Mobile Takaful

Terms & Conditions

Key Policy Terms

- Customer Account numbers and Phone IMEI required for effect each Takaful.
- A waiting period of thirty (30) days is applicable before Takaful cover becomes effective.
- Only one (1) Takaful subscription per phone and per person.
- After claim, Takaful will be terminated.
- Reversal period for subscriber is 14 days.
- Theft & Burglary are covered under Takaful policy, provided that an FIR shall be required in the event of lodgment of any claim.
- Coverage is available for new as well as old phones.
- Only PTA approved phones are eligible for takaful.

Exclusions

Payment of claims is subject to exclusions, as outlined below. Mobile Insurance Cover shall not cover

- Any Pre-damaged Screen
- Already Lost or Stolen phones
- Purposely broken phones

Eligibility & Enrolment

Applicants are eligible to apply for a Mobile 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 the Policy.
- All Eligible Applicants shall be a minimum of eighteen (18) 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:

- Acknowledge that the Applicant has read and understood the terms of the Policy
- Confirm that the Applicant meets the eligibility criteria

The Insurance benefits payable is subject to the Applicant's confirmations being true and correct; and 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.

Claim Process

- Will be lodged through the Service Provider's Platform, phone call or WhatsApp directly to the Service Provider.
- Will be settled directly with the claimants within five (5) working days of document submission.
- End-to-end support and handholding will be provided by the Service Provider to the claimant.
- The claim will be settled on market value of the phone screen repair of same make and model.
- Claim should be made within fifteen (15) days of damage/ loss.

Required Documents

2. CNIC (both sides)
3. Picture of IMEI Number of the phone or pre-registration before the event of claim
4. Police Report (FIR, in case of theft/ robbery/ burglary)
5. Any Original Proper Bills to be claimed (in case of damaged phone)
6. Picture/Proof of damage on the phone
7. Picture of repaired phone with IMEI on the screen