

Hospital Cash Insurance Plan

Overview

Sudden Hospitalization can cause financial distress to you and your family. Even if the hospitalization is free (government, NGO, or Sehat Insaf card), there are other costs like loss-of-Income, medicines, food, transport etc. that you have to pay out of pocket.

This plan, in partnership with Zong and EFU Life, provides daily allowance for normal and double allowance for ICU & CCU hospitalization of the covered member.

Hospitalization due to any reason; illness, disease, accident, and maternity is covered under this plan.

How to Subscribe

Call **042-3339292** to subscribe for the plan. For info you may visit <https://waada.pk/>

Service provider

Zong (CM Pak) is the distribution partner and is only facilitating the offer.

Waada Digital Pvt Limited, a SECP licensed registered broker, is a corporate insurance agent and the service provider to the subscriber <https://waada.pk/>

EFU Life Assurance Limited is the insurance company underwriting this plan. <https://www.efulife.com/>

Packages

Daily benefits trigger every 24 hours of hospitalization paid as a lump sum on reimbursement basis:

Claim reimbursement = Number of days admitted in hospital x daily benefit

Daily premium (PKR) *	Daily Hospital Benefit	Daily ICC/CCU Benefit
1.5	1,000	2,000
3	2,000	4,000
4.5	3,000	6,000
6	4,000	8,000
7.5	5,000	10,000
9	6,000	12,000
10.5	7,000	14,000
12	8,000	16,000
13.5	9,000	18,000
15	10,000	20,000

*Daily premium is quoted without taxes. VAS taxes will apply

Maximum Hospitalization:

The maximum consecutive hospitalization and yearly limit is 30 days.

Successive Periods of Hospital Confinement:

hospitalization within 30 days of last hospitalization due to the same reason or illness as last shall not be covered.

Free Waada value-added services

1) 24/7 Doctor's Helpline

- Call **042-3-3339292**
- Press 3 for doctor's helpline

2) Pharmacy Discounts

- Show Waada activation message at pharmacies to avail discounts
- <https://waada.pk/pharmacy>

3) Lab Discounts

- Show Waada activation message at labs to avail discounts
- <https://waada.pk/labs>

Monthly coverage

Monthly coverage will be calculated according to the premium paid in the previous calendar month:

Daily limit this month = [Sum of subscription fee collected during last calendar month ÷ full subscription fee due in last calendar month] × Full daily limit

Documents required for claim

- Claimant Statement signed by the Insured Person
- Hospitalization record giving dates of admission and discharge, diagnosis and treatment given
- Physician's Statement
- Copy of CNIC of Insured Person
- Any other requirement deemed necessary by the company

Waiting Period

hospitalization due to sickness within **15 days** of enrollment date shall not be payable. There is no waiting period for accidental hospitalization.

Exclusions

No benefit shall be payable if the death or disability occurs as a result of:

- 1) Intentional self-inflicted injury, murder, or suicide attempt;
- 2) Pregnancy and any complications arising from pregnancy during the first nine (9) months from the ENROLLMENT DATE;
- 3) Elective treatments or failure to follow medical advice