

## Car Key Insurance

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

Sr	POCKET SIZE INSURANCE	INSURANCE LIMITS	Monthly Premium	Benefits
1	Car Keys Insurance	up to Rs. 100,000	PKR 200	Lost and damage of Car Keys

### Key Features & Benefits:

#### 1. Key Replacement Coverage:

- Covers the cost of replacing damage, lost or stolen car keys.
- Includes the reprogramming of smart keys or key fobs.

#### 1. Remote and Immobilizer Reprogramming:

- Covers expenses for reprogramming immobilizers or keyless entry systems after key theft. Within the insurance limit.

### Quick Claims Process:

- Hassle-free claims submission via mobile app, online portal, or customer service hotline.
- Minimal documentation required.

### Eligibility Criteria:

- Vehicle must be insured under the policyholder's name.
- Available only for private vehicles.
- Smart keys and traditional keys are eligible.

### Exclusions:

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Following scenarios are not covered:

**1. Negligence:**

Keys left unattended in public spaces.

Misplacing keys at home, office, or private properties without evidence of theft.

**2. Pre-Existing Damage:**

Claims for keys already damaged before the insurance was purchased.

**3. Unauthorized Repairs:**

Costs incurred from repairs or replacements done without prior approval from the insurance provider.

**4. Cosmetic Damage:**

Scratches or wear and tear on the key that do not affect its functionality.

**5. Intentional Damage:**

If the loss or damage is proven to be intentional or fraudulent.

Loss during **off-road activities** or while engaging in motorsports.

**6. Duplicate Keys:**

Claims for additional or duplicate keys made for convenience.

Loss or theft of duplicate keys is excluded unless all sets of original keys are declared and verified at the time

of policy purchase.

**7. War or Natural Disasters:**

Loss or damage due to war, riots, or natural disasters like floods or earthquakes.

#### **8. Age of Vehicle**

Coverage is restricted to vehicles **not older than 12 years** from the date of registration.

Keys for vintage, antique, or unregistered vehicles are excluded.

#### **9. Key type covers:**

Only **original manufacturer keys** are covered under the policy.

**Aftermarket keys, custom keys, or non-standard replacements** are excluded from coverage.

#### **10. Unreported loss:**

Loss not reported to the local police and without an **FIR** is excluded

#### **Claims Process:**

1. Report the Loss/damage:  
Policyholders can report any loss/damage through the app/WhatsApp by submitting basic information and proof of the incident
2. Required Documents:  
Police report (incase of loss), receipts, or certifications ownership, CNIC, damage key picture (incase of damage )
3. Claim Assessment:  
The insurance team will assess the claim within **48 hours** of submission.
4. Claim Approval and Payout:  
Approved claims will be processed, and the payout will be made directly to the policyholder's account within **5 working days** after completion of document.

#### **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.