

Mobile Insurance

Mobile Theft and screen damage insurance							
Daily		Monthly		Yearly			
Premium	Coverage Up to	Premium	Coverage Up to	Premium	Coverage Up to		
PKR 15	PKR 30,000	PKR 300	PKR 30,000	PKR 2,750	PKR 30,000		
PKR 20	PKR 40,000	PKR 400	PKR 40,000	PKR 3,650	PKR 40,000		
PKR 25	PKR 50,000	PKR 500	PKR 50,000	PKR 4,550	PKR 50,000		
PKR 30	PKR 60,000	PKR 600	PKR 60,000	PKR 5,450	PKR 60,000		
PKR 35	PKR 70,000	PKR 700	PKR 70,000	PKR 6,350	PKR 70,000		
PKR 40	PKR 80,000	PKR 800	PKR 80,000	PKR 7,250	PKR 80,000		
PKR 45	PKR 90,000	PKR 900	PKR 90,000	PKR 8,150	PKR 90,000		
PKR 50	PKR 100,000	PKR 1,000	PKR 100,000	PKR 9,050	PKR 100,000		
PKR 55	PKR 110,000	PKR 1,100	PKR 110,000	PKR 9,950	PKR 110,000		
PKR 60	PKR 120,000	PKR 1,200	PKR 120,000	PKR 10,850	PKR 120,000		

PKR 65	PKR 130,000	PKR 1,300	PKR 130,000	PKR 11,750	PKR 130,000		
PKR 70	PKR 140,000	PKR 1,400	PKR 140,000	PKR 12,650	PKR 140,000		
PKR 75	PKR 150,000	PKR 1,500	PKR 150,000	PKR 13,550	PKR 150,000		

Daily and monthly payments are installments for yearly product, and claims are paid on a pro rata basis

Mobile Theft Insurance

Monthly Premium		Coverage	Yearly Premium		Coverage
PKR. 200		Up to PKR. 30,000	PKR. 2000		Up to PKR. 50,000
PKR 400		Up to PKR. 60,000	PKR. 4000		Up to PKR. 100,000

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

Key Policy Terms & Exclusions

- Only one subscription per phone and per person at a time
- Claim should be made within **15 days for damage & theft**
- SIM/MSISDN should be in the name of the claimant

Exclusions

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

1. Any Pre-damaged Screen.
2. Already Lost or Stolen phones.

3. Forcedly or purposely broken phones.
4. Customer Account numbers and Phone IMEI required
5. Waiting period of **7 days** is applicable
6. Only one subscription per phone and per person. After claim, insurance will be terminated
7. Claim should be made within **15 days of damage**
8. Theft & Burglary are covered – First investigation report Required
9. Coverage is for new as well as old phones on pro rata basis
10. Non PTA phones are not covered

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 are 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.
- After purchasing the Insurance Policy, you need to send IMEI number along with your MSISDN number to given WhatsApp 0343-5619973. This should be a picture of the IMEI number taken from your phone. Only IMEI number is not acceptable. Alternatively, you may contact the helpline and register your IMEI number against your MSISDN number to be eligible for the claim.
- **Waiting period of 7 days apply.**

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

Required Documents/Detail for claims:

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

- CNIC copy Both Sides
- Picture of IMEI Number of the phone or pre-registration before the event of claim
- Police Report – In case of theft
- Any Original Proper Bills to be claimed in case of damaged phone. – Damaged phone Only

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.

Termination Of Individual Insurance

- The insurance of an Insured shall automatically terminate at the earliest time below:
- Upon payment of the claim or
- Upon cancellation or withdrawal of subscription

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