

Mobile Insurance

PRODUCT DETAILS

WEBDOC in collaboration with the underwriters brings Mobile Phone INSURANCE coverage for the People of Pakistan.

In case of damage to mobile screen insurance and snatching is covered in this policy.

PAYMENT OPTIONS AND COVERAGE

Clients can pay on following basis and avail a MOBILE PHONE INSURANCE COVER.

PAYMENT OPTIONS	CHARGES	COVERAGE	CHARGES	COVERAGE	CHARGES	COVERAGE
Daily	2	10000	2	10000	2	10000
Weekly	12	10000	12	10000	12	10000
Monthly	60	10000	60	10000	60	10000
Bi-Annually	500	30000	500	30000	500	30000
Annually	1000	30000	1000	30000	1000	30000

ELIGIBILITY AND ENROLLEMENT

Applicants are eligible to apply for a Mobile Phone 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 and a maximum of sixty (60) years of age at the time of registration.
- 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:
 1. Acknowledge that the Applicant has read and understood the terms of the Policy
 2. Confirm that the Applicant meets the eligibility criteria.

INTENTIONAL FALS STATEMENT OF THE INSURED

- In the event of any concealment or misrepresentation the Policy shall become null and void with respect to the relevant Insured.
- 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.

COVERAGE

- Damage of mobile screen
- Snatching of mobile

EXCLUSIONS

- Wear and tear of the set(s) component(s) which includes the normal deterioration due to use.
- Shearing of antenna and Battery leakage.
- Loss or damage arising from wear and tear, gradual deterioration, depreciation, moth, vermin, any process of Cleaning *OR* restoring or action of light and NEGLIGENCE/MISHANDLING OF THE INSURED.
- Loss or damage arising from Atmospheric and Climatic Conditions other than lightning.
- Breakage of tortoiseshell glass or other brittle substance not due to fire or thieves.
- Battery, spare battery clip, battery chargers, Adapters, Electrical Electronics part(s) component(s) of the cellular set(s) are not covered for loss or damage arising as a result of breakdown blow up due to voltage surge and or part failure.
- Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, mutiny, revolution, insurrection, military or usurped power.
- Loss or damage from detention, confiscation, destruction or requisition by custom House or other officials or Authorities.
- Loss of mobile while left unattended in a parked car or public place.

NOTICE OF CLAIMS

The Company shall be notified of the occurrence of Insured Claim as soon as possible, but not later than 15 (Fifteen days) from the date of loss and his/her loss, which it shall be treated as time-barred and the Company shall not be bound to pay the Claim.

REQUIRED DOCUMENTS FOR CLAIMS

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

1. CNIC
2. IMEI Number
3. Pictures of Damage Mobile Phone
4. Repairer's Receipts
5. Purchase Receipts
6. Service No
7. FIR in case of Theft

CLAIMS SETTLEMENT PERIOD

Claims Payments will be made after receiving the documentation from the client as per below.

- All claims for Rs. 1 Policy will be paid in 15 working days.
- All other claims will be paid in 30 working days.

IN CASE OF DISPUTE IN CLAIMS

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 (15) working days, or as long as the dispute takes to resolve in the legal system.

TERMINATION OF INSURANCE

The insurance of an Insured shall automatically terminate at the earliest time below:

- Upon cancellation or withdrawal of subscription
- Claims Payments

WHATSAPP AND HELPLINE NO

Our services are available from Monday 09:00 A.M to Saturday till 09:00 P.M

- 0311-9271928 Whatsapp Number for claims documents

- 9362 Helpline Number

PRO-RATA TABLE FOR CLAIM PAYMENTS					
AMOUNT	BENEFIT	AMOUNT	BENFIT	AMOUNT	BENEFIT
2	10000	2	10000	2	10000
12	10000	12	10000	12	10000
60	10000	60	10000	60	10000
500	30000	500	30000	500	30000
1000	30000	1000	30000	1000	30000
2	10000	2	10000	2	10000
12	10000	12	10000	12	10000
60	10000	60	10000	60	10000
500	30000	500	30000	500	30000
1000	30000	1000	30000	1000	30000
2	10000	2	10000	2	10000
12	10000	12	10000	12	10000
60	10000	60	10000	60	10000
500	30000	500	30000	500	30000
1000	30000	1000	30000	1000	30000