

**BENEFITS - WORLDWIDE COVER PLAN - AROUND THE GLOBE / EXCLUDING USA & CANADA**

		<b>Plan (Limits in USD)</b>			
<b>Summary of Policy Coverage</b>		<b>Basic</b>	<b>Plus</b>	<b>Gold</b>	<b>Platinum</b>
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

**Declaration:**

- It is agreed and understood that Insured is not travelling to receive any medical treatment, diagnosis or
- The limit of indemnity for all insured affected by the same accident is limited to US\$ 500,000; regardless of insured's persons or policies

**Conditions Coronavirus (Covid -19) :**

- Negative Health Certificate within 72 hours prior to the flight. No Coverage provided if the insured is infected with Covid-19 in Pakistan
- Coverage is only provided for insured's travelling to countries where Covid-19 coverage is mandatory
- Coronavirus coverage is provided only in "Gold" and "Platinum" plans
- Maximum duration is 90 days only
- Age Limit: 65 years of age
- Benefits of this policy is as per list attached

**Note**

All terms & condition as well as exclusion are available at UBL insurers Limited's website [www.ublinsurers.com](http://www.ublinsurers.com) and Url:<https://bit.ly/2yTTWnz>. Please see the policy terms & conditions for a complete description of the scope and limitations.

**WORLDWIDE EXCLUDING - USA CANADA**

**PREMIUS RATES**

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

**AROUND THE GLOBE COVER**

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	900	2,200	1,600	3,000	1,900	3,800	2,200	4,600
Up to 14 Days	14 Days	1,400	3,100	2,500	4,500	2,700	5,800	3,300	6,800
Up to 21 Days	21 Days	2,100	4,700	3,700	6,500	4,000	8,300	4,300	10,000
1 Month	31 Days	2,400	5,800	4,300	8,000	4,700	10,000	5,200	13,000
2 Months	62 Days	3,700	8,500	6,400	11,500	6,800	15,000	7,500	19,000
3 Months	92 Days	6,500	11,500	8,600	15,000	9,000	20,000	10,000	25,000
6 Months	92 Days	11,500	20,000	15,000	27,000	14,500	25,000	17,500	30,000
1 Year	62 Days	14,000	24,000	18,000	33,000	16,500	28,500	18,600	32,000
1 Year	92 Days	16,000	27,000	20,000	38,000	22,000	39,500	26,000	48,000

**BENEFITS  
SCHENGEN COVER PLAN**

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 RATES  
SCHENGEN COVER PLANS**

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

## PREMIUMS RATES

### HAJJ UMRAH AND ZIYARAT

Plan (Limits in USD)

Summary of Policy Coverage		Basic	Plus	Gold
1	Medical Expenses & Hospitalization Abroad	US\$ 5,000 with excess of US\$ 50	US\$ 10,000 with excess of US\$ 50	US\$ 20,000 with excess of US\$ 50
2	Medical Evaluation	US\$ 15,000	US\$ 15,000	US\$ 15,000
3	Loss Baggage Claims	US\$ 250	US\$ 250	US\$ 750
4	International Assistance	Free	Free	Free
5	Repatriation of Mortal Remains	US\$ 5000	US\$ 5,000	US\$ 15,000
6	Advance of Funds	US\$ 250	US\$ 250	US\$ 750
7	Accidental Death and Permanent Total Disablement - Common Carrier	US\$ 2,500	US\$ 5,000	US\$ 20,000
8	Loss of Passport	US\$ 300	US\$ 300	US\$ 300

## HAJJ UMRAH AND ZIYARAT COVER

PKR

DURATION	Basic			PLUS			GOLD		
	Individual	Family	Group	Individual	Family	Group	Individual	Family	Group
	ONE WEEK	450	800	400	600	1,100	550	800	1,400
Upto 15 Days	800	1,600	800	1,000	2,000	900	1,400	2,200	1150
Upto 21 Days	1,100	2,200	1,000	1,200	2,500	1100	1,700	2,800	1700
ONE MONTH	1,500	2,750	1,300	1,700	2,900	1500	1,900	3,200	1900
Upto 45 Days	2,000	3,500	1,800	2,200	4,000	2000	2,600	4,500	2200
TWO MONTHS	2,300	5,200	2,300	2,800	5,500	2500	3,500	6,500	3100

## BENEFITS

### STUDENTS COVER PLANS

Plan (Limits in USD)				
Summary of Policy Coverage	Basic	Plus	Gold	Platinum
<b>EMERGENCY MEDICAL EXPENSES BENEFITS</b>				
Emergency Medical Expenses for Sickness & Hospitalization Abroad	10,000 (Excess US\$ 50)	25,000 (Excess US\$ 100)	50,000 (Excess US\$ 125)	100000 (Excess US\$ 150)
<b>TRAVEL ASSISTANCE BENEFITS</b>				
Travel & Stay over of one Immediate Family Member	US\$ 5,000	US\$ 5,000	US\$ 5,000	US\$ 5,000
Repatriation of Mortal Remains	Actual	Actual	Actual	Actual
Travel Assistance	Actual	Actual	Actual	Actual
<b>LOSS OF BAGGAGE &amp; PERSONAL EFFECTS BENEFITS</b>				
Loss of passport	300	300	300	300
Loss of In -Flight Checked in Baggage	500	500	500	500
Location and Forwarding of lost baggage and Personal Effects	Actual	Actual	Actual	Actual
<b>24 HOUR PERSONALACCIDENT BENEFITS</b>				
24 Hours Personal Accident	7,500	10,000	15,000	20,000
Accidental Death	100% of the Principal Sum Insured	100% of the Principal Sum Insured	100% of the Principal Sum Insured	100% of the Principal Sum Insured
Permanent disability	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table
Permanent Total disability	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table
<b>OPTIONAL BENEFIT</b>				
Tuition Fee	7,500	10,000	20,000	30,000

**PREIMUMS**  
**STUDENTS COVER PLANS**

		Basic	Plus	Gold	Platinum
Cover Details	Duration	PKR	PKR	PKR	PKR
Medical / Hospitalization Cover Only	6 Months	9,500	12,000	17,500	21,000
	12 Months	13,000	17,000	23,500	30,000
		Basic	Plus	Gold	Platinum
Cover Details	Duration	PKR	PKR	PKR	PKR
Medical / Hospitalization Cover+ Tuition Fee Benefits	6 Months	11,000	14,000	19,500	24,000
	12 Months	15,000	19,000	27,500	36,000