

EFU Loyalty In-Ride Insurance Coverage

Introduction

For the first time, inDrive brings an innovative Life and Health Protection facility for its customers and drivers.

This comprehensive plan offers coverage for various unexpected situations, including accidental death and permanent total disability resulting from accidents, reimbursement for accidental medical expenses, funeral coverage, and ambulance expenses related to accidents. Additionally, it also provides a daily cash benefit tailored for drivers and includes telehealth consultation. This comprehensive coverage ensures the well-being of both passengers and drivers by offering them financial security in unfortunate events.

Features

- Provides Lump Sum benefits in case of accidental death, as well as for permanent total disability resulting from accidents.
- Reimbursement of medical expenses in case of an accident.
- Cash benefit to cover funeral costs.
- Reimbursement of ambulance costs for the passenger and driver if incurred any.
- Daily hospital cash benefit for drivers only.
- No condition of getting admitted to the hospital in case of medical expense benefit.
- Generous cash benefit amounts.
- Simple and easy-to-understand coverage.
- Fast and seamless, digital claims processing.

BENEFIT	AMOUNT (PKR)
Accidental Death Benefit	1,000,000
Permanent Total Disability Benefit	1,000,000
Medical Expense Benefit	100,000
Funeral Cost Benefit	100,000
Ambulance Cost Benefit	30,000
Daily Cash Benefit (for Drivers only)	1,000
1 Telehealth consultation per ride	

Terms & Conditions

- The insurance coverage lasts for the entirety of the customer's ride duration.
- For Drivers the insurance duration is for the whole day given they conducted at least one ride that day.
- The daily cash benefit for drivers will commence 24 hours following hospitalization and will be extended for a maximum of 30 days.
- Anyone who takes a ride will get a chance to get 1 Telehealth Consultation. As the number of rides increases accordingly the Tele-Health Consultation.
- All Ages are eligible.

Exclusions

Conditions in which a claim is not payable:

- Suicide, attempt to suicide, terrorism, self-inflicted injury, and illegal act of the member.
- Participating in exercises or operations while serving with either the armed or paramilitary forces or while performing any form of police duty.

FAQS

1. How do customers and drivers purchase this insurance coverage?

Both customers and drivers are automatically covered upon booking a ride; there's no need for them to purchase this plan separately. inDrive has already covered the cost of insurance for all its customers and drivers, providing it as a value-added service.

2. Does this provide coverage for Natural Death also?

No, this plan provides coverage for only accidental death.

3. What is the claim process?

For claims, please call EFU Life Assurance Ltd at UAN 042-111-333-033 or email at Support@mhealth.efulife.com or by post at Claims Department, EFU Life House Plot No 112 8th East Street, DHA Phase 1 Karachi.

4. Who is covered under this plan? Customer or Driver?

Both the customer and rider are covered under this plan.

5. When does the coverage start for the passenger?

Coverage will start as soon as the passenger enters the vehicle and the ride is started, till the ride is ended. In hindsight, the coverage for the passenger will last for the entirety of their ride's duration.

6. When does the coverage start for the driver?

The moment they start their first ride for the day, their coverage for that day starts.

7. If the customer is not admitted to the hospital, will he get medical reimbursement?

Only in case of accidental medical reimbursements, the customer can show his medical expense slips and get the reimbursement; he does not need to be admitted to the hospital for this reimbursement.

8. How many Tele-Health consultations are customers and drivers allowed to use?

They can have as many Telehealth consultation sessions as many rides they complete. Each ride allots you one session against that ride.

9. Under what conditions the claim will not be paid?

- Suicide and attempt to suicide, self-inflicted injury, and illegal act of the customer.

- Participating in exercises or operations while serving with either the armed or paramilitary forces or while performing any form of police duty.

Disclaimer

- EFU (Plan name) is underwritten by EFU Life-WTO, registered, and supervised by Pakistan's Securities and Exchange Commission. EFU Life-WTO is responsible for paying claims.
- EFU Life Assurance's Address: *EFU Life House, Plot No. 112, 8th East Street, Phase I, DHA, Karachi*
- InDrive will not be held responsible in case of any rejection of any claim. The product is pre-underwritten by EFU life.