

Schedule of Premium in Pak Rupees									
Worldwide Excluding USA, Canada, Australia and Japan									
Coverages		Basic (15,000 USD)		Standard (USD 35,000)		Gold (USD 70,000)		Platinum (USD 100,000)	
Tenure Duration	Max Stay	Individual (PKR)	Family (PKR)	Individual (PKR)	Family (PKR)	Individual (PKR)	Family (PKR)	Individual (PKR)	Family (PKR)
Up to 7 Days	7 Days	1,450	2,750	1,850	3,650	2,650	5,450	3,550	7,450
Up to 14 Days	14 Days	1,950	3,850	2,450	4,950	3,850	8,150	5,150	11,050
Up to 21 Days	21 Days	2,650	5,450	3,350	7,050	5,350	11,550	7,250	15,750
Up to 31 Days	31 Days	3,450	7,250	3,950	8,350	6,050	13,050	8,150	17,850
Up to 62 Days	62 Days	4,950	10,650	5,950	12,850	8,950	19,650	11,950	26,350
Up to 92 Days	92 Days	7,450	16,250	8,950	19,650	11,950	25,450	15,650	34,650
Up to 4 months	Consecutive	10,450	22,950	14,450	31,950	19,450	43,250	26,450	58,950
Up to 5 months	Consecutive	14,450	31,950	20,450	45,450	28,450	63,450	37,450	83,650
Up to 6 Month	92 days	10,450	22,950	14,250	31,550	18,950	42,150	25,650	57,150
Up to 6 Month	Consecutive	19,450	43,250	26,950	59,450	38,450	85,950	49,250	110,250
Up to 1 year	92 Days	13,750	30,450	19,250	42,750	26,250	58,550	34,750	77,650
Up to 2 years	92 Days	48,450	108,450	74,550	182,550	86,350	210,750	108,850	266,650

\* The above premiums are inclusive of currently applicable govt. taxes/levies

\*Premium up to 66 years age

Worldwide Including USA, Canada, Australia and Japan									
Coverages		Basic (15,000 USD)		Standard (USD 35,000)		Gold (USD 70,000)		Platinum (USD 100,000)	
Tenure Duration	Max Stay	Individual (PKR)	Family (PKR)	Individual (PKR)	Family (PKR)	Individual (PKR)	Family (PKR)	Individual (PKR)	Family (PKR)
Up to 7 Days	7 Days	1,850	3,650	2,450	4,950	3,850	8,150	5,150	11,050
Up to 14 Days	14 Days	2,450	4,950	3,350	7,050	5,350	11,550	7,250	15,750
Up to 21 Days	21 Days	3,150	6,550	4,650	9,950	7,750	16,950	10,450	22,950
Up to 31 Days	31 Days	3,950	8,350	5,250	11,250	8,950	19,650	11,950	26,350
Up to 62 Days	62 Days	6,450	13,950	7,950	16,450	14,450	31,950	17,750	39,450
Up to 92 Days	92 Days	9,950	21,850	12,950	28,350	18,450	40,950	23,450	52,250
Up to 4 months	Consecutive	14,950	33,150	18,450	40,950	27,450	61,150	34,450	76,950
Up to 5 months	Consecutive	21,450	47,750	27,450	61,150	42,450	92,750	55,450	124,250
Up to 6 Month	92 days	16,950	37,650	22,950	51,150	30,650	68,450	41,650	93,150
Up to 6 Month	Consecutive	28,450	63,450	38,350	85,750	61,650	138,150	76,050	170,550
Up to 1 year	92 Days	21,950	48,850	31,750	70,950	43,450	97,250	57,650	129,150
Up to 2 years	92 Days	81,450	182,750	123,850	300,050	142,650	346,950	180,650	438,450

\* The above premiums are inclusive of currently applicable govt. taxes/levies

Premium up to 66 years age

**Schedule of Covers & Limits in US Dollar/ Pak Rupees**

S.No.	Summary of Policy 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	600	1,000	1,200
9	Hijacking (Optional Benefit)	USD	Excess: \$ 75	Excess: \$100	Excess: \$150	Excess:\$ 200
10	Loss of Passport	USD	5,000	5,000	5,000	5,000
11	Luggage Loss per Kg upto 40 Kg	USD	100	200	400	500
12	Luggage Delay over 6 hours (Optional Benefit)	USD	10	15	25	30
13	Personal Money	USD	150	250	750	1,000
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:**

- Family means Husband and Wife upto the age of 66 years and Four Children upto the age of 18 years.
- All tenures are single as well as multi-trip.
- Pre-existing diseases are specifically excluded and other exclusions will be applied as per policy terms and conditions
- Deductible Free Policy 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
- Optional Covers:
  - Luggage delay, Personal Liability and Hijacking can be opted with 10% additional premium.
  - Covid-19 cover for Emergency Medical Expenses for Hospitalization Abroad in case of Covid positive can be opted at additional premium upto the limits mentioned in the Policy terms and conditions.

**Covid-19 terms and conditions to apply.**

- The premiums mentioned are upto 66 years. For ages ranging from:

67 to 75 years                      50% increase in premium

76 to 80 years                      75% increase in premium

81 to 85 years                      150% increase in premium

**g. Group Discounts**

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