA	NA	NA	NA

Appointee/ Beneficiary Details	Name of the Appointee( if Nominee is less than 18 years of age) Name of Beneficiary (ies) (if insurance under the Married Women's Property Act, 1874	Gender of Appointee	Date of Birth/Age of Appointee	Relationship with Appointee
	NA	NA	NA	NA

### Address For Communication in Case of Claim Notification

Claims Department, Aviva Life Insurance Company India Ltd, 401-A, 4th Floor, Block A, DLF Cyber Park, Sector-20, NH-8, Gurugram, Haryana-122016

Toll Free No: 1800-103-7766

Email id : Claims@avivaindia.com

### Right to reconsider during the Free Look Period\*

If Member is dissatisfied with the terms and conditions of this Certificate of Insurance and wishes to return the same,then please send a letter along with the original Certificate of Insurance within fifteen (15) days from the date of receipt of the Certificate of Insurance (thirty (30) days if the Master Policy has been sourced through distance marketing). On receipt of the afore-mentioned documents Insurer will refund to the Master Policyholder the Premium (without interest) received, after deducting expenses incurred on medicals,if any,proportionate risk premium for the period of cover and stamp duty charges.

\*this option will be available only to non-employer schemes.

Kunal Arora

Authorized Signatory Sign

## Terms and Condition For Aviva New Group Term Life

### **Article 1: Interpretation II Definitions:**

- a) Actively at Work under policy shall mean when the member is rendering his/her services to the employer, and includes circumstances where the member is working from his/her residence or premises other than the designated workspace at the office or other premises of the employer pursuant to specific direction issued by the employer and/or by the Central or State Government and any statutory and Governmental Authority.
- b) Age means a Member's age on his last birthday as specified in the Register of Members.
- c) Certificate of Insurance or COI: Certificate of Insurance means the certificate issued to a Member(s) to confirm coverage under the Master Policy.
- d) Cover Commencement Date means the date on which the Member's cover commenced as is specified in the Schedule of this COI.
- e) Cover Period means the period between the Cover Commencement Date and the Cover End Date.
- f) Cover End Date means the date on which the cover comes to an end.
- g) Claimant means Nominee or assignee or Appointee (if Nominee is less than 18 years of age) and where there is none, the person/s named in Member's will or Member's legal heirs, as the case may be.
- h) Schedule of COI means the schedule (including any endorsements) we have issued in connection with a Member's COI, and, if more than one, then the latest in time.
- i) Insurer, We, Us means Aviva Life Insurance Company India Ltd.
- j) Master Policyholder means the person who has concluded this Master Policy with Us.
- k) Medical Practitioner means a person who holds a valid registration from the Medical Council of any state of India or Medical Council of India or Council for Indian Medicine or for Homeopathy setup by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction and is acting within the scope and jurisdiction of his license. Medical Practitioner shall not include:
  - i. Member's spouse, father (including step father), mother (including step mother), son (including step son), son's wife, daughter (including step daughter), daughter's husband, brother (including step brother) and sister (including step sister), or;
  - ii. Member
- l) Member: A person who meets the eligibility criteria and whose life is insured under the Master Policy.
- m) Member Effective Date: The date of joining of the Member in the Register of Members entered by Master Policy holder.
- n) Nominee means the person named in the Register of Members in respect of each Member who has been nominated in accordance with Section 39 of Insurance Act, 1938, as amended from time to time.
- o) Grace Period means a period of fifteen (15) days if the premium frequency is monthly and thirty (30) days for half yearly and quarterly frequencies, commencing from the date on which the Premium was due. There will not be any grace period for yearly mode.
- p) Sum Assured: The amount stated in the Certificate of Insurance which is payable upon the death of a Member.
- q) Premium or Modal Premium means the amount payable by the Member at the Policy Commencement Date and at each premium due date to keep the cover under this Certificate of Insurance in force and effect. This includes the extra premium but is exclusive of the applicable taxes.
- r) Policy Year means a period of twelve (12) months commencing from the Policy Commencement Date or any Policy Anniversary.
- s) Regulated Entity means i) Reserve Bank of India (RBI) regulated Scheduled Banks (including Co-operative Banks) ii) NBFC's having certificate of registration from RBI iii) National Housing Bank (NHB) regulated Housing Finance Companies iv) National Minority Development Finance Corporation (NMDFC) and its State Channelizing Agencies v) Small Finance Banks regulated by RBI vi) any other entity which IRDAI may notify from time to time.

### **Article 2: Eligibility Criteria for Membership**

- a) The person is not younger than Age 18 and not older than Age 79 for Short Term Plan and OYRGTA Plan at the proposed Member Effective Date; and
- b) The Member has signed and dated the membership form containing the Declaration of Good Health, if any, paid the Premium and the insurer has accepted the same.
- c) The Member's name being entered in the Register of Members and updated with Us.

### **Article 3: Termination of Membership**

A Member shall immediately and automatically cease to be a Member upon the earlier of:

- a) return of Certificate of Insurance under Free Look option; or
- b) failing to satisfy any of the eligibility criteria specified hereinabove in Article 2, or
- c) Master Policyholder's intimation to Us for removal of the name of Member from the Register of Members; or
- d) the death of the Members; or
- e) the termination of the Master Policy or non-renewal of Master Policy

### **Article 4: Premium**

- a) The coverage shall be subject to receipt of premium.
- b) Member needs to pay the Premium on every Policy Anniversary. If Member's premium frequency is annual. If premium frequency is half-yearly, quarterly or monthly, then the Premium shall be paid on the date corresponding with the commencement Date in every half-year, quarter or month respectively. If the corresponding date does not exist in a particular month, then the last day of that month shall be deemed to be the due date. We will not accept any part payment of the Premium due.
- c) If we do not receive the Premium in full on the due date then, we shall allow a Grace Period for the Member to pay the unpaid Premium to Us.
- d) If we do not receive the due unpaid Premium in full within the Grace Period then the Member's cover will lapse and no benefit and no other amount shall be payable by Us. However, in case the Premium has been duly paid by You to the Master Policy Holder, the cover shall continue subject to You proving the acceptance of the proper receipt issued by the Master Policy Holder of such payment of Premium.

- e) If during a Policy Year a person becomes a Member then the Master Policy holder shall pay Pro-rata Premium in respect of that Member. If during a Policy Year a Member ceases to be a member of the scheme then We shall refund to the Master Policy holder the Pro-rata Premium in respect of that Member for that Policy Year.  
Pro-rata Premium=  $N/T \times \text{Modal Premium}$ . Where N is the number of days yet to be expired till the due date of next Premium and T is the number of days for which Modal Premium is paid
- f) Premium is subject to revision on every renewal of Master Policy with Aviva Life Insurance Company India Ltd
- g) Global Assure has paid a premium amount of Rs 261 plus GST per 100,000 Sum Assured to Aviva Life Insurance for this term insurance coverage provided as a benefit

**Article 5: Death during Grace Period:**

Grace Period means the time granted by Us from the due date for the payment of Premium, without any penalty or late fee, during which time the Master Policy is considered to be in-force with the risk cover without any interruption, as per the terms & conditions of the Master Policy. The Grace Period for payment of the premium shall be a period of fifteen [15] days if the premium frequency is monthly and thirty (30) days for all half-yearly and quarterly modes, commencing from the date on which the Premium was due. There will be no Grace Period for policies for yearly mode policies. If the death of a Member occurs during the Grace Period, We will pay the Death Benefit after deducting all applicable due Premium of the entire Policy Year from the amount of Death Benefit payable.

**Article 6:** Nomination should be in accordance with provisions of section 39 of the Insurance Act 1938 as amended from time to time. A Leaflet containing the simplified version of the provisions of Section 39 is enclosed in Annexure -1

**Article 7: Benefit**

Death Benefit:

**i. Short Term Plan**

The plan provides life insurance coverage in form of a lump sum benefit. In case of death of the insured member, Sum Assured is payable as a lump sum and coverage is terminated for that member.

**ii. QYRGTA Plan :**

The plan provides life insurance coverage in form of a lump sum benefit. In case of death of the insured member, Sum Assured is payable as a lump sum, after deducting due unpaid premiums (if any) for the year and coverage is terminated for that member.

**Article 8: Suicide Exclusion:** Under non-employer-employee schemes and voluntary groups, if the Member commits suicide within twelve (12) months of the Member Effective Date, we shall pay eighty percent (80%) of the Premiums received in respect of that Member (provided that all Premiums due with respect to that Member have been received till the date of occurrence of the Member's death.) and no other benefit shall be payable..

There is no suicide exclusion applicable to compulsory employer-employee schemes. However, in case any Add-Ons are opted for then Add-Ons respective exclusions shall be applicable.

**Article 9: Payment of Claim Condition :**

Upon Member's death We will pay the Death Benefit to the Claimant if the following conditions are fulfilled to Insurer's satisfaction:

- Completed and signed claim form (including NEFT details and bank account proof as specified in the claim form).
- Original Certificate of Insurance
- Original or certified copy of the death certificate Issued by the municipal authorities.
- Certified copies of First Information Report (FIR), Post Mortem Report (PMR), Final Police Inquest Report (FPIR) along with cuttings of news paper articles, if any (for unnatural deaths only).
- Certified Age proof of the Member if not submitted at the time of Member enrolment.
- Cause of death, if any, certified by last medical attendant/hospital
- Valid identification and address proof of the Claimant.
- In case of Employer -Employee scheme, the following additional documents will also need to be furnished:
  - Copy of Last month's payslip/Full & Final settlement sheet
  - Copy of Leave records/attendance records of the month prior to joining the scheme.
- Any other documents or information or requirement specified/requested by Us to investigate the claim and to ascertain that the death claim pertains to a bonafide Member. The above documents should be received by Insurer within ninety days of death of Member. We may condone the delay beyond ninety days if the Claimant proves to Our satisfaction that the delay was for reasons beyond his control.  
In case the Master Policy is issued under lender-borrower category to any Regulated Entities the Member here by authorizes Us so that the Death Benefit or any part thereof shall be first settled to clear the outstanding loan balance amount due from the Member to the Master Policy Holder and the remaining portion of the Death Benefit, if any, shall be paid to the Nominee of the Member.

**Article 10: Assignment:-** A Member can exercise the option to assign his Certificate of Insurance in accordance with Section 38 of the Insurance Act, 1938, as amended from time to time. A Policy Document containing the simplified version of the provisions of Section 38 is enclosed in Annexure- 2.

#### **Article 11: Miscellaneous**

- 1) Fraud, Misstatement and forfeiture would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938 as amended from time to time. A The provisions of section 45 are described in Annexure-1 of the Master Policy Document.
- 2) Currency & Territorial Limits- All premiums and benefits are payable within India and in Indian Rupees.
- 3) Governing Law: This Certificate of Insurance shall be governed by Indian laws. Any disputes or differences arising out of or under this Certificate of Insurance shall be subject to the jurisdiction of Indian Courts.
- 4) Loss of the Certificate of Insurance
  - a) In case of loss or destruction of this COI, please write to us. We will issue a duplicate COI upon receipt of an affidavit and Indemnity bond along with nominal fee prescribed by us.
  - b) Please note that the Free Look clause shall not be applicable with respect to such duplicate COI and with the issuance of the duplicate COI the original shall cease to have any legal effect.
- 5) We encourage you to read the terms and conditions of the Master Policy. You can approach the Master Policyholder for the terms and conditions of the Master Policy. Also a copy of the terms and conditions are available on our website. Even though all efforts have been made by us to replicate the terms and conditions of the Master Policy, in case of any conflict between the Master Policy and the COI, the Master Policy shall prevail.

#### **Article 12 : Grievance Redressal Mechanism**

For any query, complaint or grievance you can:

- a) Call at 1800-103-7766 or E-mail: [complaints@avivaindia.com](mailto:complaints@avivaindia.com)

Approach any of our branch offices or contact our customer services group at the Head Office at Aviva Life Insurance Company India Limited, 401-A, 4th Floor, Block A, DLF Cyber Park, Sector-20, NH-8, Gurugram, Haryana-122 016.

If you do not receive any response within 10 days or are not satisfied with the response, you may contact Grievance Redressal Officer (GRO) at

- a) Head Office; or
- b) Call at 0-124-2709046, or
- c) Email: [cro@avivaindia.com](mailto:cro@avivaindia.com)

If still not satisfied with the response or do not receive a response within 14 days, you may approach the Grievance Cell of the IRDAI on the following contact details:

IRDA of India Grievance Call Centre (IGCC) TOLL FREE NO: 155255 (or) 1800 4254 732

Email ID: [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)

You can also register your complaint online at <http://www.igms.irdai.gov.in/>

Address for communication for complaints by fax/paper- Consumer Affairs Department, Insurance Regulatory and Development Authority of India, Survey No.

115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad, Telangana State-500032. Phone No- (040)20204000. email: [irda@irdai.gov.in](mailto:irda@irdai.gov.in).

Alternatively, you may approach the Insurance Ombudsman at the address mentioned in table below or at the IRDA of India's website [www.irdai.gov.in](http://www.irdai.gov.in), if your grievance pertains to:

- (a) delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
- (b) any partial or total repudiation of claims by the life insurer, General Insurer or the health insurer;
- (c) disputes over premium paid or payable in terms of insurance policy;
- (d) misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- (e) legal construction of insurance policies in so far as the dispute relates to claim;
- (f) policy servicing related grievances against insurers and their agents and intermediaries;
- (g) issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- (h) non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
- (i) any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f).

The complaint should be made in writing duly signed by the complainant or by his/her legal heirs with full details of the complaint and the contact information of complainant. As per Rule 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Insurance Ombudsman can be made:

- (i) Only if the grievance has been rejected by our Grievance Redressal Machinery;
- (ii) Within a period of one year from the date of rejection by us; and
- (iii) If it is not simultaneously under any litigation.

Office of the Governing Body of Insurance Council

3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz (W), MUMBAI-400021.

Tel:- 022-26106245/ 022-26106980, Fax:- 022-26106949, Email: [inscouncil@gmail.com](mailto:inscouncil@gmail.com)