

— PRODUCT PAPER

RSA & INSURANCE

Insurance and Roadside Assistance

Product Variant | Benefits | Value Added Services & Price



— Gari Chalao Aur Bayfikar Ho Jao:

RSA provides Roadside Assistance cover for your vehicle (2 or 4 wheeler). We fix the vehicle on the road, at home or if we can't fix it, we will take it to the preferred garage.

RSA is a 24/7 Service. Your safety is our priority. We also provide Auto and Bike insurance services with a variety of options, never before these are provided in Pakistan.

■ We are your **HUMSAFAR**, so Moj kero

We have several insurance companies on our panel. From AAA to BB+. All our underwriters deal with us only hence for customers RSA is the frontline. From complaints to claims, from services to assistance RSA is the one for the clients.

First time ever, RSA is introducing Roadside Assistance & Accidental insurance cover for Bikes in Pakistan. Over 3350+ accidents are directly or in-directly reported at hospitals every week throughout Pakistan. None of them are insured. There is no access for the bikers to insurance in Pakistan.

RSA is also providing options for customers to choose their preferred underwriters, some underwriters offer better rates and others offer quicker services . Hence there is always one for each client.

■ Choose kero !! baqi hum dekh lain gey

So, RSA Pakistan first Roadside Assistance and Insurance services to choose optional and a variety of services .

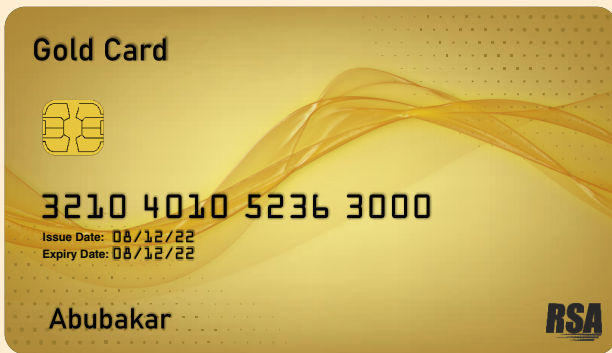
Please find our rates below:

RSA in collaboration with the underwriters brings In Pakistan's first ever subscription based Roadside Assistance & Insurance for your 2 and 4 wheelers.. Customers may choose to pay optional Daily, Weekly, monthly, Quarterly, 6 monthly or yearly to avail the RSA products.

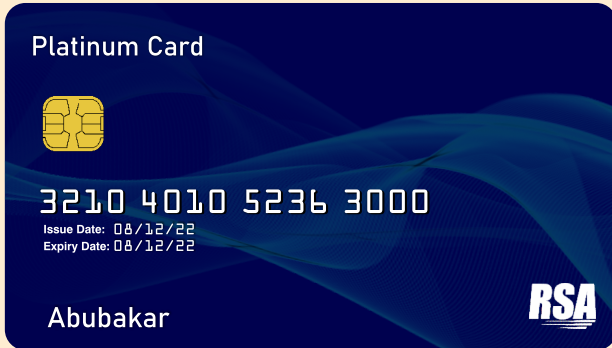
RSA is an Auto tech which aims to tackle roadside emergencies or breakdown. We are Pakistan's First subscription based Roadside Assistance company.



**Rs. 999/- per month or
Rs. 9,999/- per annum**



**Rs. 1,999/- per month
Rs. 22,000/- per annum**



**Rs. 2,999/- per month
Rs. 29,999/- per annum**



**Rs. 499/- per month
Rs. 4,999/- per annum**

Features of RSA in each subscription cards:

RSA Bike:



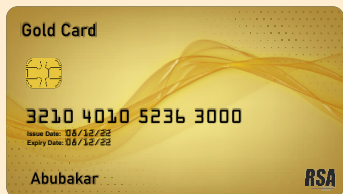
- Road & Home Side assistance
- Accidental Insurance for bike
- Accidental hospitalization for person(s) up to Rs. 20,000

RSA Silver



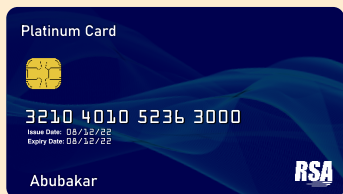
- Road & Home Side assistance

RSA Gold



- Road & Home Side assistance
- Personal RSA in any Car

RSA Platinum



- Road & Home Side assistance
- Accidental insurance up to Rs. 150,000
- Accidental Hospitalization Rs. 200,000

EXCLUSIONS

Payment of claims is subject to exclusions, as outlined below.

Health Insurance Cover shall not cover:

- Accidental covers only and exclude any pre-existing cover. Pre-existing is defined here as any diagnostics previously found before the date of the policy including waiting period.
- Any Dental procedures
- OPD all sorts but RTA. Any admission less than 24 hours and no overnight stay is considered as OPD and day care.
- Day care surgeries
- Cosmetic or any surgical procedures
- Regular medications such as Insulin etc
- Any Special Investigations which are not due to the admission.
- War, strikes, riots, civil commotion, driving in snow 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.

Nomination of Policy owner

- At time of Policy- The main policy holder can Nominate at time of policy that this is for his/her spouse, children or parents. The process of which will be by notifying Webdoc through WhatsApp, Call center or at time of purchase of policy.

Eligibility & Enrolment

Applicants are eligible to apply for a Health Insurance Plan under the Policy if Applicants meet ALL the criteria set out below:

- All Eligible Applicants shall be natural persons. Corporations, partnerships and businesses Employees who have been registered are eligible for coverage under the Policy.
- All Eligible Applicants shall be a minimum of five (5) years of age and a maximum of Seventy (70) years of age at the time of registration.
- If the Applicant wishes to apply for and subscribe to a Plan under this Insurance Policy, the Applicant will be required during the registration process to:
 - acknowledge that the Applicant has read and understood the terms of the Policy.
 - confirm that the Applicant meets the eligibility criteria:
 - a: the Insurance Benefits payable are subject to the Applicant's confirmations being true and correct; and
 - b: if the Applicant's confirmation is untrue or incorrect, no Insurance Benefits will be payable and the End User Price the Subscriber paid will not be refunded.
- All vehicles must be legal vehicles , registered under excise and government of pakistan and all drivers or riders hold a license to drive or ride.

Mistake In Age

The Company shall only pay Insurance Benefits based on the disclosed age of the Insured. With the onus on the customer for incorrect disclosure the Company shall not be liable to pay any benefit under this Policy in that particular case.

Intentional False Statements of The Insured

In the event of any concealment or misrepresentation the Policy shall become null and void with respect to the relevant Insured.

Notice Of Claims

The Company shall be notified of the occurrence of Insured Claim as soon as possible, but not later than 30 (Thirty days) from the date of discharge from hospital, which it shall be treated as time-barred and the Company shall not be bound to pay the Claim.

Notice Of Claims

The Company shall be notified of the occurrence of Insured Claim as soon as possible, but not later than 30 (Thirty days) from the date of discharge from hospital, which it shall be treated as time-barred and the Company shall not be bound to pay the Claim.

For each Claim reported, the Company shall obtain:

From the Claimant:

- Admission Slip of Hospital
- Discharge Slip of Hospital
- Any Bills to be claimed.
- CNIC Both Sides

If there is a dispute, suspected fraudulent activity on the claim or a unique situation which requires further clarification, the payment period can be extended but shall not exceed ten (10) working days, or as long as the dispute takes to resolve in the legal system.

Termination Of Individual Insurance

The insurance of an Insured shall automatically terminate at the earliest time below:

- Upon payment of the claim or
- Upon cancellation or withdrawal of subscription

Digital Experience !! App for android & IOS ! Ready to go

RSA app is for all users whether they are android or IOS based. We have our API and SDK's as per your needs. Our in-house tech team can tweak changes to make this available in your app , if required.

Experience the App:

