

# Car Insurance

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Plan	Price	Features
Monthly	PKR 1,499	Insurance Cover PKR 200,000 (PKR 100,000 for Accidental Car Repair, PKR 100,000 for Accidental Hospitalization) RSA for Rwp/IsI
Yearly	PKR 14,999	Insurance Cover PKR 350,000 (PKR 150,000 for Accidental Car Repair, PKR 200,000 for accidental hospitalization) RSA for Rwp/IsI

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

## 1. Coverage Limitations:

- - Fire, loss, and theft are excluded from coverage.
  - Coverage is applicable only in the event of a Road Traffic Accident (RTA), as defined by the terms of this policy.

## 2. Eligibility Criteria:

- - The policyholder must be a licensed holder.
  - The policyholder must be the owner of the insured car.
  - Age of the policyholder must be between **18 and 59 years**.
  - The insured car must be used solely for domestic or transportation purposes, excluding involvement in racing or other activities.

## 3. Exclusions:

- - Excluded perils include war, strikes, riots, civil commotion, and any natural or man-made disasters leading to a declaration of a state of emergency on a local or national level.
  - Coverage does not extend to preexisting conditions (accidents/damages/Hospitalization) of the insured car and insurer.
  - Services related to vehicle modification or customization are not covered.

- Routine maintenance services such as oil changes, tire rotations, or battery replacements are excluded.
- Vehicles used for commercial purposes, such as Bykea or Careem, etc., are not covered unless specifically included in the policy.
- Services performed at repair shops or dealerships, including repairs or maintenance, are excluded unless specifically covered in the policy.

#### 4. Claims Process:

- - - All claims must be filed via whatsapp within a maximum of **15 days** from the date of the **Road Traffic Accident (RTA)**.
    - The following documents are required to raise a claim:
      - Registration Book of the insured car.
      - Police report documenting the RTA.
      - Valid license of the policyholder.
      - National Identity Card (CNIC) of the policyholder.
      - Repair receipts where applicable.
      - Hospital admission, bills, discharge slip, and emergency bills in case of RTA-related injuries.
      - Upon completion of the required documentation, claims will be processed and paid within **15 days**.