

BENEFITS - SCHENGEN COVER

Plan (Limits in USD)

Summary of Policy Coverage		Basic	Plus
1	Medical Expenses & Hospitalization Abroad	US\$ 50,000 with excess of US\$ 50	US\$ 100,000 with excess of US\$ 50
2	Accidental Death/Permanent Disablement	US\$ 50,000	US\$ 100,000
3	Loss of Credit Card	1000	1000
4	Emergency Dental Care	US\$ 600 with excess of US\$ 60	US\$ 600 with excess of US\$ 60
5	In-flight Loss of Checked-in Baggage	500	500
6	Delayed Departure	500	500
7	Trip Cancellation	500	500
8	Travel & stay over of one Immediate Family Member	US\$ 100/Day with a max. of 1,000	US\$ 100/Day with a max. of 1,000
9	Loss of Passport	300	300
10	Connection Services	Actual	Actual
11	Delivery of Medicines	Actual	Actual
12	Emergency Return Home following Death of Close Family Member	Actual	Actual
13	Long Distance Medical Information Service	Actual	Actual
14	Medical Referrals/ Appointment of Local Medical Specialist	Actual	Actual
15	Relay of Urgent Messages	Actual	Actual
16	Repatriation of Family Member Travelling with the Insured	Actual	Actual
17	Repatriation of Mortal Remains	1,000	1,000
18	Escort of Dependent Children	Actual	Actual
19	Transport or Repatriation in case of Illness or Accident	Actual	Actual
20	Location & Forwarding of Baggage and Personal Effects	Actual	Actual

PREMIUMS - SCHENGEN COVER

Duration of Cover	Max Stay	BASIC		PLUS	
		Individual	Family	Individual	Family
		PKR	PKR	PKR	PKR
One Week	7 Days	1,250	3,000	2,000	3,800
Up to 14 Days	14 Days	1,750	4,000	2,600	5,300
Up to 21 Days	21 Days	3,000	6,000	4,000	7,500
1 Month	31 Days	4,000	8,000	5,000	10,000
2 Months	62 Days	4,800	10,000	6,000	13,000
3 Months	92 Days	8,000	13,500	9,500	18,000
6 Months	92 Days	10,500	22,000	13,000	29,000
1 Year	62 Days	13,000	23,000	15,500	30,000
1 Year	92 Days	14,000	24,000	16,500	32,000

Terms & Conditions:

1. Gold and Platinum plans in worldwide excluding USA & Canada also cover in Schengen countries
2. Maximum age 85 years old
3. This premium is upto 65 years of age
4. For children upto 16 years, premiums are discounted by 50%
5. For age above 65 to 75 years, premiums are increased by 50%
6. For age above 75 to 80 years, premiums are increased by 75%
7. For age above 80 to 85 years , Premiums are increased by 100%
8. For winter and/or Summer Hazardous Sports premium will increased by 25%
9. Family means husband, wife and four children upto the age of 18
10. Pre - existing medical conditions are not cover.

The coverage is subject to the terms, conditions & exclusions of the specific cover as well to the General conditions and General exclusions of the policy wording provided herewith.