

Mobile 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)	Coverage (Screen damage, theft & Burglary)
Annual – Basic	PKR 500	PKR 10,000
Annual – Gold	PKR 1,000	PKR 20,000
Annual – Platinum	PKR 2,000	PKR 30,000

Key Policy Terms.

- Only one subscription per phone and per person at a time
- Theft & Burglary are covered under Takaful policy, provided that an FIR shall be required in the event of lodgement of any claim.
- Coverage is available for new as well as old phones.
 - Claim should be made within **15 days for damage & theft**
 - SIM/MSISDN should be in the name of the claimant
- Waiting period of thirty (30) days is applicable before Takaful cover becomes effective.
- After claim, Takaful will be terminated

Policy terms & Exclusions

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 thirty (30) days is applicable before Takaful cover becomes effective.
6. Only one subscription per phone and per person. After claim, Takaful 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 Takaful 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 Takaful 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 Takaful Benefits payable are subject to the Applicant's confirmations being true and correct; and
 - If the Applicant's confirmation is untrue or incorrect, no Takaful Benefits will be payable, and the End User Price the Subscriber paid will not be refunded.
- After purchasing the Takaful Policy, you need to send IMEI number along with your MSISDN number to given WhatsApp 0346-8602930. 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.
- Claim will be settled on market value of the phone screen repair of same make and model.
- **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 Takaful

- The Takaful 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 **0518848808** intimate about **claim/complaint** or can email all these documents on **support@webdoc.com.pk**