

EFU Student Travel Insurance

Schedule of Benefits & Limitations

S.No.	Benefits	Currency	Smart	Genius	Expert	Proficient
1	Emergency Medical Expenses incurred during hospitalization	USD	15,000	35,000	70,000	100,000
	Prescribed medicines included within the medical expenses incurred during hospitalization benefit up to a sublimit	USD	100	100	150	150
2	Emergency Medical Evacuation	USD	100,000	125,000	500,000	1,000,000
4	Transportation of Mortal Remains	USD	100,000	125,000	500,000	1,000,000
5	Compassionate Visit Ticket & Accommodation	USD	2,500	5,000	10,000	12,500
6	Dental Emergency	USD	1,000	1,000	1,000	1,000
	Deductibles for medical dental emergencies (Refer to Policy Terms)	USD	150	150	150	150
7	Loss of Passport	USD	300	300	300	300
8	Luggage Loss per Kg upto 40 Kg	USD	10/ kg with the max. upto 400	15/ kg with the max. upto 600	25/ kg with the max. upto 1,000	30/ kg with the max. upto 1,200
9	Personal Money	USD	250	500	500	500
10	Death due to accident only	USD	5,000	7,500	15,000	20,000
11	Total Permanent Disability (Accident only)	USD	5,000	7,500	15,000	20,000
12	Partial Permanent Disability (Accident only)	USD	5,000	7,500	15,000	20,000
13	Luggage Delay over 6 hours (Optional Benefit)	USD	500	500	500	500
14	Hijacking (Optional Benefit)	USD	5,000	5,000	5,000	5,000
15	Personal Liability covering material and bodily damage (Optional Benefit)	USD	30,000	30,000	30,000	30,000
16	Tuition Fee (Optional Benefit)	USD	5,000	7,500	20,000	30,000
17	Telephone Medical Advice					
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					

Free Service

EFU Student Travel Insurance

Schedule of Premium in Pak Rupees

Travel Assistance Student Cover (Without Tuition Fee Benefit)

Tenure		Product Plans (PKR/Student)			
Term	Max Stay	Smart USD 15,000	Genius USD 35,000	Expert USD 70,000	Proficient USD 100,000
6 Months	06 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
Upto 2 years	Up to 2 Years	37,250	52,950	105,450	140,750

Travel Assistance Student Cover (With Tuition Fee Benefit)

Tenure		Product Plans (PKR/Student)			
Term	Max Stay	Smart USD 15,000	Genius USD 35,000	Expert USD 70,000	Proficient USD 100,000
6 Months	06 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
Upto 2 years	Up to 2 Years	50,450	71,750	144,250	192,250

Important Notes:

- The premium amounts mentioned are inclusive of currently applicable government taxes/ levies. Any change in the taxes will affect the premium accordingly.
- Deductible Free Policy however deductible of USD 50 will apply for each and every claim against the coverage of Personal Money
- Covered age is from 18 to 65 years
- Optional Covers:
 - Luggage delay, Personal Liability and Hijacking can be opted with 10% additional premium.
 - Covid-19 cover for Emergency Medical Expenses for Sickness and Hospitalization Abroad can be opted at additional premium upto the sums mentioned in the Policy terms and conditions. Covid-19 terms and conditions to apply.