

Terms & Conditions

- All subscriptions and benefits payable under these plans will be in Pakistani rupees.
- Upon subscription, the user agrees to recurring amount charged or deducted as subscription from the bill monthly and auto-renewed until unsubscribed.
- In order to have full coverage under your plan, the subscription amount must be paid in full in the previous month.
- In case of non-payment of bill, policy will be cancelled.
- On-call consent given by the customer shall be considered as a legally binding agreement to subscribe for the plan.
- By enrolling in the plan, subscribers authorize PTCL to share their details available to the parties providing these services under these plans.
- The benefits offered under the plans will be governed by the terms and conditions contained in the group policy or policies issued by a registered insurance or a takaful company in Pakistan. The cover provided in the plans are underwritten by Habib Insurance Company Limited, also known as the underwriter. They are the ultimate party responsible to pay the claims.
- The plan is developed by Waada Digital Pvt Limited who is providing distribution, technology and administrative services under this arrangement.
- The term of the plans, including subscription amount is amendable and withdrawable by the supplier parties at any time. In such an event, the subscriber will be informed through an SMS, or any other manner as agreed between them.
- SMS notifications for subscribed services and service renewal may be sent anytime for 24 hours.
- Notice of claim under this plan must be given to Waada or the underwriter within 90 days of the claim occurrence.
- Claims are settled within 48 to 72 hours of all required documents being submitted. Claims will be processed and directly sent to the policyholder's e-wallet / bank account.

The policyholder can register their claim with Waada in three ways:

- Call UAN: 021-111-992-232 (111-9-WAADA)
- WhatsApp UAN
- Email: claims@waada.pk , customer.support@waada.pk

No benefit shall be payable if the hospitalization occurs resulting from:

- Intentional self-inflicted injury, murder, suicide or violation of law,
- 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.