

Health Takaful

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

Pricing			
Plan type*	Premium (Exclusive of Taxes)	Daily Hospitalization Benefit	Accidental Disability Benefit
Monthly – Basic	PKR 100	PKR 3,333	PKR 100,000

POLICY TERMS & EXCLUSIONS

- 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 Disease) cover will apply under IPD admission cover Only.
- 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.
- No Maternity Cover apply.
- Claims will be calculated according to the normal charges of the hospital in the city where the claimant reside.
- The maximum limit for surgeon fees is Rs. 10,000/- in the case of surgical procedures. Other charges such as anesthesia and operation room charges will be calculated at standard rates.
- In case of a disease related to fever, claimants must provide a PCR/corona report.
- Nursing charges are not payable.

- Medicines upon discharge are not covered.
- Food charges are excluded.
- A 7-day waiting period is applied.
- Hospitalization counts after admission and overnight stay for more than 24 hours.

CLAIMS PAYMENT:

- Claim payment TAT is 5 working days after complete documents submission.

REQUIRED DOCUMENTS:

1. CNIC Copy (Both sides)
2. Treatment details/Doctor's prescription
3. Admission & discharge slip
4. Payment receipt/bills (payment paid by patient/customer in hospital)
5. Lab reports, if any
6. MSISDN & Bank/ Wallet account

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 discharge, which shall be treated as time-barred and the Company shall not be bound to pay the Claim.

Customer will call on 0518848808 intimate about **claim/complaint** or can email all these documents on support@webdoc.com.pk