

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

Car Document Loss Insurance - Product Details

This insurance product is designed to provide financial assistance to car owners in Pakistan for reissuing lost vehicle documents. It simplifies the process of document recovery by covering the expenses incurred due to the loss while ensuring transparency and affordability.

POCKET SIZE INSURANCE	INSURANCE LIMITS	Monthly Premium	Benefits
Car documents Insurance	up to Rs. 50,000	PKR 100	Loss of car documents

1. Key Features

1. Loss of Car Documents Covered

- Provides financial reimbursement for the expenses required to reissue lost car documents, including:
 - Registration Certificate (RC).
 - Smart Card

2. Duplicate Document Expense Coverage

- Full or partial reimbursement for costs incurred in obtaining duplicate documents, including official fees and urgent processing charges.

3. FIR Requirement

- Filing a **First Information Report (FIR)** with the local police is mandatory to initiate the claims process. This ensures authenticity and prevents fraudulent claims.

4. Ownership Requirement

- The insured vehicle must be registered under the **policyholder's name** to be eligible for the insurance claim.

5. Token Tax Status Requirement

- All applicable **Token Taxes** must be up-to-date to file a claim. This ensures the vehicle complies with government regulations.

6. Fast & Convenient Claim Process

- Claims can be submitted digitally through a mobile app, web portal, or WhatsApp for user convenience.

2. Exclusions

The following scenarios are not covered under this insurance plan:

1. Commercial Vehicles Excluded

- Coverage is only available for **privately owned vehicles**. Vehicles used for commercial purposes such as taxis, trucks, or delivery vans, etc are not eligible.

2. Loss Caused by Gross Negligence

- Claims will not be honored if the loss occurs due to negligence, such as:
 - Leaving documents in an unlocked car.
 - Failing to take reasonable precautions to secure documents.

3. Intentional Loss or Fraudulent Claims

- If the loss of documents is found to be deliberate or the claim is fraudulent, it will be rejected.

4. Non-Payment of Token Tax

- Claims will not be processed if the vehicle's Token Tax payments are overdue or unpaid.

5. Expired Insurance Policy

- Losses incurred while the insurance policy is inactive or expired will not be covered.

6. Pre-existing Losses

- The insurance does not cover losses that occurred before the policy activation date.

7. Non-Standard Documents

- Loss of supplementary items such as photocopies, toll receipts, or parking permits, etc are excluded from coverage.

3. Eligibility Criteria

1. Ownership Requirements

- The vehicle must be registered under the **policyholder's name** at the time of policy activation and claim filing.

2. Private Vehicle Only

- Only **private cars** are eligible for this policy. Commercial vehicles are excluded.

3. Up-to-Date Token Tax

- The vehicle's Token Tax must be fully paid and up to date. Supporting evidence may be required during the claim process.

4. Geographical Coverage

- The insurance is valid for vehicles registered in **Pakistan** and for documents lost within the country.

5. How to File a Claim

1. Report the Loss

- File an **FIR** with the local police immediately within 24 hours of incident after the loss of documents.

2. Prepare Documentation

- Gather the following documents to initiate the claim:
 - FIR copy.
 - Vehicle registration details.
 - CNIC of the policyholder.
 - Proof of Token Tax payment.

3. Submit the Claim

- Submit the required documents via:
 - **Mobile App**: Upload scanned copies.
 - **WhatsApp**: Send documents to the dedicated claim number.
 - **Web Portal**: Fill out the claim form and upload documents.

4. Claim Processing

- The claim will be reviewed and processed within **3-5 working days**.

5. Reimbursement

- Approved claims will be reimbursed directly to the policyholder's **bank account, JazzCash, or Easypaisa wallet**.

6. Why Choose This Product?

- **Affordable Premiums:** PKR 100/Montly, this is a cost-effective solution for car owners.
- **Comprehensive Coverage:** Protects against financial loss due to misplaced or stolen car documents.
- **Fast Claims:** Digital claims processed within 3-5 days for convenience.
- **Trusted Support:** Dedicated helpline for assistance throughout the claim process.

8. ELIGIBILITY & ENROLMENT:

- Applicants are eligible to apply for this insurance Plan under the Policy if Applicants meet ALL the criteria set out below:
- All Eligible Applicants shall be natural persons. Corporations, partnerships and businesses shall not be eligible for coverage under this Policy.
- All Eligible Applicants shall be a minimum of eighteen (18) years of age and a maximum of fifty-nine (59) years of age at the time of registration.
- A waiting period of 7 days applies.

9. MISTAKE IN AGE:

- The Company shall only pay Insurance Benefits based on the disclosed age of the Insured. With the onus on the customer for incorrect disclosure the Company shall not be liable to pay any benefit under this Policy in that case.

10. INTENTIONAL FALSE STATEMENTS OF THE INSURED:

- In the event of any concealment or misrepresentation the insurance Policy shall become null and void with respect to the relevant Insured.

11. NOTICE OF CLAIMS:

The Company shall be notified of the occurrence of the Insured Claim as soon as possible, but not later than 15 (FIFTEEN days) from the date of loss, which shall be treated as time-barred and the Company shall not be bound to pay the Claim.