WORLDWIDE TRAVEL TAKAFUL EXCLUDING USA, CANADA AUSTRALIA AND JAPAN
PMD TERMS AND CONDITIONS

This document may be called **Participant's Membership Document** (hereinafter referred to interchangeably as "Scheme" or "PMD") as defined in the Takaful Rules, 2012

PREAMBLE:

This is to acknowledge that the applicant (hereinafter called the 'Participant'), as more fully described in the schedule hereto:

i. Is accepted as a member of the Participants' Takaful Fund (hereinafter called the "Fund" or "PTF") operated by **EFU General Insurance Limited – Window Takaful Operations** (hereinafter called the **'EFU-WTO'**),
ii. Being a member of the Fund, he/she is acknowledged as a beneficiary under the attached coverage PMD of the Fund, and of the benefits declared by the Fund from time to time under this PMD, in accordance with the Waqf Rules governing the Fund.
iii. Subject to the participant continuing as a member of the Fund and complying with his/her undertaking under his/her declaration made in the proposal form, he/she is covered by the Fund as one of its beneficiaries against the perils/events described, in the manner and to the extent as stated hereunder.

PRELIMINARY

This Takaful contract governs the general and the particular terms and conditions of the Worldwide Travel Takaful International Assistance program issued by the Takaful Operator.

Whereas the person named in **Application Form** (hereinafter referred as "Participant") by a signed application and declaration which shall be the basis of this Takaful PMD and is deemed to be incorporated herein has applied to EFU General Insurance Ltd Window Takaful Operation. (hereinafter called the "Takaful Operator") for the Takaful hereinafter contained and has paid the contribution for such Takaful in respect of incidents covered by this Takaful PMD while occurring during the Period of Takaful and outside the Participant's Usual Country of Residence as stated in the PMD.

The Takaful Operator hereby agrees to cover the Participant from PTF. subject to the terms, conditions, provisions, limitations and exclusions of this PMD against any loss resulting from the incidents covered by this PMD while the Participant is traveling abroad including his/ her stay outside his/ her Usual Country of Residence and upto the extent of the limit and stay stated in the Takaful Certificate.

This PMD takes effect on the date stated in Application Form and Takaful Certificate and expires on the same date as stated therein.

This Takaful PMD is valid if obtained before commencing the Trip and the Trip has commenced from Pakistan during the Period of Takaful.

This PMD will be valid for single as well as multi-trip whereas, the client will not be covered for more than 92 days consecutive stay in case policies obtained by the Participant are having tenure of one year and 2 years with the Max-stay of 92 days. In case the Participant has selected more than 92 days and has accordingly paid the contribution for the selected Tenure and Maximum Stay to the Takaful Operator and the Takaful Operator has specifically mentioned the higher Maximum Stay and Tenure Period in the Takaful Certificate then the stated higher Maximum Stay and Tenure Period will apply for which the Participant has paid the contribution and agreed the terms and conditions.

In the event of an emergency leading to a claim the Participant should immediately contact EFU's Assistance Service Provider for prompt assistance and claim processing. For convenience of the Participant, following contact details of the Takaful Operator's Assistance Service Provider have been incorporated herein.

24/7 NON-STOP INTERNATIONAL TRAVEL TAKAFUL ASSISTANCE

24/7 NON-STOP ASSISTANCE	
International	00 961 9 211 662
USA/Canada	00 1 514 448 4417
France/Europe	00 33 9 75 18 52 99
WhatsApp	00 961 81 284 602
Email	request@swanassistance.com

WHAT THE PARTICIPANT SHOULD DO TO REGISTER THE CLAIM:

You are requested to contact EFU's Assistance Service Provider on the contact details as mentioned above and provide following basic information.

- Company Reference i.e. EFU General Insurance Ltd-WTO.
- Complete Name of the Participant as stated in the Application Form and Takaful Certificate
- Passport Number of the Participant alongwith passport copy showing entry date to the foreign country and exit date from the Country of Residence
- Brief information about the incident suffered for which assistance is required
- Place of Stay alongwith the contact number, email ID and postal address

Participant is requested to extend full cooperation and support to EFU's Assistance Service Provider in providing all the information required for processing the claim. You can also contact us through traveltakaful@efuinsurance.com

PROCEDURE FOR CLAIM:

In case of emergency, the Participant, according to the terms and conditions of Worldwide Travel Takaful PMD, is required to contact the Assistance Service Provider of the Takaful Operator on the contact details mentioned above for direct settlement of claims in the country of visit or for direct processing of claims since this is a mandatory requirement for all travel Takaful claims process. Moreover, the Participant is required to obtain and submit all original claim documents like FIR (Police Report), medical bills, payment receipts, medical reports, letters from airline and any other documents that may be required for submission by and to the Assistance Service Provider / Takaful Operator at the time of claim in order to meet the claim processing and settlement requirement. The Participant will also be required to deliver all required claim documents by the Assistance Service Provider/ Takaful Operator in original form to the Assistance Service Provider / Takaful Operator on the postal address to be provided at the time of claim processing. The Participant is required to bear all expenses for delivering the claim documents to any country and to the postal address specified by the Assistance Service Provider / Takaful Operator during claim related communication.

DEFINITIONS

Benefit/Service/Cover: The Benefits/Services/Covers the Participant or Covered person or vehicle is entitled to receive as described in the General & Specific PMD conditions, or in the Service Agreement and usually summarized in the schedule of Benefits/Services/Covers.
Beneficiary: Person or persons for whom the Participant recognizes the right to receive the corresponding Benefits/Services/Covers or amount of coverage as outlined in the PMD or Services Agreement. Should no one have been specified, the coverage will form part of the Participant's estate.
Catastrophe: An event where the covered participant is necessarily and unavoidably required to move from their pre-booked and pre-paid accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic, or Local Government directive.
Children: Persons from 30 days old to 18 years old unless otherwise agreed and expressed in the PMD or Services Agreement.
Claims: A document or request filed by a Participant stating that an covered event has occurred and that the Takaful Operator/Service Company should provide Coverage.
Close Relative of the participant: Spouse, parents, Children, grandparents, grand Children, siblings, mother and father-in law and brothers and sisters in law.
Country of residence: The country in which the covered participant resides for at least six months of the year.
Cover Inception: The Assistance Company will immediately provide the Participant, the assistance specified under the Benefits/Services/Covers clause of the General & Specific PMD Conditions of this Takaful PMD for mishaps that occur due to unforeseen incidents during travels outside his/her Usual Country of Residence, provided that this occurrence does not take place outside the specified geographical boundaries and does not take place out of the prescribed travel duration between the validity dates of this PMD.

For each single Trip, the cover ceases when the travel causing the acquisition of the PMD ends and/or the Participant arrives at his/her Usual Country of Residence, whichever takes place first. The duration of cover per trip under this PMD shall not exceed 92 consecutive days for each travel.
Covered Trip: An intended and planned trip undertaken by the Participant outside his Usual Country of Residence. The Covered Trip commences when the Participant starts the direct journey from his Usual Country of Residence and ceases when the Participant first returns to his country of residence. The maximum duration of any one Covered Trip is 92 or 184 consecutive days.
Deductible or Excess: The amount of expenses which is not Covered by the Takaful Operator, and that are to be paid by the Covered participant before the PMD Benefits become payable.
Doctor or Physician: An officially registered medical practitioner according to the law of the place where the Claim happens.
Emergency Dental Care: Any natural Dental treatment Covered by the PMD due to a condition suddenly started up at travel and that it does not occur by reason of any pre-existing situation has been documented by dentist's report.
Fraudulent Claims: When the Participant, Beneficiary or someone acting on their behalf, uses any Fraudulent means or devices in order to obtain any of the Benefits of this PMD, consequently, any payment of any amount in respect of such Claim shall be cancelled.
General & Specific PMD Conditions: The terms and provisions of all aspects of the PMD which state the rights and duties of the Participant or Takaful Operator. The PMD conditions will usually be located in the PMD schedule.

Hijack: Unlawful seizure of the aircraft, sea vessel or train or other public transport vehicle in which the covered participant is travelling.
Immediate Family Member of the Participant: Spouse, Children, parents, grandparents, and siblings.
Injury: A medical problem caused by a sudden and severe external cause or reason beyond the control of the Participant, within the validity period of this PMD.
In the cases where an Injury is describes as a Serious Injury, it refers to that which in the opinion of The Assistance Company's medical team, prevents the Participant from continuing travel on the date planned or involves the Risk of death.
Covered participant: Within the validity period of the PMD, the person aged between 30 days and 85 years, whose name and address are specified in the PMD, with respect to whom the Service Fee has been paid before his/her travel and who is a permanent resident in the country where the PMD was issued.
Limit/Sum Covered: The amounts set forth in the General & Specific PMD Conditions, schedules of Benefits/Services/Covers and Limits of each different plan, and which represents the maximum Benefit (financial, temporary or another kind) Covered under each Commitment.
Means of Transport /Common Carrier: It will be understood as Common Carrier means which are hired to conduct the trip object of this Takaful and will remain limited to the plane, ship, train, or coach, including when going into and going out of the above-mentioned way of transport.
Equally there, remains Covered the Accident of the way of public transport (limited to taxi, rent car with driver, tramway train, bus, train, underground train) during the direct route between the point of exit or come (domicile or hotel) up to the terminal of the trip (station, airport, port).
Medical Supervision: The supervision, care, or management of a patient to combat, ameliorate, or prevent a disease, disorder, or injury wherein constant or regular observation is required.
Medical practitioner: A person who is legally qualified in medicine and currently practicing and who is recognized as such by the relevant authority in that country, other than the covered participant, a close relative, travelling companion or employee or close business colleague.

Not Eligible Covered participant:

a) Participant intending to travel more than 92 or 184 consecutive days as per the selected tenure.
b) Persons of less than 30 days old.
c) Persons aged from 85 years old and above, except in case a specific Plan including such Cover for persons aged from 85 years and above are contracted.
d) Non-residents in the country where the PMD is issued.
e) Those who have initiated the trip prior to the Takaful underwriting.
f) Participant travelling for work reasons (paid or otherwise), when undertaking physical or manual hazardous activities such as: use of machinery, loading and unloading, working at heights or in confined spaces, assembly of machinery, working on floating or underwater platforms, mines or quarries, use of chemical substances, laboratory work of any kind and any other hazardous activities.

Not Fit for Travel: Covered participants who have conditions with dire consequences or require Medical Supervision prior the trip such as the following cases: -

- Infants less than 48 hours old (longer after premature births). –
- Women after the 36th week of pregnancy (32nd week for multiple pregnancy).
- Those suffering from:
  - An unstable medical condition.
  - Angina or chest pain at rest.
  - Any active infectious disease.
  - Increased intracranial pressure.
  - Recent heart attack (Past 1 – 8 Weeks).
  - Recent stroke (Past 1 – 8 Weeks).
  - Recent surgery or injury where trapped air or gas may be present (e.g., abdominal trauma, gastrointestinal surgery, craniofacial and ocular injuries, brain surgery or eye operations) (Past 1 – 8 Weeks)
  - Severe chronic respiratory disease.
  - Breathlessness at rest.
  - Unresolved pneumothorax.
  - Sickle cell anemia.
  - Psychotic illness, except where fully controlled.

Personal Accident: Physical Injury or mental anguish caused by actions or negligence of another Party.
Personal Money: Any money held by the Participant for personal use on their trip. This includes cash (notes and coins in current use, including foreign currency that can legally be used as currency in any country.), non-refundable pre-paid cards, vouchers which have a monetary value (for example phone-cards, gift vouchers, admission, and travel tickets).
These must all be held for private and not business purposes.
Participant: The natural or legal person who subscribes the PMD with the Takaful Operator and who is bound by the obligations arising therefore, save those which, owing to their nature, must be complied with by the Participant.
Pre-existing disease: the disease that the Participant suffered prior to the date of taking out this PMD, even if it was not diagnosed
Pre-booked accommodation: Commercially run premises which have been booked prior to the start of the covered participant’s trip and for which they pay a fee. This does not include residential homes belonging to family or friends.

Prosthesis: These are deemed to be any item of any kind that temporarily or permanently replaces the lack of an organ, tissue, organic fluid, member, or part of any of them. By way of an example, mechanical or biological items such as cardiac valve parts, joint replacements, synthetic skin, intraocular lenses, biological materials (cornea), fluids, gels and synthetic or semi synthetic liquids that replace organic humors or liquids, medicine reservoirs, mobile oxygen therapy systems, etc.
Risk: Probability or threat of a damage, Injury, liability, loss, or other negative occurrence, caused by external or internal vulnerabilities, and which may be neutralized through pre-mediated action.
Serious / sudden Illness: Any Illness that requires admission to hospital and which, in the opinion of The Assistance Company's medical team, prevents the Participant from continuing travel on the date planned, or which involves the Risk of death.
Serious Injury: An Injury which, in the opinion of The Assistance Company's medical team, prevents the Participant from continuing travel on the date planned or involves the Risk of death.
Maximum Participant Age: means Coverage up to 85 years. Following schedule of overage contribution loading shall apply on the contribution amounts exclusive of currently applicable govt. taxes and levies.
For ages ranging from:

67 to 75	50% Contribution Increase
76 to 80	75% Contribution Increase
81 to 85	150% Contribution Increase

Spouse: Person officially registered as wife or husband of the Participant.
Standard Accommodation: A hotel/motel room or studio apartment is suitable to accommodate 1 or 2 persons as per case with a reasonable price and quality standards, or the same standards as originally booked.
Sudden Illness: Any sudden change in health diagnosed and confirmed by a legally recognized Doctor during the life of the PMD and which is not comprised or derived from either of the following two groups:

- **Congenital disease:** the disease that exists at the moment of birth as a consequence of hereditary factors or complaints acquired during pregnancy.
- **Pre-existing disease:** the disease that the Participant suffered prior to the date of taking out this PMD, even if it was not diagnosed.

In the cases where a Sudden Illness is describes as a Serious Sudden Illness it refers to any Illness that requires admission to hospital and which, in the opinion of The Assistance Company's medical team, prevents the Participant from continuing travel on the date planned, or which involves the risk of death; or where treatment is medically necessary in order to maintain life and/or relieve immediate sudden pain or distress.
Terrorism: An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
Moreover, the following will be excluded: Afghanistan, Yemen, Cuba, Democratic Republic of Congo, and country of residence.
Theft (Personal effect): The attempt to steal all privately-owned moveable, private property of an individual.
Treatment: The action or manner of treating a patient medically or surgically particularly adapted to the special disease being treated by a professional that may deem the Participant to be Not Fit for Travel.
Trip: Trip means a journey which commences during the period of Takaful. The trip must begin and end in the country (or town for domestic travel Takaful) where the Participant's residence is situated. Each trip must not exceed 92 or 184 consecutive days. The covered participant must have booked a return flight prior to departure on overseas trips. One-way trips or trips using open tickets are not covered.
Unattended: When the covered participant is not in full view of and not in a position to prevent unauthorized interference at the time of the damage, loss, or theft of their property or vehicle, or left in a place where it can be taken without the covered participant's knowledge (including on the beach or beside the pool while the Participant swims), or where the Participant is unable to prevent it from being unlawfully taken.
Unexpected Event: A cause or event that occurred during Your Period of Takaful that was sudden, unforeseeable, or unintended, and was outside of Participant's control, and could not have been anticipated or avoided.
Usual Country of Residence: The country where the Covered participant is a citizen or permanent resident and where the authorized Takaful Operator issue the PMD.
Usual Place of Residence: The home or residence of a Beneficiary in the Usual Country of Residence

GEOGRAPHICAL SCOPE OF SERVICES & COVERAGE

- **The geographical scope of services and coverage is limited only to outside the Usual Country of Residence; all treatments for a covered case are not covered in the Participant's Usual Country of Residence**. After the PMD expires, all follow up treatments and investigations related to a covered case, are not covered during the Participant's stay outside or inside his Usual Country of Residence.
- The Participant will not be covered as well for all war related claims in all Sanctioned countries/ War Zones including Libya, Syria, Yemen, Iraq, Afghanistan, Sudan, Ukraine, Russia (and any additional country declared as a War Zone by the UN).
- The Services provided by the servicing company / Assistance Service Provider under this Takaful Agreement are rendered on a worldwide basis. The servicing company / Assistance Service Provider shall use its best endeavors to provide the Services but any help and intervention depends upon, and is subject to local availability and has to remain within the scope of national and international law and regulations and intervention depends on the servicing company/ Assistance Service Provider obtaining the necessary authorizations issued by the various authorities concerned.

The servicing company shall not be required to provide Services to the Participants, who in the sole opinion of the servicing company/ Assistance Service Provider is located in areas, which represent war risks, political or other conditions such as to make such Services impossible or reasonably impracticable.
Geographical Coverage also means:

a. Worldwide cover except for Usual Country of Residence i.e. Pakistan, USA, Canada, Australia and Japan
b. Worldwide cover except for Usual Country of Residence i.e. Pakistan

SCOPE OF SERVICES/COVERAGE

- The servicing company/ Assistance Service Provider shall make available operations coordinators answering in different languages for the Users by telephone at its fully-manned **non-free call alarm center** available 24 hours a day, 7 days a week.
- When the servicing company/ Assistance Service Provider has the information immediately available, the servicing company / Assistance Service Provider shall provide the Services, as appropriate, to the Participant while the Participant is on the telephone. In all other cases, the servicing company will provide the information to the Participant by the quickest possible means.
- The servicing company/ Assistance Service Provider shall, subject to the terms and conditions as defined hereunder, provide the following Services, stated herein, to the Participant calling the servicing company/ Assistance Service Provider.
- If claim is eligible, the Participant will be covered under usual, customary, necessary and reasonable costs for a maximum Aggregate limit as per Table of Benefits.
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1. Personal Accident Takaful

Accidental Death Common Carrier

This Takaful benefit covers the Accidental Death of the Participant due to an accident to the recognized/ authorized means of transport in which the Participant is traveling as a fare paying passenger whether on land or on sea including getting onto and alighting from such means of transport during the direct route from the departure or arrival point (home address or hotel abroad) to the travel terminal (station, airport or seaport).

The Takaful Operator agrees to compensate the Participant's legal heirs upto the limit covered by this PMD.

In case of Family is covered then the coverage of break-up is as follows: Participant shall be covered upto 100% of the limit covered, Spouse upto 50% of the limit covered and children upto 25% of the limit covered but in no case the Takaful Operator's liability shall exceed the sum covered by this PMD.

The payment in respect of this benefit shall be in Pak Rupees and in Pakistan upon furnishing of satisfactory proofs i.e.

- Death Certificate of the Participant
- Medical Certificate Medical Certificate of the Participant identify the cause of loss and complete diagnosis of the Participant
- Legal Heirship Certificate from the court of law of competent jurisdiction
- Postmortem report if required
- Copy of CNIC of the deceased
- Copy of CNIC of deceased's legal heir
- A copy of letter/ intimation sent to the relevant authority i.e. FIR (if applicable).

The above list is not exhaustive and the Takaful Operator may ask for additional information in order to assess the claim.

EXCLUSIONS APPLICABLE TO PERSONAL ACCIDENT COVERAGE (COMMON CARRIER):

This Takaful Coverage PMD shall not cover the losses arising out of and in anyways related to:

a. Death due to or resulting from internal self-injury, suicide or attempted suicide (whether felonious or not) and murder, dog bite and snake bite.
b. Death due to or resulting from happening of intoxication, insanity, fighting or unlawful act on part of the Participant or surgical or medical treatment.
c. Death sustained by the Participant whilst flying either as fare paying passenger or non-fare paying passenger in an aircraft/aero-plane and while the Participant is in flight.
d. Death directly or indirectly, due to or resulting from war, invasion, act of foreign enemy, hostility (whether war be declared or not), civil war, rebellion, insurrection, revolution, military or usurped power, riot, strike, civil commotion, sabotage, terrorism and interrelated acts.
e. Death resulting from services on duty with armed forces.
f. Death due to the involvement in various sports such as Football, Polo, Motorcycling, Hunting, Steeple-chasing, mountaineering (involving use of ropes or guides) racing of any kind, winter sports and hang-gliding or any other kind of sports.

2. EMERGENCY MEDICAL EXPENSES INCURRED ABROAD

In the event of an Accidental Injury occurring outside the Usual Country of Residence, the Assistance Company will meet the usual, customary, necessary and reasonable costs of hospitalization by the attending Doctor for a maximum of (as the Schedule of Benefit) per person per trip or per year (in case of annual PMD) and in the aggregate with a Deductible of (as the Schedule of Deductibles).

The Assistance Company's medical team will maintain the telephone contacts necessary with the Centre and with the Doctors attending to the Participant to supervise the provision of proper health care.

This PMD is not a general health PMD. It is intended only for use by an Covered participant in the event of a serious sudden and unexpected illness or accident. Further treatments and non-emergency surgeries must be done in the home country.

Deductible	Amount
Upto 70 years of Age	Nil
Over 70 years of age	15% of each claim

3. EMERGENCY MEDICAL EVACUATION

The servicing company / Assistance Service Provider on behalf of the Takaful Operator will arrange for the air and/or surface transportation, communication and all usual and customary ancillary services incurred in moving and transporting the Participant when in a Covered Medical Condition to the nearest hospital where appropriate medical care is available.

The servicing company/ Assistance Service Provider on behalf of the Takaful Operator through its medical team reserves the right, to determine the location to which the Participant will be evacuated and the means or method by which such evacuation or repatriation will be carried out. In making such arrangements, the servicing company/ Assistance Service Provider may consider all relevant circumstances including, but not limited to the Participant's medical condition, the degree of urgency, the Participant's fitness to travel, airport availability, weather conditions and travel distance in determining whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail or land vehicle.

Refer to the general exclusions for details on the applicable exclusions.

4. EMERGENCY MEDICAL REPATRIATION

The servicing company/ Assistance Service Provider on behalf of the Takaful Operator will arrange for the return of the Participant to the Home Country or Usual Country of Residence by air and/or surface transportation following an in-hospital admission for a covered case.

The servicing company/ Assistance Service provider on behalf of the Takaful Operator through its medical team reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which the servicing company/ Assistance Service Provider is aware at the relevant time, subject to the Takaful Operator prior approval and only when judged necessary on medical and compassionate grounds.

Refer to the general exclusions for details on the applicable exclusions.

5. TRANSPORTATION OF MORTAL REMAINS

The servicing company / Assistance Service Provider on behalf of the Takaful Operator will arrange for transporting the Participant's mortal remains from the place of death to the Home Country if requested by a family member or legal representative.

6. COMPASSIONATE VISIT

In the event that the Participant is travelling alone and admitted to hospital for more than seven days as a result of an Accidental Injury or Sudden Illness covered in the PMD, the Assistance Company will take charge of the outbound and return journey of one designated immediate family member at the Participant's choice, from the Usual Country of Residence of the Participant to the place of hospitalization of the Participant as well as the cost of standard accommodation expenses up to a limit of (as the Schedule of Benefit) per day for a maximum of (as the Schedule of Benefit).

7. RETURN OF MINOR CHILDREN/ESCORT OF MINOR CHILD

If any of the persons accompanying the Participant, who has suffered because of an Accidental Injury or Sudden Illness, were children of under 18 years of age and does not have anyone to accompany him/her, the Assistance Company will provide a suitable person to look after the child during the trip to the hospital where the Participant is hospitalized, or to the usual residence in the country of origin, whenever there is no other person who could take charge of escorting the child.

8. EMERGENCY DENTAL CARE ABROAD

If necessary, the Assistance Company will provide the Participant with the dental assistance required abroad. The maximum limit of the expenses for this benefit is (as the Schedule of Benefit) per case and (as the Schedule of Benefit) per annum and in the aggregate.

This coverage is restricted to the treatment of pain, infection and removal of the tooth affected.

Deductible as per table of benefits to be applied.

9. HIJACKING – OPTIONAL BENEFIT

If the covered participant is prevented from reaching their scheduled destination through hijack of the aircraft or other vehicle in which they are travelling for an excess of (x) hours (as the Schedule of Benefit). The Assistance Company shall reimburse an amount per hour for every 24 hours the covered participant is incarcerated up to a maximum mentioned in the schedule of benefits.

The Assistance Company shall not pay for any claim where the covered participant has not obtained a written statement from an appropriate authority confirming the hijack and how long it lasted.

If an Covered participant is the victim of a Kidnap or Hijack the Takaful provided by this PMD for such Covered participant shall continue for a period not exceeding twelve months from the date of Kidnap or Hijack to enable the Covered participant to complete the original Journey or to return to the Usual country of residence.

10. LOSS OF PASSPORT

The Takaful Operator will reimburse the participant for the replacement cost of the country of residence' passport (of citizenship country) following the accidental and unintentional loss or damage during the participant's trip.

Exclusion Applicable:

- Any loss not reported to the local police, embassy, consulate, issuing authority, and/ or public common carrier within twenty-four (24) hours from the occurrence of the incident.
- Any fine or penalties incurred due to non-replacement or late replacement of the Passport/Travel Documents by the participant.
- Passport/Travel Documents renewal.
- Loss or damage due to delay, confiscation or detention by customs or other authorities.
- Any unexplained loss or mysterious disappearing.
- Any loss not substantiated by a written confirmation from the police, local embassy, consulate, issuing authority and/ or public common carrier.
- The claim of both temporary and permanent version of the same passport; In the event of such loss, the participant may claim either one (1) version.

Loss or theft of to your Passport/Travel Documents left unattended at any times (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.

In the case of loss, theft or unintentional destruction of the covered party's passport while abroad; The Assistance Company will take charge of the expenses of the displacements necessary for obtaining a new passport or equivalent consular document.

11. LUGGAGE LOSS

The Assistance Company will supplement the coverage for which the carrier is liable up to a limit of (as the Schedule of Benefit) as a sum of both coverage payments, for the collection of baggage and possessions checked in by each Participant, in the event of loss during the carriage by air performed by the carrier company, for the purpose of which the Participant shall furnish a list of the contents including the estimated price and date of purchase of each item (similar to the list of content submitted to the airlines), as well as the settlement of the coverage payment by the carrier.
coverage payment for loss will be calculated according to the procedures recommended by international carriage by air organizations.
The minimum period that must elapse for the baggage to be deemed lost will be that stipulated by the carrier company, with a minimum of 21 days.
Money, jewellery, debit and credit cards, and any type of document are excluded from this commitment.

12. LUGGAGE DELAY – OPTIONAL BENEFIT

In case the participant's registered luggage is temporarily lost during his trip and if not delivered within the 6 hours of his destination arrival and the participant had to buy essential items (clothes, toothbrush, etc.) the Takaful Operator will reimburse the essential items limited to clothing and toiletries bought, but not exceeding the sum covered as mentioned in the Table of Benefits herein and not exceeding US$250 any one item, bought, upon presentation of the invoices. The cover for essential items limited to clothing and toiletries bought will be effective if purchased after 6 hours of delay of luggage.
A written formal document should be obtained from the aviation company confirming the number of hours in respect of luggage delay and the retrieved date.

Exclusion Applicable to This Section:
- Losses or deterioration due to delay
- If legal authorities detained the luggage.
- Trip scheduled to an unstable country if war is declared or not.
- Delay occurring while the participant is in the return trip to the usual country of residence.

13. PERSONAL MONEY

In the case of loss or theft of the covered party's money while abroad, The Assistance Company will pay up to the amount mentioned in the schedule of benefits per Covered participant.

Deductible	Amount
Upto 85 of Age	USD 50

CONDITIONS AND LIMITATIONS APPLICABLE TO PERSONAL MONEY:
To claim for the loss or theft of personal money, the Participant must:
a) Report the loss or theft to the police within 24 hours of discovering it.
b) Get a written police report within 24 hours of reporting it, or as soon as reasonably possible afterwards.
c) Present a valid confirmation of the amount of the Participant's personal luggage &/or money, including any foreign currency for which he/she is claiming.
d) Always take reasonable care of their money to keep it safe and take all reasonable steps to recover personal money that is lost or stolen.

EXCLUSIONS APPLICABLE TO PERSONAL LUGGAGE &/OR MONEY:
a) Unattended personal money.

b) Personal money not carried with the Participant, and which was not locked in the Participant's personal accommodation or stored in a locked safety deposit box or locked safe if the Participant's accommodation has a locked safety deposit box or locked safe.
c) Personal money left in a motor vehicle.
d) Personal money left in checked-in luggage.
e) Personal money left in a tent.
f) Any personal money confiscated, detained or delayed by Customs or other officials.
g) Any claim for personal money as a result of changes in exchange rates or mistakes.
h) Any loss or damage that has been or will be reimbursed by any carrier, hotel, travel agent or any other party responsible for the loss or damage.

14. TRIP CANCELLATION & CURTAILMENT

The Assistance Company shall indemnify the Covered participant in respect of all irrecoverable deposits, advance payments and other charges paid or due to be paid for travel and/or accommodation up to (as the Schedule of Benefit), in the event of the Covered participant's Covered Trip being necessarily cancelled or curtailed due to:

a) The death, accidental bodily injury or illness of the Covered participant or the death, accidental bodily injury or illness of the Covered participant's immediate family member.
b) The death, accidental bodily injury or illness of any person with whom the Covered participant had arranged to travel, reside or conduct business, or of the immediate family member.
c) The Covered participant or any person with whom the Participant, Person had arranged to travel, reside or conduct business being:

- Called for emergency duty as a member of the armed forces, the defense of civil administration, the police force or the fire, rescue, public utility or medical services.
- Required to be present at his home or place of business in the usual country of residence following burglary or major damage.

d) The cancellation of scheduled or chartered transport services (including connecting publicly licensed transportation) caused by accident, strike, industrial action, hi-jack, terrorist act, criminal act, bomb scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that the event giving rise to such cancellation occurs, or is only announced, after the Covered Trip is booked or this Takaful is effected, whichever the later.
e) Major damage rendering uninhabitable the accommodation in which the Covered participant had previously booked to reside during a Covered Trip.
f) Failure to obtain visas although covered participant has applied to the relevant consulate at least 21 days prior to the trip with all required documents.

EXCLUSIONS APPLICABLE TO TRIP CANCELATION & CURTAILMENT:

The Assistance Company / Takaful/Retakaful Operator shall not be liable for claims resulting from:

a) Childbirth, pregnancy, or any medical complications resulting from within 2 months of the estimated date of delivery.
b) Any condition or set of circumstances known to the Participant at the time the Trip was booked, or this Takaful was affected, where such condition or set of circumstances could have been expected to give rise to the cancellation or curtailment of the Participant's Covered Trip.
c) Lack of or unreasonable care taken by the Participant in respect of:

- Travel to the airport/station.
- Route to the airport/station.
- Departure time.

d) Any unused or additional costs incurred by you which are recoverable from:

a) The providers of the accommodation, their booking agents, travel agent or other coverage scheme.
b) The providers of the transportation, their booking agents, travel agent, coverage scheme or Air Travel Organizers' Licensing (ATOL).
c) our credit or debit card provider or PayPal.

e) Any cancellation reason relating to government advice preventing movement or the cancellation of transport.
For the avoidance of doubt, this includes all "cover for any reason" products.
f) Any claim where you cannot travel or choose not to travel because the Foreign and Commonwealth Office (or any other equivalent government body in another country) advises against travel due to a pandemic.
g) Circumstances known to you before you obtained your PMD or at the time of booking any trip which could have been expected to lead to cutting short the trip.
h) Any claim arising from a reason not listed in the 'Table of Benefits' section.

15. FLIGHT DELAY ABROAD

In the event that transport services on which the Participant has previously booked to travel are delayed due to strike, industrial action, adverse weather conditions, mechanical breakdown or technical fault., the Assistance Company will indemnify the Participant in respect of restaurant meals, refreshments and/or hotel accommodation (after 24 hours) used during the period of delay on the outward journey at commencement of the Covered Trip as follows:
a) Up to (as the Schedule of Benefit) for irrecoverable losses paid or to be paid if the Participant opts to cancel the Covered Trip completely following delay of more than 24 hours, less any amounts recoverable, or
b) For each completed (x) hours period (as the Schedule of Benefit) of delay an amount of (as the Schedule of Benefit) will be paid and up to a maximum of (as the Schedule of Benefit) against the receipts of meals, refreshments purchased during the delay.

CONDITIONS AND LIMITATIONS APPLICABLE TO TRIP DELAY:

The Participant must obtain written confirmation from the carriers or their agents of the scheduled date and time of departure and the reasons for delay before a claim is considered under this Section of the PMD, claims under this Section of the PMD shall be calculated from the actual time of departure of the conveyance on which the Participant was booked to travel, as specified in the booking confirmation.

16. PERSONAL LIABILITY

The Company shall cover the covered participant, up to the sum specified in the schedule, for any money that he legally has to pay, relating to an accident during the Period of Takaful that causes:

a) Death or injury to Any person; or

b) Loss of or damage to property.

c) The Company will also pay, with prior written consent, any extra costs or expenses that he has to pay.

d) Conditions (in addition to the General Conditions):

e) The covered participant must immediately notify the Company, in writing, giving full details of any incident likely to give rise to a claim.

f) The covered participant must forward every letter, writ, summons and process to the Company immediately on receipt. g) The covered participant must not admit any liability or payment, offer to pay, promise to pay, or negotiate any claim without the Company's written consent.

h) The Company shall be entitled, if it wishes so, to take over and conduct in the name of the covered participant, the defense of any claims for indemnity or damages or otherwise against any third party, in which case full cooperation and information must be provided by the covered participant.

i) In the event of death of the covered participant, his legal representative will have the protection under this benefit provided he complies with the terms and conditions outlined.

17. Till 29 MEDICAL & TRAVEL ASSISTANCE

The Assistance Service Provider and the Takaful Operator shall only be responsible for arrangement the below mentioned assistance however, the Assistance Service Provider and the Takaful Operator shall not be responsible for any expenses or costs incurred in arranging the assistance / referrals which should be borne by the Participant him/herself.

- **Telephone medical advice**

The servicing company/ Assistance Service Provider on behalf of the Takaful Operator will arrange for the provision of medical advice to the Participant over the telephone.

- **Medical service provider referral**

The servicing company / Assistance Service Provider on behalf of the Takaful Operator shall provide to the Participant, upon request, the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively "Medical Service Providers"). The servicing company / Assistance Service Provider on behalf of the Takaful Operator shall not be responsible for providing medical diagnosis or treatment. Although the servicing company / Assistance Service Provider on behalf of the Takaful Operator shall make such referrals, it cannot committed the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the Participant. The servicing company / Assistance Service Provider on behalf of the Takaful Operator, however, will exercise reasonable care and diligence in selecting the Medical Service Providers.

- **Arrangement of hospital admission**

If the medical condition of the Participant is of such gravity as to require hospitalization, the servicing company / Assistance Service Provider on behalf of the Takaful Operator will assist such Participant in the hospital admission.

- **Monitoring of medical condition during and after hospitalization**

The servicing company / Assistance Service Provider on behalf of the Takaful Operator will monitor the Participant's medical condition during and after hospitalization, subject to any and all obligations in respect of confidentiality and relevant authorization.

- **Medical translation service**

The servicing company will arrange for the provision of medical translation to the Participant over the telephone. Where the servicing company uses an external service provider to provide the translation service, the quality of the translator cannot be committed. The Servicing Company will however exercise reasonable care and diligence in selecting such service providers.

- **Delivery of essential medicine**

The Service Company / Assistance Service Provider on behalf of the Takaful Operator will take charge of delivering the medicines outside the country of residence prescribed urgently by a doctor for the participant during the trip and which cannot be found in the place where he/she had travelled to or to be replaced by medicines that have a similar composition. The Service Company/ Assistance Service Provider on behalf of the Takaful Operator will not be responsible for the medicine's expenses.

- **Inoculation and visa requirement information**

Upon request from the Participant, the servicing company / Assistance Service Provider on behalf of the Takaful Operator shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas).

- **Lost luggage assistance**

  Upon request from the Participant, the servicing company / Assistance Service Provider on behalf of the Takaful Operator will assist the Participant who has lost his/her luggage while traveling outside the Usual Country of Residence by referring the Participant to the appropriate authorities.

- **Legal Referral / Arrangement of appointment with lawyers**

Upon request from the Participant, the servicing company / Assistance Service Provider on behalf of the Takaful Operator will provide the names, telephone numbers and, if possible and requested, hours of opening of the lawyers in foreign countries. Although the servicing company shall make such referrals, it cannot committed the quality of the service provider and the final selection of a service provider shall be the decision of the Participant. The Servicing Company/ / Assistance Service Provider on behalf of the Takaful Operator, however, will exercise care and diligence in selecting the service providers. The Service Company/ Assistance Service Provider on behalf of the Takaful Operator will not be responsible for the lawyers' fees or any expenses related to arranging the appointment.

- **Emergency traveling service assistance**

The servicing company // Assistance Service Provider on behalf of the Takaful Operator shall assist the Participant in making reservations for air ticket or hotel accommodation on an emergency basis when traveling overseas.

- **Emergency interpreting assistance**

The servicing company / Assistance Service Provider on behalf of the Takaful Operator will arrange for the provision of interpreting assistance to the Participant over the telephone on an emergency basis.

- **Embassy referral**

The servicing company / Assistance Service Provider on behalf of the Takaful Operator shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

- **Emergency document delivery including documents/ passport**

The servicing company / Assistance Service Provider on behalf of the Takaful Operator shall assist the Participant to arrange for emergency document(s) to be delivered to the Participant's friend, relative or business associate, upon the Participant's request to do so.
The above assistance Services are purely on referral or arrangement basis. The servicing company / Assistance Service Provider on behalf of the Takaful Operator shall not be responsible for any third-party expenses, which shall be solely the Participant's responsibility.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless the servicing company / Assistance Service Provider on behalf of the Takaful Operator has given its prior written approval and the Participant has paid the appropriate fees.
Loss, damage, Illness and/or Injury directly or indirectly caused by, arising out of, and/or during, and/or in consequence of the following are excluded from the commitment/Cover granted under this PMD:
a) The bad faith of the Participant, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions including those actions of the Participant in a state of derangement or under psychiatric treatment costs for which are themselves excluded.
b) Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon any other type of natural disaster.
c) Events arising from terrorism, mutiny or crowd disturbances.
d) Events or actions of the Armed Forces or Security Forces in peacetime.
e) Wars, with or without prior declaration, and any conflicts or international interventions using force or duress or military operations of whatever type.
f) Those caused by or resulting from radioactive materials and nuclear energy.
g) Those caused when the Participant takes part in bets, challenges or brawls, save in the case of legitimate defense or necessity. h) Illness or Injuries existing prior to the claim, unless expressly included in the Private or Special Conditions and subject to payment of the relevant surcharge Contribution.
i) Those that occur as a result of the participation by the Participant in competitions, sports, and preparatory or training tests. j) Engaging in the following sports: motor racing or motorcycle racing in any of its modes, big game hunting outside European Territory, underwater diving using artificial lung, navigation in international waters in craft not intended for the public transport of passengers, horse riding, climbing, pot holing, boxing, wrestling in any of its modes, martial arts, parachuting, hot air ballooning, free falling, gliding and, in general, any sport or recreational activity that is known to be dangerous.
k) Participation in competitions or tournaments organized by sporting federations or similar organizations.
l) Hazardous winter and/or summer sports such as skiing and/or similar sports.
m) Permanent resident and students outside of resident country.
n) The use, as a passenger or crew, of means of air navigation not authorized for the public transport of travelers, as well as helicopters.
o) The Accidents deemed legally to be work or labor Accidents, consequence of a Risk inherent to the work performed by the Participant.
p) Internationally and locally recognized epidemics and pandemics.
q) Illnesses or Injuries arising from chronic ailments or from those that existed prior to the inception date of the PMD.
r) Death as a result of suicide and the Injuries or after-effects brought about by suicide and/or attempted suicide or any self-inflicted Injuries.
s) Illness, Injuries or pathological states caused by the voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without medical prescription, as well as any kind of mental Illness or mental imbalance.
t) Illness or Injuries resulting from refusal and/or delay, on the part of the Participant or persons responsible for him/her, in the transfer proposed by the Assistance Company and agreed by its medical Service.
u) Illness or Injuries caused by pregnancy and childbirth or any complication therefore or voluntary termination of pregnancy.
v) Mental Health disorders; including stress, anxiety, depression and nervous disorder. w) Venereal sexually transmitted diseases.
x) Gynecological diseases.
y) All pre-existing, congenital, psychiatric and/or Chronic Medical Conditions.
z) Any cardiac or cardiovascular or vascular or cerebral vascular Illness or conditions or after-effects thereof or complications that, in the opinion of a medical practitioner appointed by the Assistance Company, can reasonably be related thereto, if the Covered participant has received medical advice or treatment (including medication) for hypertension 2 years prior to the commencement of the Protected Journey.
aa) Diagnosis and treatment services for complication of excluded illnesses.

- Travelling to seek medical treatment or waiting for an operation, post operation check-up or any other hospital treatment, or any medical investigations, tests or test results.

- Travelling against the advice of a doctor or considered not fit to travel by the assistance company.
- Travelling to seek immigration or political asylum.

bb) Consequential loss of any kind.

In addition to the foregoing General Exclusions, the following Benefits are not Covered by this Takaful:

a) The Services arranged by the Participant on his/her own behalf, without prior communication or without the consent of Swan International Assistance - the Assistance Company, except in the case of an extreme emergency/urgent necessity. In that event, the Participant shall furnish the Assistance Company with the vouchers and original copies of the invoices.
b) Assistance or medical Services, which are not medically necessary and all Elective and/or non-Emergency medical condition and its complications.
c) Rehabilitation treatments.
d) Prostheses, orthopedic material or thesis and osteosynthesis material, as well as spectacles.
e) Assistance or coverage for events that occurred during a trip that had commenced, in any of the following circumstances:
    - Before this Takaful Coverage comes into force.
    - With the intention of receiving medical treatment.
    - After the diagnosis of a terminal Illness.
    - Without prior medical authorization, after the Participant had been under treatment or medical supervision during the twelve months prior to the start of the trip.
f) Expenses that arise once the Participant is at his/her Usual Country of Residence, those incurred beyond the scope of application of the commitments of the Takaful Coverage, and, in any case, after the dates of the travel object of the Agreement have elapsed or after 90 days has elapsed since the start thereof, notwithstanding what is provided for in the Additional Clauses or in the Private or Special Conditions.
g) Any Health Services that are received as Out-of-Hospital Benefits.
h) All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
i) Services that do not require continuous administration by specialized medical personnel.
j) Personal comfort and convenience items (television, barber or beauty Service, guest Service and similar incidental Services and supplies).
k) Medical Services that are not performed by Authorized Healthcare Service Providers, apart from medical Services rendered in a Medical Emergency.
l) Prosthetic devices and consumed medical equipment.
m) Treatments and Services arising because of hazardous activities, which include but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities.
n) Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
o) Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products, non-prescription drugs and treatments, excluding such supplies required as a result of Healthcare Services rendered during a Medical Emergency).
p) Services rendered by any medical provider relative of a patient, for example the Covered participant and the participant member's family, including Spouse, brother, sister, parent or child.
q) All Healthcare Services & Treatments for In-Vitro Fertilization (IVF), embryo transport, ovum and male sperms transport.
r) Treatments and Services related to viral hepatitis and associated complications, except for treatment and Services related to Hepatitis A.
s) Air or Terrestrial Medical evacuation except for Emergency cases or unauthorized transportation Services.
t) Medical Services and associated expenses for organ and tissue transplants, irrespective of whether the Covered participant is a donor or recipient.
u) Any test or treatment not prescribed by a doctor.
v) Diagnosis and treatment Services for complications of excluded Illnesses.
w) One way or open tickets (Return tickets should be purchased before commencing the trip and should end within the period of Takaful).
x) Operational duties as a member of the armed forces.
y) Policies not declared to Swan International Assistance within the agreed intervals.
z) Policies commencing 120 days or more from the date of PMD issuance.
aa) Expenses and contingencies which are directly or indirectly caused by known epidemics or/ and under the control of public authorities.
bb) Claims not submitted within a maximum of 45 days from the date of occurrence.
cc) Medical claims not submitted within a maximum of 45 days from the date of first treatment.
dd) Claim documents requested and not submitted within a maximum of 3 months.
ee) Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which you are travelling has advised against all travel.
ff) Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
gg) Communicable disease exclusion

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

- The participant must observe and fulfill all the terms and conditions of this Takaful by completing anything to be done or complied with by him or anyone acting on your behalf.

- For In-Patient care, emergency repatriation or curtailment the Assistance Service Provider and the Takaful Operator must be notified within 48 hours of admission to hospital and, for curtailment, prior to departure back to the usual Country of Residence.
- That the participant uses Reciprocal Health Care Agreements where they are available. If in doubt he should contact the Assistance Service Provider.
- The participant must immediately notify the Takaful Operator in the event of any occurrence likely to give rise to a claim under this Takaful in accordance with the instructions contained herein but in any event within 31 days of the end of his Trip.
- The participant provides at his own expense, all certificates, information and evidence required by the Takaful Operator's appointed representatives or by the Takaful Operator or the Assistance Service Provider.
- That no person will admit liability or make any offer or promise of payment without by the Takaful Operator's prior written consent.
- The participant acknowledge that the Takaful Operator may at its own expense take action in the participant's name to recover compensation from a third party in respect of any payment made under this Takaful Coverage and that any amount recovered shall belong to the Takaful Operator.
- In the event of the participant's death, the Takaful Operator shall have the right to have a post mortem carried out at its expense.
- The participant has read and accepted the cover provided by this Takaful including its cover limits, terms, conditions and exclusions. the Takaful Operator will accept no liability arising from his failure to do so, or his failure to obtain this Takaful Coverage with sufficient time prior to departure to do so.
- That the participant take all reasonable care to avoid or minimize any loss that might result in him making a claim under this Takaful Coverage and he acts at all times as if this Takaful were not in force.
- The participant may not transfer his interest in this Takaful Coverage.
- The Law of the usual Country of Residence will apply if it is a legal requirement. If it is not a legal requirement then the laws of Islamic Republic of Pakistan will apply.
- In the event of a fraudulent claim being made by the participant or anyone acting on his behalf all cover under this Takaful Coverage shall be forfeited.
- In the event of any claim, the liability of the Assistance Service Provider and the Takaful Operator shall be conditional on the participant claiming indemnity or benefit having compiled with and continuing to comply with the terms of this PMD.
- In the event of a claim under this PMD the Participant should;

    a. Take all reasonable precautions to minimize the loss.

    b. As soon as possible contact the Assistance Provider to notify the claim stating the assistance required. The contact details of the Assistance Service Provider are mentioned herein.

    c. Provide freely all the required documents and information to the Assistance Service Provider in order to assess the lodged claim.

    d. Make no admission of liability of offer promise or payment of any kind without the consent of the Assistance Service Provider.

COMMUNICABLE DISEASE EXCLUSION

a. Notwithstanding any provision to the contrary within this Takaful/retakaful agreement, this Takaful/retakaful agreement excludes all actual or alleged loss, liability, damage, coverage, injury, sickness, disease, death, medical payment (Except for Emergency Medical Expenses and Stabilization), defense cost, sot, expenses or any other incurred by or accruing to the Participant directly or indirectly and regardless of any other cause or event contributing concurrently or in any sequence originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the death or threat (whether actual or perceived) of a Communicable Disease.

b. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
    - The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
    - The method of transmission, whether direct or indirect, includes but is not limited to airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid. Liquid or gas between organisms, and
    - The disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare or property damage.

ELIGIBILITY

-The concerned Participant is eligible for the services by calling the alarm center on provided contact details prior to hospital admission or Medical Assistance; cases shall be rejected if requested on reimbursement basis.

- In the event of any claim Covered under this PMD, the liability of the Assistance Company shall be conditional on the Participant claiming indemnity or Benefit having complied with and continuing to comply with the terms of this PMD.

- In the cases where the Participant, only due to force majeure or any reason beyond his control cannot contact Swan International Assistance directly to request the Services or Benefits Covered by the PMD, the Participant can seek for expenses reimbursement in writing as follows:

- Contact Swan International Assistance to obtain a "CASE NUMBER".
- Send an explanation letter of the circumstances of why the "Services or Benefits" for which expenses are being claimed were not requested or obtained from Swan International Assistance directly.
- Send the official documents (such as Medical Report, Police Report or Notification of Loss or Theft, Airline Report of Delay, Cancellation, Lost Luggage, etc.) and original receipts of the expenses incurred.

The Takaful Operator or Assistance Company is NOT liable in respect of any Benefit, which would otherwise be payable under this PMD, should there be another Takaful Coverage in force Covering the same contingencies. The Takaful Operator or Assistance Company, at its discretion will consider reimbursing any expenses, totally or partially, after an internal assessment and case study is done.

The amounts (if any) reimbursed, will not exceed under any circumstance the amounts the Assistance Company would have paid to provide the Services directly if it was contacted in due time and manner by the Participant at the time the claim occurred.

- The Takaful Operator will reject any claim on reimbursement basis presented or followed up after Claims not submitted within a maximum of 45 days from the date of occurrence.
- Medical claims not submitted within a maximum of 45 days from the date of first treatment.
- In case claim documents requested and not submitted within a maximum of 3 months, the claim will be automatically declined.

- The maximum age of enrolment is 85 unless otherwise advised in writing by The Takaful Operator.

- The Participant shall be eligible for Services when he/she travels outside the Usual Country of Residence and only when the PMD is issued before his/her departure from the same.

CANCELATION

The contract can be cancelled:

- By the Takaful Operator immediately, if any claim or declaration shall, in any way respect, be false or fraudulent means or devices are used by the participant or anyone acting on his/her behalf to assert rights to benefit. All benefit and contribution shall in such case be forfeited.
- By the participant in case of cancellation of his/her trip abroad, provided the participant has notified the Takaful Operator before the effective date specified in the application form or on the amendment, and has received confirmation of cancellation from the later.
- No refund is authorized if cancellation is required after the inception date.

In case the Participant wishes to cancel the PMD then, the Participant must return the original PMD and also furnish the relevant proofs and satisfactory reasoning in writing including the complete passport copy with all the pages when applying for the cancellation of the PMD. The PMD cannot be canceled if:

- The Visa has been issued to the Participant or
- The Participant has undertaken a trip before the Period of Takaful as stated in the Travel Takaful Certificate issued to the Participant.

In case of cancellation, contribution shall be refunded after deducting PKR 500 plus taxes as Cancellation Service Charges and any government tax that is not refundable.

The user may request cancellation in the case of a visa refusal, provided that a refusal letter from the relevant embassy is submitted for review.

PMD EXTENSION AND RENEWAL

PMD extensions or renewals will not be granted if the user has already departed from their country of residence.

The request for extension along with the reason of extension should be made at least 1 week before the PMD expiry date and please note that extension will be granted only once subject to no claims declared and undeclared at the time of approval.

The extension/ renewal of PMD will not be allowed in the following cases:
- Purchasing any Travel Takaful plan while outside of country of residence.
- Renewing any Travel Takaful plan while outside of country of residence.
- Travelling to seek immigration or asylum abroad.
- Extending any Travel Takaful plan if travel Takaful Coverage is expired
- Extending any Travel Takaful Coverage more than once.
- Extending any Travel Takaful Coverage for participants older than 65 years old

EXAMINATIONS

The servicing company / Assistance Service Provider shall have the right and opportunity through its medical representative to examine the Participant whenever and as often as may reasonably require.
In case of reimbursement claims, the servicing company shall have the right to examine and audit the final invoices and cover fees as per the standard prices in the country of claim.

ARBITRATION IN RESPECT OF MEDICAL OPINION

Any difference in respect of medical opinion in connection with the result of an accident or illness will be settled between two medical experts, one appointed by the participant and one appointed by the issuing company.

Any difference in opinion between the two medical experts shall be referred to the relevant syndicate of physicians who shall be appointed in writing by the two medical experts.

COMPETENT JURISDICTION AND GOVERNING LAW

In case of dispute between the participant and the issuing company, parties are obliged to refer to the courts of the country of PMD issuance if it is a legal requirement. If it is not a legal requirement then laws of Islamic Republic of Pakistan will apply.

This contract shall be governed and construed in accordance with the laws of the country of PMD issuance if it is a legal requirement. If it is not a legal requirement then laws of Islamic Republic of Pakistan will apply.

Travelcare
EFU-WTO Travel Takaful

EFU GENERAL
WINDOW TAKAFUL OPERATIONS

TABLE OF BENEFITS AND COVERS

S.No.	Summary of PMD Coverage	Currency	Basic	Standard	Gold	Platinum
1	Personal Accident (Accidental Death Common Carrier)	PKR	100,000	200,000	300,000	400,000
2	Emergency Medical Expenses Incurred Abroad	USD	15,000	35,000	70,000	100,000
3	Emergency Medical Evacuation	USD	100,000	125,000	500,000	1,000,000
4	Emergency Medical Repatriation	USD	100,000	125,000	500,000	1,000,000
5	Transportation of Mortal Remains	USD	100,000	125,000	500,000	1,000,000
6	Compassionate Visit	USD	400	600	1,000	1,200
7	Return of Minor Children / Escort of Minor Child	USD	200	400	800	1,000
8	Dental Emergency Abroad	USD	400 Excess: $ 75	600 Excess: $100	1,000 Excess: $150	1,200 Excess: $200
9	Hijacking **(Optional Benefit)**	USD	5,000	5,000	5,000	5,000
10	Loss of Passport	USD	100	200	400	500
11	Luggage Loss per Kg upto 40 Kg	USD	10	15	25	30
12	Luggage Delay over 6 hours **(Optional Benefit)**	USD	150	250	750	1,000
13	Personal Money	USD	250 Excess: $50	500 Excess: $50	500 Excess: $50	500 Excess: $50
14	Trip Cancellation & Curtailment	USD	250	500	1,000	1,200
15	Flight Delay over 4 hours	USD	300	400	600	700
16	Personal Liability covering material and bodily damage **(Optional Benefit)**	USD	30,000	30,000	30,000	30,000
17	Telephone Medical Advice	**Free Service**				
18	Medical Service provider referral					
19	Arrangement of hospital admission					
20	Monitoring of medical condition during and after hospitalization					
21	Medical translation service					
22	Delivery of essential medicine					
23	Inoculation and visa requirement information/ embassy referral					
24	Lost Luggage / Passport Assistance					
25	Legal referral/ arrangement of appointment with lawyers					
26	Emergency traveling service assistance					
27	Emergency Interpreting assistance/ interpreter referral					
28	Emergency document delivery					
29	Documents/ Passport Loss					

Important Notes:

a. Family means Husband and Wife upto the age of 66 years and Four Children upto the age of 18 years.

b. All tenures are single as well as multi-trip.

c. Pre-existing diseases are specifically excluded and other exclusions will be applied as per PMD terms and conditions

d. Deductible Free PMD up to 70 years of age and 15% Deductible / excess to apply for each and every claim against the coverage of

Emergency Medical Expenses Abroad and deductible is mentioned in the table of benefits for Dental Emergency Abroad and Personal Money Claims

e. Optional Covers:

i. Luggage delay, Personal Liability and Hijacking can be opted with 10% additional contribution
ii. 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 PMD terms and conditions

Covid-19 terms and conditions to apply.

f. The contribution mentioned are upto 66 years. For ages ranging from:

67 to 75 years	50% increase in contribution
76 to 80 years	75% increase in contribution
81 to 85 years	150% increase in contribution

g. Group Discounts

25 persons or more traveling together in a group on the same trip and date can avail special discounts

h. The contribution amounts mentioned are inclusive of currently government taxes/levies. Any Change in the taxes will affect the contribution accordingly.