

UStar - Life Insurance Plan

Introducing the UStar Life Insurance Bundle

This bundle offers substantial financial protection to the policyholder's family. It covers natural death, accidental death, and permanent disability

Life Insurance Details

Bundle Price	PKR 180
Claim Amount	PKR 200,000
Permanent Disability	PKR 100,000
Coverage Duration	1 Week
Coverage	Natural Death cover, Accidental Death cover, Permanent disability.

Provider Details

WEBDOC in partnership with underwriter DIGI Insurance Company is providing the product for UPaisa users.

Key Features

- **Comprehensive Cover:** Covers both Natural and Accidental death, plus Permanent Disability.
- **Financial Relief:** Lump sum payout to the Next of Kin
- **Fast Settlement:** Standard claim settlement within 7 working days of complete document submission

Coverage & Eligibility

- **Age Limit:** 18 to 65 years
- **One Policy:** Only one subscription per mobile number and person.
- **Waiting Period:** 7-day waiting period after subscription.
- **Beneficiary:** Next of Kin registration is mandatory after subscription.
- **Validity:** Coverage corresponds to the bundle duration and is renewed with bundle activation.

Inclusions

- Death from accidental cause
- Permanent disability due to accidental cause

Exclusions

- Suicide or attempted suicide
- Kidnapping for ransom
- Any death arising from intentional self-harm or reckless behaviour will not be covered

- This includes but is not limited to skydiving, paragliding, rock climbing, motor racing, and similar high-risk activities, unless specifically covered under the policy
- If the insured was on active duty in the armed forces, paramilitary, or law enforcement during the event causing death
- No claim shall be payable if death was directly or indirectly caused by a known or pre-existing disease, mental illness, or medical condition not disclosed at the time of policy issuance
- This policy only covers accidental death. Any death resulting from natural causes, sickness, or disease, or without taking safety measures (Not Wearing Helmets/ Seat Belts) is excluded
- No benefit shall be payable if the death occurs outside Pakistan
- Claims not reported within the prescribed time period or without complete documentation shall be inadmissible.
- Death while under influence of alcohol/drugs
- No benefit shall be payable if the death occurs while the insured is engaged in any criminal, illegal, or unlawful act.
- Death due to war, riots, or declared emergencies and Terrorism
- No benefit shall be payable under this Policy if the nominated beneficiary/claimant has been formally disowned by the Policyholder (insured person) prior to the date of death.
- Active duty in armed forces or law enforcement during the event causing death

Claim Process

1. **Initiate:** Notify claim via the 051-8466336 to initiate a claim
2. **Submit:** Submit required documents digitally 03346660481
3. **Verification:** Verification of claim and MSISDN confirmation
4. **Payout:** If approved, payment is sent to wallet account. If rejected, you'll be notified via SMS or call with the reason.

Required Documents

- Death certificate or medical certificate (with physician's registration number & cause of death)
- CNIC picture (Both sides) of deceased and claimant
- Relationship proof with Next of Kin
- Police Incident Report (for accidental death claims)
- SIM ownership verification

