

Income protection

Income Protection Insurance - Features & Benefits:

Product Plans	Product Price	Benefits
Daily Plan (Auto Payment)	PKR. 1 daily	Up to 10,000 IPD every month (max Rs.500/day), max 20 days a month
Monthly Plan (Auto Payment)	PKR 150	Up to 20,000 IPD every month (max Rs.2,000/day), max 10 days a month
6 Month (Auto Payment)	PKR. 350	Up to Rs.50,000 for 6 month (Max Rs.2,000/day), max 25 days in 6 months
Yearly Plan (Auto Payment)	PKR. 700	Up to Rs.50,000 for 12 month (Max Rs.2,000/day), max 25 days in 1 year

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

POLICY TERMS & EXCLUSIONS

- All plans are auto renew for next **5 years** or till attainment of maximum covered age of the customer whichever comes earlier.
- Pre-existing conditions are not covered.
- Cosmetic or surgical procedures are not covered.
- Regular medicine & SI(Surgical Instruments) doesn't fall under IPD.
- MMC(Major Medical Care) & DD(Dread Diseases) cover will apply under IPD admission cover Only.
- Hospitalization include any and all diseases/disabilities, admission due to accident.
- Cover restricts to IPD; Patient must be admitted at least 24 hours on Bed to avail cover.
- Day care surgeries or any admission less than 24 hours including emergencies are not covered.
- Maternity admissions or any related surgeries are excluded
- Policy can be **reversed within 15 days** after subscription only for 6 month and annual plan.
- If the product price changes, the new rates will be apply equally to all policy holders

DOCTORS CONSULTANCY & TIMING:

Doctors services are available from Monday - Saturday 9:00am - 9:00pm.

CLAIMS PAYMENT:

Claim payment TAT is **15 working days** after complete documents submission.

REQUIRED DOCUMENTS:

- CNIC Copy (Both sides)
- Treatment details/Doctor's prescription
- Admission & discharge slip
- Proof of income loss/salary deduction
- Lab reports, if any
- MSISDN & Easypaisa account

Customer will call on 3737 / 042-111-003-737 / 0344-3333737 intimate about **claim/complaint** or can email all these documents on whsclaims@webdoc.com.pk