

## CNIC Insurance

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

### CNIC Loss Protection Insurance

POCKET SIZE INSURANCE	INSURANCE LIMITS	Monthly Premium	Benefits
CNIC Cover	up to Rs. 10,000	PKR 20	Loss, and stolen of CNICs

#### Overview:

CNIC Loss Protection Insurance provides financial assistance and peace of mind to individuals who face the inconvenience of losing, damaging, or having their CNIC (Computerized National Identity Card) stolen. This product is specifically designed to cover the cost of obtaining duplicate documents while ensuring ease of claims processing.

#### Key Features:

##### 1. Coverage for Loss, or Theft of CNIC:

- Financial reimbursement for the reissuance of a lost or stolen CNIC.
- Covers instances where the CNIC is misplaced, or stolen within Pakistan.

##### 1. Duplicate Document Expense Coverage:

- Full reimbursement of NADRA's charges for reissuing a duplicate CNIC, including urgent or executive processing fees, within the insurance limit.

##### 1. Hassle-Free Claim Process:

- Claims processed within **3-5 business days** after approval.
- Simple and transparent process requiring minimal documentation.

##### 1. Nationwide Coverage:

- Protection is valid for CNIC losses occurring **anywhere in Pakistan**, including urban and rural areas.

##### 1. Waiting Period:

- A **7-day waiting period** applies to the policy before claims can be made to prevent misuse or fraudulent claims.

#### 1. **Digital Claims Submission:**

- Claim filing through WhatsApp, mobile app, web portal for quick and convenient service.

#### **Exclusions:**

##### 1. **Gross Negligence:**

- Claims will not be entertained if the loss occurred due to negligence, such as:

##### 1.

- - Leaving the CNIC in an unlocked vehicle.
  - Not safeguarding the CNIC in public spaces.

##### 2. **Unreported Losses:**

- Claims cannot be processed if the CNIC loss, or theft is not reported to the local authorities (FIR not filed) within 24hours of incident.

##### 1. **Intentional Loss or Fraudulent Claims:**

- Any loss caused intentionally by the insured will not be covered.
- Fraudulent or false claims will result in policy cancellation.

##### 1. **Expired CNICs:**

- Loss of CNICs that are already expired or invalid is not covered.

##### 1. **Partial Loss:**

- Claims will not be entertained for partial losses, such as damage to the CNIC (e.g., broken, scratched, or faded cards)

##### 1. **Outside Pakistan:**

- CNIC loss, stolen occurring **outside Pakistan** is not covered under this policy.

##### 1. **No Coverage for Postal/Delivery Loss:**

- Loss of CNIC during courier/postal delivery for any purpose is not covered.

#### 8. **Exclusion for Natural Disasters:**

- Loss of CNIC due to natural disasters (e.g., floods, earthquakes, or fires) is not covered.

#### **Eligibility:**

##### 1. **CNIC Ownership:**

- The insured individual must be the **legal holder of the CNIC**. Policies cannot be purchased for CNICs belonging to others.

##### 1. **Coverage Area:**

- The CNIC loss must occur **within Pakistan**.

##### 1. **Age Limit:**

- Open to all Pakistani nationals aged **18 and above**, holding a valid CNIC.

##### 1. **FIR Requirement:**

- Filing an **FIR** within 24 hours of incident is mandatory to claim reimbursement for lost, or stolen CNICs.

##### 1. **Policy Activation:**

- The policy is active after a **7-day waiting period** from the date of purchase.

#### **Claim Process:**

##### 1. **Report the Loss**

- File an **FIR** at the nearest police station, providing details of the lost or stolen CNIC.

##### 2. **Gather Required Documents**

- CNIC copy (if available).
- FIR copy.
- NADRA duplicate processing receipt and bills.

##### 3. **Submit the Claim**

- Submit the claim through the **mobile app, WhatsApp, or customer portal**.

##### 4. **Step 4: Claim Approval & Reimbursement**

- Claims are processed within **3-5 business days** of submission.

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

#### **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 aged **18 and above**, holding a valid CNIC at the time of registration.
- A waiting period of **7 days applies.**

#### **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.

#### **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.

#### **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.