

BENEFITS - WORLDWIDE EXCLUDING USA & CANADA

Plan (Limits in USD)

Summary of Policy Coverage		Basic	Plus	Gold	Platinum
1	Medical Expenses & Hospitalization Abroad	10,000 with excess of US\$ 50	25,000 with excess of US\$ 50	50,000 with excess of US\$ 50	100,000 with excess of US\$ 50
2	Accidental Death/Permanent Disablement	10,000	25,000	50,000	100,000
3	Emergency Dental Care	600 with excess of US\$ 60	600 with excess of US\$ 60	600 with excess of US\$ 60	600 with excess of US\$ 60
4	In-flight Loss of Checked-in Baggage	500	500	500	500
5	Delayed Departure	500	500	500	500
6	Trip Cancellation	500	500	500	500
7	Travel & stay over of one Immediate Family Member	100/ Day with a max. of 1,000 with a max. of 1,000	100/ Day with a max. of 1,000 with a max. of 1,000	100/ Day with a max. of 1,000 with a max. of 1,000	100/ Day with a max. of 1,000 with a max. of 1,000
8	Loss of Passport	300	300	300	300
9	Connection Services	Actual	Actual	Actual	Actual
10	Delivery of Medicines	Actual	Actual	Actual	Actual
11	Emergency Return Home following Death of Close Family Member	Actual	Actual	Actual	Actual
12	Long Distance Medical Information Service	Actual	Actual	Actual	Actual
13	Medical Referrals/ Appointment of Local Medical Specialist	Actual	Actual	Actual	Actual
14	Relay of Urgent Messages	Actual	Actual	Actual	Actual
15	Repatriation of Family Member Travelling with the Insured	Actual	Actual	Actual	Actual
16	Loss of Credit Card	1,000	1,000	1,000	1,000
17	Repatriation of Mortal Remains	1,000	1,000	1,000	1,000
18	Escort of Dependent Children	Actual	Actual	Actual	Actual
19	Transport or Repatriation in case of Illness or Accident	Actual	Actual	Actual	Actual
20	Location & Forwarding of Baggage and Personal Effects	Actual	Actual	Actual	Actual

PREMIUMS - WORLDWIDE EXCLUDING - USA & CANADA

Duration of Cover	Max Stay	Basic		Plus		Gold		Platinum	
		Individual	Family	Individual	Family	Individual	Family	Individual	Family
		PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR
One Week	7 Days	550	1300	1000	2000	1,400	3,000	2,000	4,000
Up to 14 Days	14 Days	950	2000	1500	3000	1,900	4,000	2,900	5,500
Up to 21 Days	21 Days	1500	3100	2500	4500	3,000	6,000	4,000	7,500
1 Month	31 Days	1700	3500	3000	5500	4,200	8,300	5,000	10,000
2 Months	62 Days	2500	5500	4500	8500	5,000	10,500	6,300	14,000
3 Months	92 Days	4100	7500	6000	11500	8,500	13,500	10,000	18,500
6 Months	92 Days	7500	12500	10000	19500	11,000	23,000	13,500	30,000
1 Year	62 Days	9000	14500	12000	21000	13,500	24,000	17,000	32,000
1 Year	92 Days	10000	16500	13000	23000	15,000	25,500	18,500	34,500

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.