

WAADA

Life Insurance Plan

Overview

Death is the ultimate truth and can happen any time due to any reason. Waada, in partnership with Zong and EFU Life, brings you Life Insurance Plan which pays a lump sum amount in case of death of the customer due to any reason.

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 premium (PKR) *	Death Benefit (PKR)
2.5	100,000
5	200,000
7.5	300,000
10	400,000
12.5	500,000

*Daily premiums are quoted without taxes. VAS taxes will apply

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:

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

- Copy of death certificate issued by NADRA/ Union Council
- Copy of CNIC of claimant and deceased
- Claimant's Statement
- Succession certificate/Heirship certificate and 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. Suicide, intentional self-inflicted injury, murder, 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 or emergency on a local or national level.