MOBILE INSURANCE - TELENOR RETAIL

Screen Protect & Complete Protect

UNDERWRITER DETAILS:
Underwritten by: DIGI Insurance Company
Distributed by: WEBDOC (Private) Limited
Retail Channel: Telenor Pakistan

WEBDOC, in partnership with our underwriter DIGI Insurance Company, is providing this product through Telenor Pakistan's retail channels. This is a fixed-term, single-purchase policy valid for the selected coverage period (1 month or 3 months); it is not a recurring monthly subscription and does not automatically renew.

DEFINITIONS

- **Policyholder**: The individual who purchases the policy and, in whose name, the MSISDN and insured device are registered.
- **Insured Device**: The smartphone registered against the policyholder's IMEI at enrolment and covered under this policy.
- **IMEI**: International Mobile Equipment Identity - the unique identifier of the insured device; registration is mandatory at enrolment.
- **MSISDN**: The mobile number used for policy registration, which must match Telenor's records at the time of purchase.
- **Screen Damage**: Cracking, shattering, or touchscreen malfunction of the insured device's display caused by accidental impact.
- **Liquid Damage**: Damage to the insured device resulting from accidental exposure to liquid (Complete Protect only).
- **Theft / Burglary / Robbery**: Unlawful taking of the insured device, requiring a First Information Report (FIR) for claim purposes (Complete Protect only).
- **Authorized Repair Center**: A repair facility or vendor approved by the insurer for carrying out covered repairs.
- **FIR**: First Information Report filed with the police, mandatory for theft, burglary, or robbery claims.
- **Claim**: A formal request submitted by the policyholder for repair, replacement, or reimbursement under the policy.
- **Settlement Value**: The amount payable under an approved claim - the actual repair cost or replacement value of the device, whichever is lower, up to the applicable coverage limit.

OVERVIEW OF THE TYPE OF INSURANCE

Mobile Insurance - Telenor Retail is a short-term smartphone protection product for Pakistani smartphone owners, offered in two plan types and two validity options. Screen Protect covers accidental screen breakage and touchscreen damage, while Complete Protect extends this to liquid damage, accidental damage, theft, burglary, and robbery. Coverage is purchased for a fixed term of either 1 month or 3 months. The product is distributed through Telenor Pakistan's retail channels, underwritten by DIGI Insurance Company, and administered by WEBDOC (Private) Limited.

FEATURES AND BENEFITS

Key Features:

- **Two Plan Types** - Screen Protect for display-only protection, and Complete Protect for broader coverage including liquid damage, theft, burglary, and robbery.
- **Flexible Validity** - Choose a 1-month or 3-month coverage term based on how long protection is needed.
- **Authorized Repairs** - All covered repairs are carried out at insurer-authorized repair centers or reputed vendors.

- **Value-Based Settlement** - Claims are settled based on actual repair cost or replacement value, up to the selected plan's coverage limit.
- **Simple Enrollment** - Registration requires only IMEI and MSISDN verification against Telenor's records, with no additional paperwork at the point of sale.

ELIGIBILITY CRITERIA

- IMEI registration is mandatory at the time of enrollment
- MSISDN and IMEI provided at enrollment must match Telenor's records at the time of purchase
- The insured device must be owned by the policyholder
- A 7-day waiting period applies from the policy activation date before coverage becomes active
- Coverage is valid for the selected term only - 1 month or 3 months

PACKAGES

Product	Price Inc Tax	Coverage Up to	Coverage Duration	Retail Commission
Telenor Safe Mobile	PKR 999	PKR 50,000	6 Months	PKR 110

** Prices shown are inclusive of applicable taxes.*

INCLUSIONS / EXCLUSIONS

Screen Protect

Inclusions:

- Accidental screen breakage
- Touchscreen damage from accidental impact
- Display replacement costs
- Labor charges for covered repairs

Exclusions:

- Cosmetic scratches
- Pre-existing damage
- Intentional damage
- Software or hardware malfunctions unrelated to accidental impact
- Loss, theft, or robbery (not covered under this plan)

Complete Protect

Inclusions:

- Accidental damage and screen breakage
- Liquid damage
- Theft, burglary, and robbery
- Repair or replacement up to the policy limit

Exclusions:

- Pre-existing damage and normal wear and tear
- Cosmetic damage not affecting functionality
- Unexplained disappearance or fraudulent claims
- Unauthorized repairs
- Accessories such as chargers, earphones, cases, and screen protectors

- Already Lost or Stolen phones
- Lost Phones
- Forcibly or purposely broken phones

CLAIM DOCUMENTS

- CNIC of the policyholder
- IMEI or proof of ownership of the insured device
- Repair estimate or invoice from an authorized repair center
- Photographs of the damage (for screen, accidental, or liquid damage claims)
- FIR or official police report (mandatory for theft, burglary, or robbery claims under Complete Protect)

CLAIM PROCESS

1. **Report the Incident** - Notify the insurer within 5 days of the incident.
2. **Prepare Required Documents** - Gather CNIC, IMEI/proof of ownership, and - where applicable - the FIR or police report.
3. **Device Assessment** - For damage claims, have the device assessed at an authorized repair center or reputed vendor.
4. **Submit the Claim** - Share the assessment or repair estimate, along with supporting documents, with the insurer.
5. **Claim Verification** - The insurer reviews the submitted documents and validates the claim against the policy terms.
6. **Settlement** - Approved claims are settled based on actual repair cost or replacement value, up to the coverage limit.

Notice of Claims

WEBDOC shall be notified of the occurrence of Insured Claim as soon as possible, but not later than **15 (fifteen days)** from the date of damage or theft, which it shall be treated as time-barred and the WEBDOC shall not be bound to pay the Claim. 10% depreciation clause per month applies.

TAT (TURNAROUND TIME)

- **Claim Turnaround Time** - Not specified in the current proposal - to be confirmed with the underwriter (DIGI Insurance Company) before the Terms & Conditions are finalized.

FRAUD AND MISREPRESENTATION

- Claims involving misrepresentation of the incident, device details, or ownership will be rejected
- Repairs carried out before claim approval, or at centers not authorized by the insurer, will not be reimbursed
- Submission of forged, false, or tampered documents - including fraudulent FIRs - will void the claim and may result in policy cancellation
- Repeated or pattern-fraudulent claims may result in the policyholder being blacklisted from future coverage

TERMS AND CONDITIONS

- IMEI and MSISDN registered at enrollment must match Telenor's records; mismatches may void coverage
- A 7-day waiting period applies from the policy activation date
- Only one device may be insured per policy, and it must be owned by the policyholder

- Where the policyholder purchases another mobile insurance policy for the same insured device (matched by IMEI) while a previously purchased policy for that device is still within its validity period, the benefits of the two policies shall not be clubbed or combined. Only the benefits, coverage limits, and terms of the first (originally purchased) policy shall remain applicable for the duration of its validity period
- Only one claim is permitted per policy period
- The policyholder must notify the insurer within 5 days of the incident
- Coverage is valid only for the selected term (1 month or 3 months) and does not automatically renew; a new policy must be purchased for continued coverage
- All repairs must be carried out at insurer-authorized repair centers; unauthorized repairs will not be reimbursed
- This policy is subject to the applicable insurance laws and regulations of Pakistan