

# TERMS & CONDITIONS



- This is a Term policy with NO return of premiums at the end of policy term



- Please note that the illustration has been sent to your registered email id provided by you for your records



- Please refer to your illustration for the death benefit option chosen
  - a) If you have chosen 'Pure Protection Cover' option – Upon Death of life assured, Sum assured on Death will be paid as Lumpsum benefit to the Nominee
  - b) If you have chosen 'Pure Protection Cover with Life Stage Plus Option' – Additional Sum Assured under Life Stage Plus Option, if any less Payout Accelerator Benefit already paid, if any will be paid as lumpsum benefit to the Nominee



- The premiums may be revised depending on the overall risk assessment conducted by our underwriting team. In case of revision in premium, will you receive an intimation of our revised offer and your consent will be obtained to proceed with issuance of your policy



- We thank you for choosing e-IA (electronic-Insurance Account) and supporting the 'go green' initiative. Electronic-Insurance Account is a dematerialized account that provides you a single view of policies across any Insurance company. Your insurance policy details will be available in your e-IA account post issuance of your policy. (Applicable only for policies wherein EIA is selected)



- Freelook period:
  - a) You have an option to MODIFY/CANCEL your policy during the free look period which is 15 days from receipt of your policy document [Applicable only if below option b) is not applicable]
  - b) You have an option to MODIFY/CANCEL your policy during the free look period which is 30 days from the date of credit to EIA Account [Applicable only for policies wherein EIA option is selected]

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- Customer Declaration Form:
  - a) We understand that you have read and signed the Customer Declaration Form while filling the application form. i.e. the One Page Declaration with the key policy features mentioned in it. [Applicable only for IBL channel submissions via Good Connect]
  - b) We understand that you have read the declaration on Customer Declaration Form and provided consent via OTP [Applicable in other than a) above]



- We would also like to inform you that life insurance is a standalone product and is neither linked to a fixed deposit nor loan or any other banking products



- We understand that your relationship manager / advisor has not assured any rebate of premium, commission, discount or any other indirect benefits



- Please go through the terms and conditions in your policy document upon receipt of the same

**#RakshakaranKiReet**

Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & 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 any information including cancellation, claims and complaints, please contact our Relationship Manager / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at [customer-care@tataaia.com](mailto:customer-care@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com).

**BEWARE OF SPURIOUS/  
FRAUD PHONE CALLS**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint