

# Mobile Screen Insurance T&C

## Terms & Conditions

Amount	MonthlyAmount	Cover/Year
4.5	90	10,000
9	180	20,000
13.5	360	30,000

### Exclusions:

- Payment of claims is subject to exclusions, as outlined below. Mobile Insurance Cover shall not cover.
- Any Pre-damaged Screen.
- Already Lost or Stolen phones.
- Lost phones.
- Forcedly or purposely broken phones.
- Payments less than 15 days in 2 months.

### Eligibility & Enrolment:

- Applicants are eligible to apply for a Mobile 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.
- 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:
  - acknowledge that the Applicant has read and understood the terms of the Policy.
  - Confirm that the Applicant meets the eligibility criteria.

- The 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.
- After purchasing the Insurance Policy, you need to send IEMI number along with your MSISDN number to given whatsapp. This should be a picture of the IEMI number taken from your phone. Only IEMI number is not acceptable. Alternatively, you may contact the helpline and register your IEMI number against your MSISDN number to be eligible for the claim.

**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:**

- Picture of IEMI Number of the phone or pre-registration before the event of claim
- Police Report / FIR – In case of theft
- Any Original Proper Bills to be claimed in case of damaged phone. – Damaged phone Only
- CNIC Both Sides-

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 Insurance**

- The insurance of an Insured shall automatically terminate at the earliest time below:
- Upon payment of the claim or
- Upon cancellation or withdrawal of subscription