

Livestock Insurance

Livestock Insurance				
Product	Daily Price Including Tax			Description
Livestock Insurance	4	8	12	Daily price variants for livestock insurance coverage from PKR 20k to 60k lump sum Incase of health treatment T&C applies

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

Key policy terms:

Customer MSISDN required for policy generation
 Waiting period of **7 days** is applicable
 Only one subscription per phone and per person
 Claim should be made within **15 days** of hospitalization

EXCLUSIONS/INCLUSIONS

- Pre-existing conditions are not covered.
- General OPD is covered and need prescriptions and bills to be paid as per limits
- Natural or accidentals deaths are not covered
- One phone number can have one insurance only
- For procedures prescriptions are required and access is **Rs. 3000/-**
- 50% cost of vaccinations are covered.
- Pregnancies and births are not covered
- Payment of claims is subject to exclusions, as outlined below. Live stock Cover shall not cover
- Deaths in War, strikes, riots, civil commotion and any natural or man-made perils(including chemical, nuclear, biological, and radiological)
- If there are no initial pictures or No pictures at time of claims
- If the pictures are not matched
- Any other reason for which insurance company believes that the claim should not be paid.
- Livestock which is part of fighting or race or any other similar events participants are not covered and
- excluded from policy
- Pregnancies and births are not covered

Eligibility & Enrolment

Applicants are eligible to apply for a Livestock Insurance Plan under the Policy if Applicants meet All the

criteria set out below:

(1) All Eligible Applicants shall be natural persons. Corporations, partnerships and businesses shall not be

eligible for coverage under the Policy.

(2) All Eligible livestock are healthier and lower than their average last **2 years of age**

If the Applicant wishes to apply for and subscribe to a Plan under this Insurance Policy, the Applicant will be required during the registration process to:

- I. Acknowledge that the Applicant has read and understood the terms of the Policy
- II. confirm that the Applicant meets the eligibility criteria
- III. the Insurance Benefits payable are subject to the Applicant's confirmations being true and correct;
- IV. if the Applicant's confirmation is untrue or incorrect, no Insurance Benefits will be payable, and the End User Price the Subscriber paid will not be refunded.

Notice Of Claims

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

(2) For each Claim reported, the Company shall obtain:
From the Claimant:

- Veterinary doctor prescription
- Medical bills
- Owner`s CNIC Both Sides

If there is a dispute, suspected fraudulent activity on the claim or a unique situation which requires further clarification, the payment period can be extended but shall not exceed ten (10) working days, or as long as the dispute takes to resolve in the legal system.