

**PLAN: Alternative Daily Assurance Plan**

Premium: BDT 10

Daily Assurance Pack	
Coverage Schedule	Coverage Amount (BDT)
Accidental Death	50,000
Accidental Indemnity	50,000
<b>Total Coverage</b>	<b>100,000</b>
<b>Premium</b>	<b>BDT 10</b>

**Coverage Period:** From purchasing time to 11:59 pm

**Covered Person:** Single

**Coverage Type:** Accidental death and accidental indemnity coverage

**Note:** Accidental Indemnity coverage is applicable as per the schedule of AI

**Accidental Indemnity Cash Back**

1. Only applicable for hospitalization due to accident
2. Benefits are applicable as per the following AI chart

**Accidental Indemnity (AI) Coverage**

SL.	Types of Accidental Hospitalization	Description of Disabilities due to Accident	Amount of Coverage (BDT)
1	Head Injuries	Severe collision impacts can cause a closed head injury. In that situation, the fluid and tissue inside the skull are damaged because of the sudden movement or impact of the head. Less severe closed head injuries often result in concussions, while the most severe impacts can cause brain damage.	At actual up to 100% of Sum-assured
2	2 <sup>nd</sup> & 3 <sup>rd</sup> Degree Burn	Second-degree (partial thickness) burns. Second-degree burns involve the epidermis and part of the lower layer of skin, the dermis. The burn site looks red, blistered, and may be swollen and painful.  Third-degree (full thickness) burns. Third-degree burns destroy the epidermis and dermis. They may	At actual up to 70% of Sum-assured

		go into the innermost layer of skin, the subcutaneous tissue. The burn site may look white or blackened and charred.	
3	Chest Injuries	These injuries can be more severe such as broken ribs or internal injuries. Drivers often experience chest injuries because of their position which allows very little freedom of movement	At actual up to 40% of Sum-assured
4	Fractures & Dislocation	Depending on the nature of the collision, injuries might be mere bruises or scrapes, but even breaks can occur.	At actual up to 20% of Sum-assured
*For Accidental Indemnity an insured will be entitled to receive only one claim - AI/Hospitalization (which is higher) one time for a particular incident.			

**Claim Process:****Documents Submission**

1. To avail any cash claim, claim documents have to submit digitally via Waadaa web portal/call center
2. Required documents have to attach during claim submission
3. Death claim have to submit by the nominee
4. Claims have to submit within 30 days of occurrence of the assured event (OPD/Hospitalization/Accidental indemnity/Death)

**Claim Documents****Death Claim**

1. Death Registration Certificate from local Councilor/Chairman
2. Death Certificate from hospital in case of death during hospitalization
3. Copy of NID of Nominee & policy holder
4. Hospital Discharge Certificate (If applicable)
5. Doctor's prescriptions (If applicable)
6. Copies of diagnosis reports and (If applicable)
7. Copies of Hospital Bills (If applicable)
8. FIR for accidental death (If applicable)
9. Nominee Bank Account details
10. GD/FIR in case of Police Case.

## **Accidental Indemnity (AI) Claim**

1. Doctor's prescriptions/advice for hospitalization
2. Hospital Discharge Certificate
3. All investigation/diagnostic test reports
4. Hospital treatment sheet
5. Hospital Bills
6. GD/FIR in case of Police Case.

## **Claim Settlement**

All claims will be processed and settled within ten (10) working days subject to receive all required documents related to submitted claim.

## **Claim Payment**

A/C payee cheque will be issued to the claimant (nominee/beneficiary) or payment will be transferred directly to beneficiary's mobile wallet (bKash/Rocket/Nagad). If the Nominee is a minor then the cheque or payment will be transferred to the legal guardian of nominee subject to receive all documents required to verify the legality of the guardian of nominee.