

EFU Student Travel Takaful					
Schedule of Contribution in Pak Rupees					
Travel Assistance Student Cover (Without Tuition Fee Benefit)					
COVERAGE		SMART (USD 15,000)	GENIUS (USD 35,000)	EXPERT (USD 70,000)	PROFICIENT (USD 100,000)
Term	Max Stay	Individual (PKR)	Individual (PKR)	Individual (PKR)	Individual (PKR)
Up to 6 Month	6 Months	10,550	14,750	29,150	39,050
Up to 1 year	Up to 1 year	15,150	21,450	42,450	56,550
Up to 2 years	Up to 2 years	37,250	52,950	105,450	140,750

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COVERAGE		SMART	GENIUS	EXPERT	PROFICIENT (USD 100,000)
Term	Max Stay	Individual (PKR)	Individual (PKR)	Individual (PKR)	Individual (PKR)
Up to 6 Month	6 Months	13,450	19,050	37,750	50,450
Up to 1 year	Up to 1 year	20,450	29,050	57,950	77,150
Up to 2 years	Up to 2 years	50,450	71,750	144,250	192,250

EFU Student Travel Takaful					
Schedule of Benefits & Limits in USD					
S.No.	Summary of PMD Coverage	SMART	GENIUS	EXPERT	PROFICIENT
1	Emergency Medical Expenses Incurred Abroad	15,000	35,000	70,000	100,000
2	Emergency Medical Evacuation	100,000	125,000	500,000	1,000,000
3	Transportation of Mortal Remains	100,000	125,000	500,000	1,000,000
4	Compassionate Visit	2,500	5,000	10,000	12,500
5	Dental Emergency Abroad	1,000 Excess: \$150	1,000 Excess: \$150	1,000 Excess: \$150	1,000 Excess: \$150
6	Hijacking (Optional Benefit)	5,000	5,000	5,000	5,000
7	Loss of Passport	300	300	300	300
8	Luggage Loss per Kg upto 40 Kg	10	15	25	30
9	Luggage Delay over 6 hours (Optional Benefit)	150	250	750	1,000
10	Personal Money	250 Excess \$50	500 Excess \$50	500 Excess \$50	500 Excess \$50
11	Personal Accident	5,000	7,500	15,000	20,000
12	Permanent Total Disability (Accident Only)	100% of Sum Covered			
13	Permanent Partial Disability (Accident Only)	As per % of Sum Covered under Type of Disablement Table			
14	Personal Liability covering material and bodily damage (Optional Benefit)	30,000	30,000	30,000	30,000
15	Tuition Fees (Additional Benefit)	5,000	7,500	20,000	30,000
16	Telephone Medical Advice	Free Service			
17	Medical Service provider referral				
18	Arrangement of hospital admission				
19	Monitoring of medical condition during and after hospitalization				
20	Medical translation service				
21	Delivery of essential medicine				
22	Inoculation and visa requirement information/ embassy referral				
23	Lost Luggage / Passport Assistance				
24	Legal referral/ arrangement of appointment with lawyers				
25	Emergency traveling service assistance				
26	Emergency Interpreting assistance/ interpreter referral				
27	Emergency document delivery				
28	Documents/ Passport Loss				

Important Notes:

- The Contribution amounts mentioned are inclusive of currently government taxes/levies. Any Change in the taxes will affect the Contribution accordingly.
- All tenures are single as well as multi-trip.
- Pre-existing diseases are specifically excluded and other exclusions will be applied as per Takaful Terms and conditions.
- Deductible Free PMD however, deductible is mentioned in the table of benefits for Dental Emergency Abroad and Personal Money Claims
- Optional Covers:
 - Luggage delay, Personal Liability and Hijacking can be opted with 10% additional Contribution.
 - Covid-19 cover for Emergency Medical Expenses for Hospitalization Abroad in case of Covid positive can be opted at additional Contribution upto the limits mentioned in the Takaful Terms and conditions.
- Cancellation Charges will be PKR 1,000 plus taxes.