

Policy Wordings

Definition:

Accident / Accidental:

means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured caused by external, violent and visible means occurring under the circumstances described in a Hazard applicable.

Accidental death:

means loss of life due to an accident as determined by a physician or medical practitioner

Accidental Damage:

Any damage, including damage caused by fire and/or liquid damage, caused to your laptop which was not deliberately caused by you or any other person.

Checked In Baggage:

means a piece of baggage which was checked in and in the custody of a Common Carrier and for which a claim check has been issued to You by a Common Carrier.

Common Carrier:

Any commercial public airline

Cover trip:

A covered trip shall mean a trip undertaken by the Insured outside his usual city of residence. The Covered Trip commences when the Insured starts the direct journey from home to the exit point of his usual city of residence and ceases when the Insured first returns home. The maximum duration of anyone Covered Trip must not exceed 7 days

Deductible:

means the deductible is the amount paid out of pocket by the policy holder before an insurance provider will pay any expenses.

Effective Date of Coverage:

means is the date stated on the policy as the trip departure date

Inclement Weather:

means any severe weather condition which delays the scheduled arrival or departure of a Common Carrier.

Injury:

A medical problem caused by a sudden and severe external reason beyond the control of the Insured, within the validity period of this policy

Insured Means:

The person whose name is in the insurance policy issued within the validity period

Geographical coverage:

Pakistan except the city of residence

Laptop:

A computer that is portable and suitable for use while travelling.

Premium:

mean is the amount of money that an individual or business must pay for an Insurance policy

Period of cover:

As per purchased insurance programme up to a maximum of 7 consecutive days within Pakistan territory

Policy:

means the Insurance contract, the Policy Schedule, and any attached enrollment forms, endorsements, or riders

Policy Schedule:

means the Policy Schedule attached to and forming part of the Policy.

Policy Holder:

means the physical person(s) or the entity named in the Policy Schedule who executed the Policy Schedule and is (are) responsible for payment of premium

Reasonable Additional Expenses:

means any expenses for meals and lodging which were necessarily incurred as the result of a covered hazard and which were not provided by the Common Carrier or any other party free of charge

Maximum Insured Age:

65 years

Serious injury:

An injury, which in the opinion of the Company's medical team, which involves risk of death

Scheduled Airline

means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times, on regular or chartered flights operated by such carrier.

Strike:

means any labor disagreement which interferes with the normal departure and arrival of a Common Carrier, and is defined as legal by the relevant authorities in the respective countries.

War:

means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

WE/US/OUR:

means UBL Insurers Limited

You/Your/Yourself:

means the Policy Holder and/or Insured(s) who is detailed in the Policy Schedule

Benefits:

Accidental Death:

What It Covers?

The Company shall pay to the Insured's Beneficiary the sum insured by this Policy provided always that the accident resulting into during the Period of Insurance and while the Insured is traveling outside the city of residence.

- (1) Where an accident should lead to the death of the Insured, the Company shall pay to the Beneficiary of the Insured, whose complete details are specified by the Insured in policy the sum determined for this eventuality as per the selected plan.
- (2) In case of an accident leading to the death of the Insured and if there exist several beneficiaries, whose complete details are specified by the Insured in the policy, the Company shall in such case divide the sum insured equally among all the beneficiaries unless otherwise agreed.
- (3) In order to obtain payment of the sum insured, the Beneficiaries should furnish the following documents to the Company:
 - Insured's Birth certificate and literal Death certificate.
 - Those documents that prove the Beneficiaries' identity including the declaration of heirs decreed by the competent court.
 - Where the beneficiaries are duly designated in a will, a certification from the General Registry of Last Wills and Testaments or documents issued by local equivalent Authority, together with a first copy thereof, will also be required.
 - Letter of payment or declaration of exemption from Inheritance Tax, duly issued by the corresponding Tax Delegation or local equivalent Authority

Exclusions - Personal Accident:

What It Does Not Cover?

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

1. Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by mental reaction to the same;
2. Damage to health caused by curative measures, radiations, infection, poisoning except where these arise from an accident;
3. Any payment under this benefit whereby the Company's liability would exceed the sum payable in the event of death;
4. Any other claim after a claim for death has been admitted by the Company and becomes payable;
5. Any claim which arises out of an accident connected with the operation of an aircraft or which occurs during parachuting except when the Insured is flying as a passenger on a multi-engine, commercial aircraft;
6. Any claim arising out of an accident related to pregnancy or childbirth, venereal Disease or infirmity;
7. Any claim related directly or indirectly to any disease, physical defect, infirmity or illness which existed before the start of trip;
8. Any claim if the Insured engages in any activity where this policy states that person accident cover is excluded;
9. Any exclusion mentioned in the 'General Exclusions' section of this Policy

Accidental Medical Expenses:

What It Covers?

The Company shall compensate the insured for any expenses incurred for availing emergency accidental medical treatment required injury sustained on a trip by the insured during the period of Insurance, but are not due to a pre-existing condition & not exceeding the sum covered mentioned in the attached in policy schedule of benefits for this specific cover and subject to the applicable deductible excess in respect of this benefit each and every loss.

Please note that this is not a private medical Insurance policy and does not provide cover for elective or non-emergency procedures.

Medical Expenses:

Costs incurred for necessary medical treatment undergone during the trip less the deductible excess stated in the schedule. For the purpose of these benefits, treatment shall be deemed to include only the following:

1. Emergency Accidental treatment in a local hospital at the place the Insured is staying at the time of occurrence of an insurable event or at the nearest hospital;
2. Medical aid that is prescribed by a Physician as necessary part of the any treatment & broken limbs or injuries (e.g. plaster casts, bandages and walking aids);
3. Radiotherapy, heat therapy or phototherapy and other such treatment prescribed by a Physician;
4. X – Ray, diagnostic tests, provided these pertain to the diagnosed Diseases due to which hospitalization was deemed necessary;

Exclusion – Emergency Accidental Medical:

What It Does Not Cover?

In addition to the General Exclusions listed in this Policy this coverage section shall not cover:

- Any treatment of any disease, sickness or illness; or
- services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician; or
- routine physicals or other examinations where there are no objective indications of impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician; or
- elective, cosmetic, or plastic surgery, except as a result of an Injury caused by a covered Accident while our Policy is in force; or
- dental care, except as a result of Injury caused by Accident to Sound Natural Teeth while this Policy is in effect; or
- expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails; or
- the diagnosis and treatment of acne; or
- deviated septum, including sub mucous resection and/or other surgical correction thereof; or

- organ transplants that are considered experimental in nature; or
- well child care including exams and immunizations; or
- expenses which are not exclusively medical in nature; or
- eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or no sickness cover has caused impairment of vision or hearing; or
- treatment provided in a government Hospital or services for which no charge is normally made; or
- mental, nervous, or emotional disorders or rest cures; or
- pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedures and devices; or
- medical expenses covered under any workers' compensation or similar policy; or
- medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose; or
- therapeutic services unless conclusive scientific evidence proves, , that it improves health outcome
- Any exclusion mentioned in the 'General Exclusions' section of this Policy

Flight Cancellation & Delayed Departure:

What It Covers?

The Company shall compensate the Insured for the Reasonable Additional Expenses incurred by the insured, if the Insured trip is cancelled or delayed due to Common Carrier for 2 hours from the scheduled time until travel becomes possible. Incurred expenses must be accompanied by supporting receipts. The compensation under this cover will not exceed the specific Sum Covered for this coverage as mentioned in the policy schedule attached here.

Covered Hazards:

- Cancel or delay of a Common Carrier caused by Inclement Weather; or
- Cancel or delay due to a Strike or other job action by employees of a Common Carrier scheduled to be used by You during Your Trip; or
- Cancel or delay caused by Equipment Failure of a Common Carrier

Exclusions – Flight Cancellation & Delayed:

What It Does Not Cover?

In addition to the General Exclusions listed in this Policy this coverage section shall not cover:

- Cancel or any delay due to an insured Covered Hazard which was made public or known to You prior to the date Your Trip was booked; or
- laws, regulations or orders, issued or made by any Government or Public Authority; or

- Strikes or labor disputes which existed or of which advance warning had been given prior to the date on which a Trip was booked; or
- Cancel or delay due to withdrawal from service temporarily or permanently of any Common Carrier on the orders or recommendations of any Port Authority or the Aviation Agency or any similar body in any country

Loss of Checked in Baggage (Common Carrier):

What It Covers?

The Company shall compensate the Insured for the total loss of Checked-In Baggage caused by a Common Carrier on the Trip during the policy period, the Insurance company acts as a secondary Insurance carrier. The primary coverage is provided by the common carrier. The Company shall compensate the Insured for the market value of the Checked-In Baggage in the event of its total loss, the sum covered mentioned in the attached policy schedule for this specific cover being the limit subject to the applicable deductible excess in respect of this benefit each and every loss.

Money, jewelry, debit and credit cards, and any type of document are excluded from this cover.

Exclusions – Baggage Loss (Common Carrier):

What It Does Not Cover?

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the insured for the following:

1. If the transportation company denies your claim based on the fact that you did not file a claim or that the claim was not filed in time, we will also deny your claim since we are secondary to the transportation company;
2. Valuables and money, securities, tickets/ passes, documents and the kind;
3. Animals, birds, fish, automobile equipment, motors, household furniture, eyeglasses, contact lenses, artificial teeth, dental bridges, hearing aids, prosthetic limbs and musical instruments;
4. Loss of property unless a Property Irregularity Report or any other such report usually issued by the carriers in the event of loss of Checked-In Baggage along with a statement from the carrier showing the compensation received from carrier, has been procured and submitted to the Company;
5. Any partial loss of the items contained within the Checked-In Baggage;
6. Items contained within the Checked-In Baggage which are valued in excess of PKR 10,000 without appropriate proof of ownership;
7. Losses arising from any delay, detention, confiscation by custom officials or other public authorities;
8. Losses due to complete/ partial damage of the Checked-In Baggage;
9. Household furniture;
10. Eyeglasses or contact lenses;
11. Hearing aids;
12. Any exclusion mentioned in the 'General Exclusions' section of this policy

Benefits will not be provided for any loss resulting (in whole or in part) from:

1. Wear and tear or gradual deterioration;
2. Insects or vermin;
3. Confiscation or expropriation by order of any government or public authority
4. Seizure of destruction under quarantine or custom regulation;
5. Radioactive contamination;
6. Mysterious disappearance;
7. Breakage of brittle or fragile articles, cameras, musical instruments, radios and similar property

Loss of Personal Document CNIC and/or Driving License:

What It Covers?

The Company shall compensate the insured for the loss of mentioned personal documents whilst on a Trip during the policy period but not exceeding the PKR 1,000/-

Exclusions – Loss Of Personal Document CNIC and/ or Driving License:

What It Does Not Cover?

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the insured for the following:

1. Loss of personal documents due to delay or confiscation or detention by the customs, police or public authorities;
2. Loss of personal documents due to theft unless it has been reported to the police within 24 hours of the Insured becoming aware of the theft and a written police report being obtained in this regard;
3. Loss of personal documents due to it being left unattended or forgotten by the insured in a public place or public transport, hotel or apartment;
4. Loss or theft of the personal documents from a private place or from a private vehicle, unless it was locked and forcible and violent means were used to gain access to it;

Any exclusion mentioned in the 'General Exclusions' section of this policy

Accidental Damage to Laptop:

What It Cover?

In case of accidental damage to your laptop, the company will pay cost of repair up to the limit of indemnity as specified in the scheduled subject to applicable deductible.

Exclusions – Accidental Damage to Laptop:

What It Does Not Cover?

Your laptop is not covered for:

- Theft & Snatching
- Damage due to negligence;
- you not following the manufacturer's instructions;
- the use of non-manufacturer approved accessories;
- wear and tear or gradual deterioration;
- cosmetic damage of any kind, including scratches, dents and other defects that do not affect safety or performance;
- any claim if the IMEI / serial number has been tampered with in any way;
- Loss of or damage to accessories that were not attached to your laptop at the time of the incident;
- Any claim for accidental loss where the circumstances of the loss cannot be clearly identified, i.e.; where you are unable to confirm the time and place you last had your laptop, or any claims for laptops accidentally lost in your home
- Electrical / mechanical derangement
- Electrical short circuit / voltage surge
- War / Terrorism SRCC excluding
- Fire, lighting, atmospheric disturbance exclusion

Policy Terms & Conditions:

Uniform Provisions:

1. The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or non-disclosure of any material particular in the application form, personal statement declaration and/ or any other connected document.
2. 6 months and maximum age shall be sixty five (65) years.
3. Policy start date should be on or before the trip start date (Departure date);
4. All deductibles will be charged on each and every loss basis;
5. The insured shall take all reasonable precautions to prevent injury, illness and diseases in order to minimize claims. Failure to do so will prejudice the Insured claim under this policy;
6. In the event of payment the company shall be subrogated to all the Insured rights or recovery thereof against any person or organization, and the insured shall execute and deliver instruments and papers necessary to secure such rights;
7. If at the time of the happening of any loss or damage covered by this policy, there exists any other Insurance covering the same, then the company shall not be liable to pay or contribute more than its reasonable proportion of any loss or damage;
8. A policy may not be extended if a claim is already filed by the Insured. If the insured does not declare the claims filed or the claims that will be filed on the policy for the original policy duration, the extension is deemed to be invalid. No refund of premium will be given. The company will also not be liable to pay any claim filed on these policies;

9. The insured shall keep an accurate record containing all relevant particulars and shall allow the company to inspect such record;
10. If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his/her behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no
11. court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the arbitrator or arbitrators have made their award, all benefits under this policy shall be forfeited;
12. If any dispute or difference shall arise as to the quantum to be paid under this policy, (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator, to be appointed in writing by the parties to or, if they cannot agree upon a single arbitrator within 30 Days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators – one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Pakistan arbitration and conciliation act and the seat of the Arbitration tribunal shall be in Karachi, Pakistan and the arbitration tribunal shall apply the overall governing laws of Pakistan. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the company has disputed or not accepted liability under or in respect of this policy. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such
13. The Company may cancel this Policy by serving seven days' notice by registered letter to the Insured at his last known address and in such event shall be given an amount equivalent to the Premium paid less pro-rata portion thereof for the period this Policy has been in force; or this Policy may be cancelled at any time by the Insured on giving seven days' notice in writing and the Insured shall be given an amount equivalent to Premium less Premium at the Company's short period rates.

General Exclusions:

This entire Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, directly or indirectly in respect of:

- any Pre-existing Condition, any complication arising from it or
- suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune-deficiency Virus (HIV) infection; or
- serving in any branch of the Military or Armed Forces of any country, whether in peace or War, and in such an event We, upon written notification by the Policyholder, shall return the pro rata premium for any such covered period of service under the circumstances described in a Hazard; or
- being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed; or
- participation in an actual or attempted felony, riot, crime, misdemeanor, (excluding traffic violations) or civil commotion; or

- operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft; or Scheduled Aircraft.; or
- War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or
- any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism. If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this Insurance the burden of proving the contrary shall be upon the Insured. ;or
- the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act; or
- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment; or
- self-exposure to needless peril (except in an attempt to save human life);
- congenital anomalies or any complications or conditions arising therefrom; or
- participation in winter sports, skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any Professional Sport, any bodily contact sport or any other hazardous or potentially dangerous sport for which you are trained or untrained; or.
- any loss resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy, or
- for any loss of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest; or
- We, at our own expense, have the right to have You examined as often as reasonably necessary while a claim is pending. We also have the right to have an autopsy made unless prohibited by law;

WHAT DOCUMENT I/WE NEED TO SUBMIT?

CLAIM DOCUMENTATION:

Please make sure that you necessarily get the following General as well as Claim-Type Specific documents from the concerned authorities in case you have to file a claim:

General Documents (For all types of claims):

- (i) Original ticket or boarding pass
- (ii) Claim Form duly filled

Claim-Type Specific Documents:

In addition to the above following claim-type specific documents would be required for various types of claims:

1. Personal accident (death or permanent disability):

- (iii) Original death/ disability certificate
- (iv) Discharge summary
- (v) Original prescriptions
- (vi) Original bills/ receipts
- (vii) Original reports
- (viii) Post mortem report (if applicable)

2. Emergency Accidental Medical expenses (reimbursement only):

- (ix) Original prescriptions
- (x) Discharge summary
- (xi) Original bills/ receipts
- (xii) Original reports
- (xiii) Reason for necessity of the medical evacuation or transportation (if required)

All of the documents mentioned in 1 & 2 above must clearly indicate the name of the person treated, type of illness, details of medical treatment provided and dates of treatment.

3. Total loss of checked – in baggage:

- (xiv) Property Irregularity Report issued by the carrier
- (xv) Proof of ownership of items valued in excess of USD.100/-
- (xvi) Letter from the carrier stating compensation received for lost baggage

4. Loss of Documents (CNIC and Driving License):

- (xvii) Police Report obtained within 24 hours of becoming aware of the theft
- (xviii) Bills/ receipts of expenses incurred in obtaining fresh or duplicate passport

5. Flight Cancellation & Delayed Departure:

- (i) Original bills/ receipts of emergency items purchase

6. Accidental Damage to Laptop:

- I. For other claims, you need a duly filled in claim form
- II. Pictures of the damaged laptop along with its serial number
- III. ID proof of laptop purchaser

Please note that submission of above mentioned documents or any other documents shall not mean entitlement to a claim.

