

Tata AIG Life  
**Ayushman  
Yojana**

**Stay protected with all your  
money back and more!**

**MICRO INSURANCE PLAN**

PRBR00727

UIN:110N042V01

Unique Reference No.: L&C/Advtr/2011/Sep/170

Tata AIG Life Insurance Company Ltd. (Reg. 110), Registered & Corporate Office :  
Delphi- B Wing, 2<sup>nd</sup> Floor, Orchard Avenue, Hiranandani Business Park, Powai, Mumbai 400 076

Visit us at [www.tata-aig-life.com](http://www.tata-aig-life.com) or call at Helplines 1800-11-9966 (Toll Free accessible  
from BSNL & MTNL Lines only), 1660-266-9966 (local call charges applicable)

Insurance is the subject matter of the solicitation.

**TATA  
AIG  
L I F E**

*A new look at life*

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**Tata AIG Life Ayushman Yojana** is a Micro Insurance Protection Plan where the Policyholder has to pay single premium at the beginning of the policy term. An outstanding feature of this plan specially designed for the rural population with seasonal incomes is that the Policyholder gets back his/her premium with a 25% (i.e., 125%) addition on survival to the end of the Policy term. For example, if one pays a single premium of Rs. 100, one gets back Rs. 125 on survival to the end of the Policy term.

The life insurance benefits under this plan last for a full 10-year term, if the policy is held to maturity. The life insurance benefit under this plan is the death benefit that is payable in the unfortunate event of death of the Policyholder.

### Product Features

**Policy Term:** 10 years

#### Coverage Limits

- Minimum Death Benefit (Sum Assured): Rs. 5,000
- Maximum Death Benefit (Sum Assured): Rs. 50,000

#### Eligibility Ages

- Minimum Issue Age: 18 years
- Maximum Issue Age: 60 years

### General Eligibility Criteria

Declaration of health as per the proposal form.

### Premium<sup>^</sup> amount decided according to:

- Age
- Sum Assured

<sup>^</sup> "Service Tax is payable on life insurance premium as per applicable laws. Tata AIG Life Insurance Company Limited reserves the right to recover from the Policyholder, any levies and duties (including Service Tax), as imposed by the Government, either by premium adjustment or other forms, as deemed appropriate".

Kindly refer to the sales Illustration for exact premium rates.

### Policy Benefits

#### A. Death Benefit

The nominee will be paid the Basic Sum Assured in an unfortunate event of death of the Policyholder during the 10-year term of the Policy.

#### B. Maturity Benefit

On survival to the end of the Policy term, the Policyholder shall be paid 125% of single premium paid.

### Policy Loan

The Policyholder may take a loan from the Company up to certain percentage of the Cash Value accrued on the Policy as on date of the loan. Interest will be charged on the loan at the rate applicable at that time and is subject to change from time to time as per the Company's discretion.

Such a loan needs to be repaid along with interest within the term of the Policy, failing which the Maturity proceeds or Death Benefit, whichever is applicable, will be reduced by the outstanding amount of the loan amount along with interest due.

### Mode of Payment

- Cash
- Demand Draft
- Cheque

### Tax Benefits

As per current tax laws, Tax Benefits are as per the Income Tax Act, 1961, and are subject to modifications made thereto from time to time.

*Wherever this brochure refers to taxation matters, Tata AIG Life does not take responsibility for any specific advice on taxation implications. You are advised to check with your personal tax advisor for advice relevant to your circumstances.*

### 15-Day Money Back Guarantee

(Free Look Period)

- The Policyholder has the right to cancel the Policy by giving written notice to the Company and obtain a refund of the premium paid without interest after deducting for any expenses which have been incurred for issuing the Policy (such as medical examination costs and stamp duty) and for all payments made under the Policy.
- Such notice must be signed by the Policyholder and received directly by the Company within 15 days after the Policy is received.

### Surrender of Policy

Policy can be surrendered any time. Applicable Cash Value will be received.

### Guaranteed Surrender Value

- It refers to the minimum guaranteed amount of Cash Value of the Policy.
- The Guaranteed Surrender Value, when allowable under the Policy, is equal to the percentage as shown below, of the single premium paid for the Policy.

Policy Year	Per cent of the Single Premium Paid
1st	60%
2nd	65%
3rd	70%
4th	75%
5th	80%
6th	85%
7th	90%
8th	100%
9th	110%
10th	120%

### Exclusions

If the Insured, whether sane or insane, commits suicide within one year from the Issue Date or Commencement Date, whichever is later, our liability shall be limited to the refund of premium paid without interest.

### Tata AIG Life - A New Look at Life

Tata AIG Life Insurance Company Limited (Tata AIG Life) is a joint venture company, formed by the Tata Group and American International Group, Inc. (AIG). Tata AIG Life combines the Tata Group's pre-eminent leadership position in India and AIG's global presence as one of the world's leading international insurance and financial services organisation. The Tata Group holds a 74 per cent stake in the insurance venture with AIG holding the balance 26 per cent. Tata AIG Life provides insurance solutions to individuals and corporates. Tata AIG Life Insurance Company was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

### Disclaimer:

Buying a life insurance policy is a long-term commitment. An early termination of the Policy usually involves high costs and the Surrender Value payable may be less than the total premium paid. The brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the Policy Contract.

*Note: Coverage, terms and conditions and exclusions are only outlined briefly in this brochure. For complete details, Please refer to the Policy Contract. This product is underwritten by Tata AIG Life Insurance Company Limited.*

*This brochure should be read along with the sales benefit illustration, which mentions the exclusions in this Policy. Insurance is the subject matter of the solicitation.*