

Passport Insurance

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

Product Overview:

The Passport Protection Plan is a micro-insurance product designed to offer financial assistance and peace of mind in case of the **loss, damage, or theft** of a passport. Tailored for the Pakistani market, it provides coverage for expenses incurred while obtaining a duplicate passport and ensures customers are supported during such stressful situations.

POCKET SIZE INSURANCE	INSURANCE LIMITS	Monthly Premium	Benefits
Passport insurance	up to Rs. 50,000	PKR 75	Loss, damage, and Stolen of Passports

1. Key Features:

Coverage:

- **Loss of Passport:**
Financial coverage for passports lost due to misplacement or theft within Pakistan.
- **Damage to Passport:**
Reimbursement of expenses incurred to replace a damaged passport that is no longer usable.
- **Theft of Passport:**
Covers the cost of replacing a stolen passport after filing an FIR.

Duplicate Passport Expenses:

Covers all government fees and service charges required to reissue a duplicate passport, including:

- Passport reissuance fees at the passport office.
- Processing charges for urgent reissuance requests (if applicable).

Waiting Period:

- A **7-day waiting period** applies after purchasing the policy to ensure fair claims processing.

Exclusively for Passports Issued in the Insurer's Name:

- Coverage is only applicable for passports issued in the name of the insured individual.

Quick Claim Settlement:

- Claims processed and reimbursed within **7-10 business days** after submission of all required documents.

Exclusions:

The following scenarios are **not covered** under the Passport Protection Plan:

1. Loss Caused by Gross Negligence:

- Leaving your passport in an unsecured or easily accessible location, such as an unlocked vehicle, public space, or unattended bag.

2. Pre-existing Loss:

- Passports that were lost, damaged, or stolen before the insurance policy was purchased.

3. Loss Outside Pakistan:

- Coverage is limited to incidents of loss, damage, or theft occurring **within Pakistan**. Losses outside Pakistan are excluded.

4. Non-Compliance with Legal Requirements:

- Failure to file an FIR with the local police or provide proof of loss.

5. Fraudulent or Intentional Damage:

- Deliberate destruction, mutilation, or fraudulent claims related to passport loss.

6. Non-Passport Documents:

- Loss of non-passport documents such as **national ID cards, visas, or travel permits** is not covered.

7. Force Majeure Exclusion:

- Losses caused by natural disasters, terrorism, war, or civil unrest are excluded

8. Loss During Shipment or Courier:

- If the passport was lost while being shipped or couriered, claims are not covered

Eligibility Criteria:

General Eligibility:

- The policyholder must be a **Pakistani citizen** with a valid CNIC.
- Coverage is only applicable for passports issued in the policyholder's name.

Age Limit:

- Available for individuals aged **eighteen – 18 years** and a maximum of **fifty-nine (59) years** of age at the time of registration.

Residency:

- Coverage is only valid for residents of Pakistan.

Valid Passport:

- The insured passport must be **valid and not expired** at the time of the claim.

FIR Submission:

- An **FIR (First Information Report)** must be filed with the local police station within **24 hours of the incident** and submitted during the claim process.

How to Claim:

1. File an FIR:

- Report the loss, theft, or damage of the passport to the nearest police station within 24 hours of the incident and obtain an FIR copy.

2. Gather Required Documents:

- Copy of the FIR.
- CNIC and a copy of the damaged passport (if available).
- Reissue documents copy

- Proof of expenses incurred for the reissuance (e.g., challan form, receipts, bank slips).
 - Statement of Events: A detailed written statement explaining the circumstances of the loss.
3. **Submit Claim:**
- Upload the documents via the **mobile app, WhatsApp, claim portal,**.
4. **Claim Processing:**
- Claims are reviewed within **3-5 business days**.
 - Reimbursement is provided within **7-10 business days** if the claim is approved.
5. **Receive Reimbursement:**
- Payments are made directly to the insured's **bank account, JazzCash, or Easypaisa wallet**.

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 (18) years of age and a maximum of **fifty-nine (59) years** of age 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.