

# Family ke sapno ki suraksha



Protection solutions

**Tata AIA**



**Bharat Suraksha Cover  
Micro Insurance Plan**

Non-linked Non-participating Individual Micro Term Insurance Plan

Provide financial protection for your family with an affordable term plan.

## About Tata AIA Life

Tata AIA Life Insurance Company Limited (Tata AIA Life) is a joint venture Company, formed by Tata Sons Ltd. and AIA Group Ltd (AIA). Tata AIA Life combines Tata's pre-eminent leadership position in India and AIA's presence as the largest, independent listed Pan Asia life insurance group in the world spanning 18 markets in Asia Pacific. Tata Sons holds a majority stake (51 per cent) in the Company and AIA holds 49 per cent through an AIA International Limited. Tata AIA Life Insurance Company Limited was licensed to operate in India on February 12, 2001 and started operations on April 1, 2001.

**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 [customercare@tataaia.com](mailto:customercare@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com) • UIN: 110N169V01 • L&C/Adv/2026/Jan/0393.

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

## Tata AIA Bharat Suraksha Cover Micro Insurance Plan (UIN: 110N169V01)

### Non-linked Non-participating Individual Micro Term Insurance Plan

All of us want to make sure that the people we care about live comfortably and have a secured future. We all thrive to bring our families happiness and security. To give them a solid "foundation" of financial security, we want to ensure that they never lack the resources necessary to pursue the life of their dreams. Introducing Tata AIA Bharat Suraksha Cover, a straightforward and cost-effective insurance strategy that offers financial security for your family.

### Key Benefits



Simple and affordable pure protection plan



Flexibility to choose Policy Term and Premium Paying Term



Enhance your protection with Optional Riders



Tax benefits, as per the applicable Income Tax laws

### Eligibility Criteria at a Glance

| Plan Parameters                      | Minimum   |                |                           | Maximum                                 |
|--------------------------------------|---|----------------|---------------------------|---|
| Age at Entry <sup>1</sup> (Years)    | 18  |                |                           | 50                                      |
| Age at Maturity <sup>1</sup> (Years) | For POS – 23   For other than POS – 19  |                |                           | 60                                      |
| Policy Term (PT) (Years)             | <b>Pay Type</b>   | <b>For PoS</b> | <b>For other than PoS</b> | 10<br>(Subject to maximum maturity age) |
|                                      | Single Pay  | 5              | 1                         |   |
|                                      | Regular Pay   | 5              |                           |   |
|                                      | Limited Pay   | 6              |                           |   |
| Premium Payment Term (PPT) (Years)   | <b>Single Pay</b> - Lumpsum at Policy Inception   <b>Regular Pay</b> - Equal to policy term |                |                           |   |
|                                      | <b>Limited Pay</b> – For POS/other than POS - 5   |                |                           |   |
| Basic Sum Assured INR (₹):           | <b>Pay Type</b>   | <b>For PoS</b> | <b>For other than PoS</b> | 2,00,000                                |
|                                      | In INR  | 50,000         | 20,000                    |   |
|                                      | The Basic Sum Assured shall be in multiples of INR  | 50,000         | 5,000                     |   |
| Premium Payment Mode                 | Single / Annual / Half-yearly / Quarterly / Monthly   |                |                           |   |

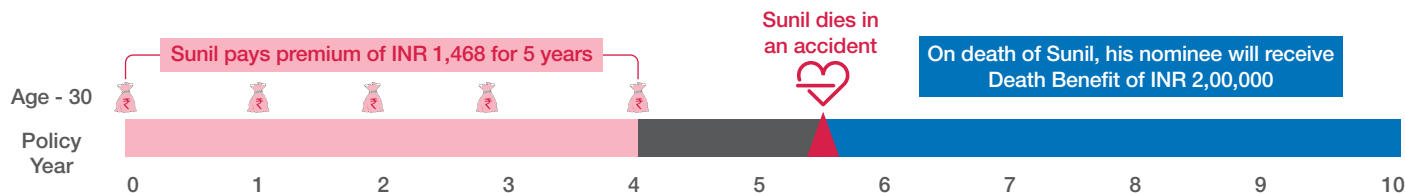
<sup>1</sup>All reference to age is as on last birthday.

## How Does the Plan Work?

Sunil is a 30 year old male non-smoker. He wants to protect his family in case of any unfortunate event. To ensure his family is protected from financial crisis, he opts for Tata AIA Bharat Suraksha Cover for a policy term of 10 years and premium payment term of 5 years.

Sunil pays an annualized premium of INR 1,468 p.a. with a Sum Assured of INR. 2 Lakh. Total premium paid by him is INR 7,340.

**Scenario I:** In event of unfortunate death of Sunil at age 35 years, his wife will receive a lump sum death benefit of INR 2 lakh.



## Indicative Premiums<sup>2</sup>:

Annual premiums for a 30-year-old non-smoker individual for Regular Pay Option.

| Policy Term | Sum Assured | Gender | Premium Amount (₹) | Total Premium Paid (₹) |
|-------------|-------------|--------|--------------------|------------------------|
| 10          | 1,00,000    | Male   | 350                | 3,500                  |
|             |             | Female | 350                | 3,500                  |
|             | 2,00,000    | Male   | 700                | 7,000                  |
|             |             | Female | 700                | 7,000                  |

<sup>2</sup>The premium shown in the example and the illustration above are for a standard life individual. Premium is exclusive of applicable taxes, cesses & levies. All Premiums are subject to applicable taxes, cesses & levies which will entirely be borne by the Policyholder and will always be paid by the Policyholder along with the payment of Premium. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the policy, Tata AIA Life Insurance Company Limited reserves the right to claim the same from the Policyholder. Alternatively, Tata AIA Life Insurance Company Limited has the right to deduct the amount from the benefits payable by Us under the Policy. Kindly refer the sales illustration for the exact premium. Rider charges are not considered in this illustration.

## Plan Benefits

Tata AIA Bharat Suraksha Cover Micro Insurance is a non-linked non-participating individual micro term insurance plan, which provides for payment of Sum Assured in lump sum to the nominee in case of the Life Assured's unfortunate death during the policy term

### Death Benefit

In case of death of the life assured for an in-force policy (all due premiums have been paid), the death benefit payable to the nominee is as outlined below:

#### Regular & Limited pay

Highest of

- 10 x Annualized premium
- 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death; or
- An absolute amount assured to be paid on death<sup>3</sup>

#### Single Pay

Highest of

- 125% x Single Premium; or
- An absolute amount assured to be paid on death<sup>3</sup>

Upon payment of death benefit, the policy terminates and no further benefits are payable. In case of death of the life assured during the Grace Period but before the payment of the premium then due, the policy will still be valid and the benefits shall be paid after deductions of the said unpaid premium and the balance premium(s), if any, falling due from the date of death and before the next policy anniversary.

<sup>3</sup>The absolute amount assured to be paid on death is the Base Sum Assured of the policy. This is subject to the Waiting Period clause.

“**Total Premium Paid**” means total of all the premium paid under the base product, excluding any extra premium and taxes, if collected explicitly.

“**Annualized Premium**” shall be the premium payable in a year under a non-single pay option chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any.

“**Single Premium**” shall be the premium payable under a single pay option chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums, if any.

#### **Maturity Benefit:**

No Maturity benefit available under this plan

#### **Survival Benefit**

There is no survival benefit payable under this plan.

#### **Riders:**

You have the flexibility to enhance your cover by adding the following optional riders, by paying additional rider premium over and above your base policy premium.

- Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider (UIN:110B033V02 or any other later version)
- Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V02 or any other later version)
- Tata AIA Vitality Health (UIN: 110B045V01 or any later version)
- Tata AIA Vitality Protect (UIN: 110B046V02 or any later version)

These riders can be attached subject to the rider premium payment term and the policy term shall not be more than the outstanding premium payment term and outstanding policy term for the base plan.

Any minimum and maximum sum assured limits on the above riders will remain applicable, irrespective of the fact that lower or higher sum assured might be chosen as the base cover under this plan.

If there is overlap in benefit offered under different riders with the base product, then that benefit under the rider will not be offered.

The sum assured for any attaching rider(s) will not exceed the Basic Sum Assured except for accidental death benefit rider.

No rider can be attached if the product is bought under PoS

#### **Flexible premium payment modes**

You have an option to pay the premiums either as Single Pay or pay Annually, Half Yearly, Quarterly or Monthly. Loading on premiums will be applicable as mentioned below

#### **Modal loading is as follows:**

|                          |   |  |
|--------------------------|---|--|
| Single Premium Rate      | : | Multiply Single premium rate by 1 (i.e. No loading)  |
| Annual Premium Rate      | : | Multiply Annual Premium Rate by 1 (i.e. No loading). |
| Half Yearly Premium Rate | : | Multiply Annual Premium Rate by 0.51                 |
| Quarterly Premium Rate   | : | Multiply Annual Premium Rate by 0.26                 |
| Monthly Premium Rate     | : | Multiply Annual Premium Rate by 0.0883               |

## Non-Forfeiture Benefit on Premium Discontinuance:

### Lapse

On discontinuance of payment of premium during the first 2 policy years, the policy will lapse and no further benefits shall be paid. The policy can be revived within the period of 5 years from the due date of first unpaid premium by payment of all due premiums together with interest as mentioned in below revival section. Upon revival of the policy, all benefits shall be restored and be applicable with effect from the date of revival. The policy will be terminated at the end of revival period if not revived.

### Unexpired Risk Value

An Unexpired Risk Value (as stipulated below) is payable and after which the policy shall terminate.

- **Regular Pay:** The Unexpired Risk Value will be zero.
- **Limited Pay:** The Unexpired Risk Value is payable on the earlier of the following events, provided at least 2 consecutive full years of premiums have been paid:
  - Upon the Policyholder applying for the same before the stipulated date of maturity;
  - At the end of revival period if the policy is not revived; or
  - At the stipulated date of maturity.

The value payable is given as below:

$$70\% * (\text{Total Premiums Paid})^4 * \frac{(\text{Unexpired Policy Term})}{(\text{Original Policy Term})}$$

<sup>4</sup>Total Premiums Paid shall be inclusive of any extra premium, if any

The Unexpired Risk Value payable will be zero in case at least 2 consecutive full years of premiums have not been paid.

- **Single Pay:** The Policy Cancellation Value is payable upon the Policyholder applying for the same at any time after the policy is issued and before the stipulated date of maturity. The value payable is given as below:

$$70\% * (\text{Original Policy Term})^5 * \frac{(\text{Unexpired Policy Term})}{(\text{Original Policy Term})}$$

<sup>5</sup>Single Premium shall be inclusive of any extra premium, if any

### Surrender Benefit

No surrender benefit is available

### Maturity Benefit:

No maturity Benefit is available under this product

### Survival Benefit

There is no survival benefit payable under this plan.

### Grace Period

If you are unable to pay your Premium on time, starting from the premium pay-to-date, a Grace Period of 15 days for monthly mode and 30 days for all other modes will be offered. During this period your Policy is considered to be in-force with the risk cover as per the terms & conditions of the Policy. If any premium remains unpaid at the end of its Grace Period, the Policy shall lapse and have no further value except as may be provided under the Non-Forfeiture Provisions. If any claim occurs during the Grace Period, any due premiums (without interest) of the Policy, which are not paid as on date of death, will be deducted from the death claim payout.

### 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:

- Policyholder's written application for reinstatement/revival;

- Production of Insured's current health certificate and other evidence of insurability, satisfactory to the Company; and
- Payment of all overdue premiums with interest.

The evidences and any medical requirements called for are in line with the prevailing underwriting guidelines duly approved by the Board & the health declaration by the life assured.

Any reinstatement/revival shall only cover loss or insured event which occurs after the reinstatement/revival date.

Any evidence of insurability requested at the time of reinstatement/revival will be based on the prevailing underwriting guidelines duly approved by the Board. The reinstatement/revival will be based on the Board approved underwriting policy.

The applicable interest rate for revival is determined using the SBI domestic term deposit rate for '1 year to less than 2 years', plus 2%. The rate of interest on revival with effect from 1st April 2024 is 8.98% simple p.a. (i.e. SBI interest rate of 6.98% + 2%) plus applicable taxes. The interest rate applicable is reviewed every 6 months and gets updated as per the given formula. Any alteration in the formula will be subject to prior approval of IRDAI.

## Terms and Conditions

### Free Look Period

If you are 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,
- b) Stamp duty and medical examination costs, if any (including goods and services 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 whether received electronically or otherwise after the policyholder receives the Policy Document.

### Policy Loan

Not available under this plan

### Waiting Period

#### For PoS:

If death of any of the life insureds occurs during the first 90 days from the Date of commencement of risk, we shall refund Total Premiums Paid and the policy will terminate with immediate effect.

Waiting period of 90 days is not applicable for death due to accident provided all due premiums have been paid. Death benefit and other benefits as stipulated in section 7 will continue to be payable as normal in case of such accidental death.

#### For other than PoS:

Not applicable

### First Year Premium Discount

Discount of 1% will be offered on the first-year instalment due premiums for all payments paid through any permissible electronic mode debited through an auto-debit mandate. Such discount shall be capped to a maximum of ₹100 over the year.

### Suicide Exclusions

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. The policy shall terminate and no further benefits shall be payable.

### **Tax Benefit**

Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfilment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you

### **Assignment**

Assignment allowed as per provision of section 38 of the Insurance Act 1938 as amended from time to time

### **Nomination**

Nomination allowed as per provision of section 39 of the Insurance Act 1938 as amended from time to time

### **Prohibition of Rebates - Section 41 - of the Insurance Act, 1938, as amended from time to time**

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

### **Grievances/Complaints**

- 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](http://www.tataaia.com)

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> - Ombudsman / List of Insurance Ombudsmen OR our website [www.tataaia.com](http://www.tataaia.com).

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- 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 all the Premiums Paid.
- This product brochure should be read along with benefit Illustration.
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- Insurance cover is available under this product.
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- For POS, the product will be available without medical