



PAK-QATAR
FAMILY TAKAFUL
Together for the Future

Safar Asaan
TOGETHER WE PROTECT

PQGTL - TRAVEL HEALTH TAKAFUL

Frequently Asked Questions (FAQs)

What is Travel Health Takaful?

Travel health takaful designed to cover the costs and reduce the risk associated with unexpected events during international travel. Travel health takaful is comprehensive travel takaful policy that offers travel emergency sickness/accident as well as travel inconvenience benefits like baggage loss, flight delayed, passport loss etc.

What other benefits are paid directly while the participant is overseas?

Only Medical Expenses and Emergency Evacuation are settled directly. All other benefits like accidental death, baggage loss, passport loss and flight delayed etc. paid / reimbursed once you have returned to Pakistan subject to the completion of the required documents.

What are the limits allowed for Medical Expenses?

The limits depend on the plan you purchase. We offer four kinds of plans and which have different kind of coverage against the medical expenses. For example

In **“Universal Plan”** Medical expenses limit is US\$ 100,000

In **“Vital Plan”** Medical expenses limit is US\$ 75,000

In **“Schengen+ Plan”** Medical expenses limit is US\$ 50,000

In **“Shield Plan”** Medical expenses limit is US\$ 10,000

Medical expenses are included with the deductible US\$ 75 each & every loss:

- Accident & Sickness medical expenses
- Emergency Dental treatment
- Repatriation of Mortal Remains
- Emergency Medical evacuation

In case of Emergency Medical Expenses the highest limit is US\$.100, 000 (Universal Plan) and if you have purchased a Family cover each family member will be allowed a limit of US\$ 100,000.



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What do you mean by Emergency Evacuation?

Emergency Evacuation means taking the participant from one place to another where appropriate medical attention can be provided to participant.

This benefit is included under the medical expenses cover and is not a separate benefit. An emergency evacuation must be ordered by the assistance service provider or a physician who certifies that the severity or the nature of the Participant injury or sickness warrants his / her evacuation. Covered expenses are those for transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with the emergency evacuation.

Will you make full payment of the baggage loss?

The Company shall compensate the Participant for the total loss of Checked-In Baggage caused by a Common Carrier on the Trip abroad during the policy period, the takaful company acts as a secondary takaful carrier. The primary coverage is provided by the Common Carrier. The Company shall compensate the Participant for the market value of the Checked-In Baggage in the event of its total loss, the sum covered mentioned in the attached policy schedule as following against total loss of checked – in - baggage:

Plan:	Coverage:
Universal	US\$ 1,000
Vital	US\$ 750
Shield	US\$ 300

What items are covered under baggage loss?

This coverage is only for the “common carrier checked in baggage”. The Company will pay for the costs of necessary emergency purchases of toiletries, medication and clothing in the event the Participant suffering total loss of baggage. Valuables misplaced or stolen individually will not be covered in the benefits of total loss of checked in baggage. Item over a certain cost (usually US\$ 100) must be accompanied by the original receipt. **Money, jewelry, debit and credit cards and any type of documents are excluded from this cover.**



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Are there any age limits in the policy?

Yes there are. The policy allows coverage up to the age of 65 years. People between 65 and 85 years of age will get 100% of all benefits with 100% extra contribution. In case of family coverage, the age limit allowed for children is 6 months to 18 years.

Where can I get the policy issued?

You can get in touch with your travel agent or Pak Qatar General Takaful Limited Company's offices.

In case of hospitalization, how long does it take to authorize one of my family members to fly to my sickbed?

Should the Participant be hospitalized for more than seven (7) days, the company will meet the costs of immediate family members or a person appointed by the Participant and having the same country of residence as the member, considering the Participant was traveling alone:

- Economy air transport tickets or 1st class rail tickets to the place of hospitalization
- Accommodation expenses there, per day up to the covered limited for maximum of 10 days

Please note that this benefit is included under the Medical Expenses Cover and is not a separate benefit.

Will it be accepted by the Consulates for visa issuance?

Yes, it will be accepted. Pak Qatar General Takaful is authorized by Schengen States.

If I pay my doctor in cash, how soon do I get reimbursed?

Travel Takaful "Safar Asaan" offers direct overseas claims settlement and reimbursed as well. In the condition of reimbursement, usually it takes about 15 working days for claims to be processed. However, claims can be processed and paid much earlier, depending on how fast the file with all the necessary paperwork is received by the claims office.



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What documents will be needed in case of claims?

- | | |
|-------------------------|-----------------------------------------------------------------------------------------------------|
| 1. Death | - Death Certificate & hospital certificate |
| 2. Disability | - Hospital certificate |
| 3. Medical | - Prescription, Hospital bills & doctor's certificate (if not settled directly) / discharge summary |
| 4. Emergency Evacuation | - Evacuation company's bill (if not settled directly) |
| 5. Death Repatriation | - Air Way Bill / boarding pass |
| 6. Baggage Loss | - Airline's PIR / Baggage tag / boarding pass |
| 7. Flight Delay | - Hotel bill / Airline certificate confirming flight delay |
| 8. Loss of Passport | - FIR / Receipt from concerned Pakistan High Commission |

Please note that submission of above mentioned documents or any other documents shall not mean entitlement to a claim.

How many visits can I make in a year or before the expiry of the policy?

In Multi Trip policy there is no restriction on the number of visits. You can make as many visits as you want.

Basically we offer two kind of travel takaful policy, single trip and multi-trip, under the single trip policy, shall be covered up to 180 days. For example participant travel takaful policy for six months but he / she comes after 3 months, policy will be expired. But in multi trip policy, participant can make as many visits as he / she wants. The maximum length of overseas per trip should not more than of sixty (60) days in **Universal and Vital plans** and thirty (30) days in **Schengen+ plan**.

What is common carrier?

Any commercial public airline, railway, bus transport, or water borne vessel operating under license issued by the appropriate authority for transportation of passengers or passenger travels as ticket paying passenger.

What shall I do in case of an emergency?

We take care of our customers through AMA (Asia Medical Assistance), the world renowned body for Medical Assistance providing overseas claims settlement and other exclusive benefits with a personal touch.

AMA capable to provide medical and travel assistance around the world. AMA maintained alarm centers in different continents where dedicated medical professional are fully equipped to deal with medical and other queries.

In case of an emergency, from anywhere in the world, just call our Alarm Center AMA Assistance – (GmbH) at the + [43 720881374](tel:+974720881374), AMA will take care of you on behalf of Pak Qatar General Takaful.

Which illnesses are covered?

In the event of illness or injury of the Participant, the company will meet the usual, customary, necessary and reasonable costs of hospitalization but not exceeding the sum covered specifying in the policy schedule. Means any illness which is not pre-existing, which was not contracted before you left your country and before the effective departing date of coverage as any pre-existing conditions are not covered under this travel takaful policy.

In “**Universal Plan**” Medical expenses limit is US\$ 100,000

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In “**Schengen+ Plan**” Medical expenses limit is US\$ 50,000

In “**Shield Plan**” Medical expenses limit is US\$ 10,000

What does it mean usual country of residence and usual place of residence?

Usual country of residence means the country where the Policy was issued (Pakistan) and usual place of residence means is the place where the participant spends the major part of the year.

Where does my travel takaful apply?

We offer four kinds of plans and they have different kind of geographical coverage. For example

In “Universal Plan” coverage “Worldwide”

In “Vital Plan” coverage “Worldwide”

In “Schengen+ Plan” coverage worldwide excluded traveling in USA, UK, Canada, and Australia and New Zealand

In “Shield Plan” coverage worldwide excluded traveling in Schengen States

Moreover travel takaful coverage is valid worldwide, except in usual country of residence and usual place of residence.

How do you make direct settlement of hospitalization bills overseas?

The direct settlement of hospitalization bills overseas has been made possible due to Asia Medical Assistance Company called AMA Assistance. We take care of our customers through AMA International, the world renowned body for Medical Assistance providing overseas claims settlement and other exclusive benefits with a personal touch. The reason is that it offers Direct Settlement of Hospitalization Bills Overseas, giving the insured a comfort level that somebody is there to take care of him/her in the hour of need.

In case of an emergency, from anywhere in the world, just call our Alarm Center AMA Assistance – (GmbH) at the + [43 720881374](tel:+974720881374), AMA will act on Pak Qatar General Takaful’s behalf to provide expert advice and practical assistance, AMA will also settle the claims on Pak Qatar General Takaful’s behalf directly with hospitals abroad.

Will I need to take a medical?

No medical examination is required to take travel health takaful

What is Personal Accidental Death?

The Company shall compensate the Participant or his/her nominee (in case of death of the Participant) for any accidental Injury suffered by the Participant during the Period of Takaful whilst on a Trip abroad.

1. Death of the Participant:

If such an Injury results in his death within one year from the date of the accident.

2. Permanent Disablement of the Participant:

If such an Injury results in the permanent impairment of the Participant's physical capabilities, provided such impairment occurs within one year of the accident.

What are the significant or unusual exclusions or limitations?

Takaful is there to protect the participant from the unexpected. For this reason some situations are excluded. The following is a list of the most significant exclusions and limitations of this travel takaful. This takaful will not cover death caused by illness or disease unless this is a direct result of the accident. There is no cover for any claim resulting from:

- the side effects of medication or known risks of surgery;
- the participant attempted suicide or deliberate self-inflicted injury;
- the participant uses of drugs (other than drugs correctly taken under medical supervision or guidance and not for treating alcohol or drug addiction);
- the participant consumptions of alcohol to an extent that the participant suffers mental or physical impairment which causes the accident or results in the insured person doing something they would not normally do without the influence of alcohol

