

Accidental Insurance Plan

Overview

To save you & your family from the financial shock of an accident, Waada, in partnership with Zong and EFU Life, brings you Accidental Plan which provides a lump sum benefit on death and permanent disabilities due to accidents. It also pays for additional funeral expenses in case of a death claim.

How to Subscribe

Call **042-3-3339292** to subscribe for the plan.

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 premium (PKR) *	Accidental Death Benefit (PKR)	***Accidental Permanent Disability	**Accidental Temporary Disability	Funeral Coverage
2	200,000	200,000	100,000	20,000
4	400,000	400,000	200,000	40,000
6	600,000	600,000	300,000	60,000
8	800,000	800,000	400,000	80,000
10	1,000,000	1,000,000	500,000	100,000
12	1,200,000	1,200,000	600,000	120,000
14	1,400,000	1,400,000	700,000	140,000
16	1,600,000	1,600,000	800,000	160,000
18	1,800,000	1,800,000	900,000	180,000
20	2,000,000	2,000,000	1,000,000	200,000

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

** Temporary disability means any accidental disability stopping the subscriber from fulfilling occupational duties for a minimum of 45 days

***Permanent disability means accidental disabilities part of the list FAQs section and permanent in nature

Free Waada value-added services

- 1) 24/7 Doctor's Helpline**
 - Call **042-3-3339292**

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:

Coverage this month = [Sum of subscription fee collected during last calendar month ÷ full subscription fee due in last calendar month] × Full Benefit Amount

Documents required for claim

- Death Certificate issued by authorized Government body (for Death claims)
- Copy of CNIC of Nominee
- FIR and Postmortem report in case of Accidental Death (where required)
- Heir-Ship Certificate to establish claimant and deceased
- Claimant's Statement
- Succession certificate/Heirship certificate and Medical record confirming disability or dismemberment (in case of disability)
- Guardian-ship certificate (if beneficiary is a minor)
- Attending physicians report, FIR (in case of death or disability due to accident)
- Any other reasonable document deemed necessary by the company

Exclusions

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

- 1) Intentional self-inflicted injury, murder, suicide, and violation of law;
- 2) War, strikes, riots, civil commotion and any natural or man-made perils (including chemical, nuclear, biological, and radiological) that results in the declaration of a state of emergency on a local or national level.