

Bike Insurance

Bike Insurance		
Plan	Price	Features
Monthly	PKR 150	Insurance Cover PKR 50,000 (PKR 15,000 for Accidental Bike Repair, PKR 35,000 for Accidental Hospitalization) RSA for Rwp/IsI
Yearly	PKR 1,499	Insurance Cover PKR 75,000 (PKR 25,000 for Accidental Bike Repair, PKR 50,000 for Accidental Hospitalization) RSA for Rwp/

Disclaimer: Webdoc in partnership with our underwriter TPL insurance company is providing the product. This is a recurring payment model.

1. Coverage Limitations:

- Fire, loss, and theft are excluded from coverage.
- Coverage is applicable only in the event of a Road Traffic Accident (RTA), as defined by the terms of this policy.

2. Eligibility Criteria:

- The policyholder must be a licensed holder.
- The policyholder must be the owner of the insured bike.
- Age of the policyholder must be between **18 and 59 years**.
- The insured bike must be used solely for domestic or transportation purposes, excluding involvement in racing or other activities.

3. Exclusions:

- Excluded perils include war, strikes, riots, civil commotion, and any natural or man-made disasters leading to a declaration of a state of emergency on a local or national level.
- Coverage does not extend to preexisting conditions (accidents/damages/hospitalization) of the insured bike and insurer.
- Services related to vehicle modification or customization are not covered.
- Routine maintenance services such as oil changes, tire rotations, or battery replacements are excluded.
- Vehicles used for commercial purposes, such as Bykea or Careem, etc., are not covered.
- Services performed at repair shops or dealerships, including repairs or maintenance, are excluded.

4. Claims Process:

- All claims must be filed Via Whatsapp within a maximum of **15 days** from the date of the **Road Traffic Accident (RTA)**.
- The following documents are required to raise a claim:
 - Registration Book of the insured bike.
 - Police report documenting the RTA.
 - Valid license of the policyholder.
 - National Identity Card (CNIC) of the policyholder.
 - Repair receipts where applicable.
 - Hospital admission, bills, discharge slip, and emergency bills in case of RTA-related injuries.
- Upon completion of the required documentation, claims will be processed and paid within **15 days**.