

TRAVEL TAKAFUL POLICY

Whereas the person named in application form attached to this policy (hereinafter called the “Participant” by a signed application and declaration which shall be the basis of this policy and deeded to be incorporated herein has applied to Pak Qatar Takaful (hereinafter called the “Company” for the Takaful hereinafter contained and has paid contribution in advance for such Takaful in respect of incidents covered by this policy while occurring during the period of Takaful and outside the participant’s usual country of residence as defined in the policy. The Company hereby agrees to indemnify the Participant subject to the provision, conditions and exclusions of this policy, with respect to any loss resulting from covered incidents while traveling abroad and up to the extent of the limit stated. This policy takes effect on the date stated in the application from and expires on the same date as stated therein. Coverage under this policy shall cease upon return of the Participant to his or her Usual Country of residence or at the end of policy period, whichever shall occur first.

SCOPE OF COVER

The company hereby agrees, subject to the terms, conditions and exclusions contained herein, to pay to the participant a sum as compensation for any loss or damage as described under different sections hereunder but not exceeding the Sum covered specified for the specific section in the Schedule and subject to applicable deductible excess.

DEFINITIONS

“ACCIDENT”

means a sudden, unforeseen, and unexpected physical event beyond the control of the participant caused by external, visible and violent means

“Act of Terrorism”

means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Terrorism shall also include any act which is verified or recognized by the relevant Government as an act of terrorism.

“Application Form”

The basis of this policy and is deemed to be attached and which forms a part of this policy on

“CHECKED – IN BAGGAGE”

means the baggage handed over by the participant and accepted by the common carrier for transportation in the same carrier in which the participant is going to travel and for which the carrier has issued a baggage receipt to the participant

“Contribution”

the amount of money that an individual or business must pay for a Takaful policy

“Common Carrier”

means any commercial public airline, railway, bus transport, or water borne vessel operating under license issued by the appropriate authority for transportation of passengers

“Company”

means Pak Qatar General Takaful Limited

“DEDUCTIBLE EXCESS”

means the amount of expenses to be incurred by the Participant/Insured before the compensation under the cover shall become payable and shall not be reimbursed by the Company

“Dependent”

means the lawful spouse of the Insured not above the age of 60 years and any non-earning child of the Participant/Insured below the age of 18 years

“EFFECTIVE DATE OF COVERAGE”

means, the Start Date of Cover as shown on the Policy Schedule. Cover cannot start after the Participant Journey has begun

“Emergency evacuation”

- a) the participant medical condition warrants immediate transportation from the place where he/she is injured or sick to the nearest Hospital where appropriate medical treatment can be obtained;
- b) after being treated at a local hospital, his medical condition warrants transportation to the country where the trip commenced to obtain further medical treatment or to recover; or (a) and (b) above (c) both

“Emergency medical expenses”

means expenses incurred by the participant during the course of covered journey for services and supplies, which are recommended by the attending physician in the hospital

“FAMILY”

means the primary Participant his/her lawful spouse below the age of 60 years or participant and his/ her children below the age of 18 years

“GEOGRAPHICAL COVERAGE”

Coverage outside the usual country of residence and usual place of residence

“HOSPITAL/NURSING HOME”

means any institution that is generally recognized as a hospital in the foreign country concerned and it is established for indoor care and treatment of sickness or injuries and is under the constant direction of a qualified physician

“IMMEDIATE FAMILY MEMBER”

mean participant legally wedded spouse; siblings; siblings in law; parents; parents in law; legal guardian; ward; step parents; who reside in Pakistan

“Out Patient Treatment”

means where patients are provided medical, surgical or allied (physiotherapy, dietetics) consultation and expert opinion.

“PARTICIPANT “

The person whose name is in the Takaful policy, issued by the Company, as the inquisitor of this policy before his/her travel

“Participant Journey”

means any journey undertaken during the trip which commences when the passenger boards the common carrier for onward overseas journey and terminates when he disembarks on return to Pakistan or the expiration date whichever is earlier

“Period of Takaful”

means the period chosen by the participant as per the Policy Schedule, for which contribution has been paid, starting from the departure Date of Cover as shown on the Policy Schedule and expiring at the end of the chosen period

“Permanent Total Disability”

means disability lasting twelve calendar months and at the expiry of that period being beyond reasonable hope of improvement and certified to that effect by a competent and qualified Physician appointed by us

“Physician”

means a person who is qualified to practice medicine or is a surgeon and has a valid license issued by the appropriate authority for the same, provided that this person is not a member of the participant’s Family.

“Policy”

means participant’s Application Form, the Schedule of benefits, the Company’s covering letter to the participant and any endorsement attaching to or forming part thereof, either at inception or during the period of Takaful

“Pre-existing condition”

means the participant received medical treatment, diagnosis, consultation, or prescribed drugs or a medical condition for which the participant is on a waiting list for hospital in-patient treatment. Or an ongoing or recurring medical condition for which medical advice or treatment was recommended by a medical practitioner within a five (5) year preceding the participant trip abroad including their

consequences. Further to that any Chronic Disease hence proved to be existing before the commencement of trip whether known or unknown to the participant shall be considered as pre existing

“Policy Schedule”

means the Schedule of Benefits attached to this policy.

“REASONABLE ADDITIONAL EXPENSES”

means any expenses for meals and lodging which are necessarily incurred by the participant as the result of a Trip Interruption or Trip Delay and does not include meals and lodging provided by the Common Carrier or any other party free of charge.

“Reasonable and Customary Charges”

means usual amount charged for treatment, supplies or medical services in the locality where such expense is incurred and does not include charges that would not have been made if no Takaful existed

“SERVICE PROVIDER”-

means any person, organization or institution that provides services to the participant for an event covered under this policy and that is liable to be paid by the Company

“Sum Covered”

means the maximum amount of coverage, as specified in the Schedule attached to this Policy, that the participant is entitled to in respect of each benefit and as applicable per Trip under this policy

“Sound Natural Teeth”

means natural teeth that are either unaltered or are fully restored to their normal function and are Disease-free, have no decay and are not more susceptible to Injury than unaltered natural teeth

“THIRD PARTY ADMINISTRATOR (TPA)”

means such person or persons as may be appointed by the company from time to time to provide assistance to the participant in terms of this policy

“Trip”

means in respect of any Single Trip plans, means the travel You are undertaking & commences from the time You leave your home or place of departure to start Your trip until You return home or until the end of the period of insurance shown as the return date on the policy of insurance, whichever is sooner.

In respect to 1 year Multi-trip plans, means the travel You are undertaking & commences from the time You leave your home or place of departure to start Your trip until You return home or until the end of the period of takaful shown on the policy of takaful, whichever is sooner. The length of any one trip cannot exceed sixty (60) days in Universal & Vital plans and 30 days in Schengen+ plan

“Trip Duration”

means the length of time period commencing from the date when the participant travels out of Pakistan and ending on the date of return of the participant to Pakistan, both days inclusive and calculated according to Pakistan Standard Time (PST)

“VALUABLES”

means photographic, audio, video, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, jewelry, furs and articles made of precious stones and metals

“Usual Country of Residence”

means the country where the Policy was issued (Pakistan)

“Usual Place of Residence”

means the usual place of residence is the place where the participant spends the major part of the year.

“You, Your”

means the policyholder shown in the policy

I. Benefit - Personal Accidental (Injury & 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, as per Table of Benefits appended below, but not exceeding the Sum Covered, for the following:

a. Death of the Participant:

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

b. 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.

Table of Benefits

Benefits (expressed in percentage of Sum Covered:

Contingency	Per Cent of Accidental Death Sum Participant Payable
1. Accidental Death	100%
2. Loss of two limbs or both eyes or one Limb and one eye	100%
3. Loss of speech and hearing (both ears)	100%
4. Loss of speech	50%
3. Loss of arm above the elbow	50%
4. Loss of arm below the elbow	45%
5. Permanent total deafness (both ears)	50%
6. Permanent total deafness (one ear)	25%
7. Loss of one eye	50%
8. Loss of thumb	17.5%
9. Loss of index finger	7.5%
10. Loss of any other finger	5%
11. Loss of leg above knee	50%
12. Loss of leg below knee	35%
13. Loss of great toe	5%
14. Loss of any other toe	3%
15. Other permanent total disablement	5%

Special Conditions

If the accident affects parts of the body or senses whose loss or inability is not dealt with above, the governing factor in determining the benefit payable will be the degree to which the normal physical capabilities are impaired, solely from a medical point of view, as ascertained by the TPA;

1. If the accident affects any physical function, which was already impaired, a deduction will be made proportionately;

2. In the event of permanent disablement, the Participant will be under obligation;
 - I. To have himself/ herself examined by doctors appointed by the Company/ TPA and the Company will pay the costs involved thereof;
 - II. To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required

Exclusions Applicable of Benefit I; Personal Accident Accidental Death – Common Carrier):

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Participant in connection with or in respect of:

1. Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by mental reaction to the same;
2. Damage to health caused by curative measures, radiations, infection, poisoning except where these arise from an accident;
3. Any payment under this benefit whereby the Company's liability would exceed the sum payable in the event of death;
4. Any other claim after a claim for death has been admitted by the Company and becomes payable;
5. Any claim which arises out of an accident connected with the operation of an aircraft or which occurs during parachuting except when the Participant is flying as a passenger on a multi-engine, commercial aircraft;
6. Any claim arising out of an accident related to pregnancy or childbirth, venereal Disease or infirmity;
7. Any claim related directly or indirectly to any disease, physical defect, infirmity or illness which existed before the start of trip;
8. Any claim if the Participant engages in any activity where this policy states that person accident cover is excluded;
9. Any exclusion mentioned in the 'General Exclusions' section of this Policy

2. Benefit – Emergency Medical Expenses and Hospitalization Abroad:

In the event of illness or injury of the Participant occurring, the company will meet the usual, customary, necessary and reasonable costs of hospitalization, surgery, medical fees and pharmaceutical products as prescribed by the attending doctor. An excess/deductible of US\$ 75 per person, each and every claim shall apply.



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The company's medical team will maintain the telephone contacts necessary with the medical center and with the doctors attending to the Participant to supervise the provision of proper health care.

Any miscellaneous service required by the Participant and not covered through this policy shall remain at participant's own expense and responsibility. Pre-existing conditions are not covered.

Please note that this is not a private medical Takaful policy and does not provide cover for elective or non-emergency procedures and Outpatient expenses would be settled on reimbursement basis once you return your home country where the travel Takaful policy has been issued.

Covid-19 (Special Coverage) is covered with terms and conditions.

- 1. Medical Coverage for COVID 19 will only be applicable if the policy is issued on or after August 1, 2020.**
- 2. Policy Coverage Validation will only be subjected to a Negative COVID 19 test undertaken 96 Hours prior to commencing the journey from Pakistan.**
- 3. Medical Coverage for COVID 19 would be included in actual sum insured but limited to per policy as covid compensation Table.**
- 4. Covered Hospitalization (and/or quarantined/isolation within Hospital premises) would be subjected to the Post-Treatment of Positive COVID19 test wherein any test taken in Pakistan and positive test taken in abroad not been covered.**
- 5. Post-Treatment Screening/Test taken in abroad is only covered when/if resulted in Positive.**
- 6. Follow-up treatment is only covered when/if a followed-up test is Positive and advised/prescribed by a medical practitioner of recognized hospital.**
- 7. With respect to COVID 19, Medical Evacuation & Repatriation is included but limited to the compensation table of COVID 19 coverage.**
- 8. There is no deductible on loss arising from COVID 19.**
- 9. All claims related to COVID 19 will only be considered after the submission of Negative test report undertaken 96 Hours prior to travel from Pakistan.**
- 10. All claims related to COVID 19 will be settled on Pay & Claim basis and will be reimbursed in PKR at Insured's local Bank Account in Pakistan.**

I 1. Treatment of Inpatient Coronavirus (COVID-19) is limited up to the age of 65 years.

I2. Preexisting's conditions are not covered.

COVID Compensation Table

Coverage Plan	Covid-19 Coverage
Universal Plan	\$ 2,500/-
Vital plan	\$ 2,000/-
Schengen +	\$ 1,500/-
Shield	\$ 1000/-

Exclusions Applicable to Benefit 2; Medical Expenses:

As mentioned under exclusions to Benefit 3 below

3. Benefit – Emergency Dental Cares

The Company shall compensate the Participant against the emergency dental treatment for the immediate relief of pain or acute anesthetic treatment of a Sound Natural Tooth or Teeth during a Trip abroad within the Period of Takaful. Such compensation shall be limited by the sum covered mentioned in the attached Schedule for this specific benefit. The coverage is subjected to a deductible of US\$ 75 each and every loss and per person.

Exclusions Applicable to Benefit 2 & 3 - Medical Expenses & Dental Treatment:

1. Medical treatment abroad if that is the sole reason or one of the reasons for temporary stay abroad;
2. Routine medical, dental and eye examinations;
3. Physical examination for sports;
4. Any Pre – Existing condition;
5. Treatment, which could reasonably be delayed until the Participant's return to Pakistan. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Physicians and qualified personnel from TPA;
6. Treatment of orthopedic, degenerative, oncological diseases;
7. Charges in excess of Reasonable and Customary Charges incurred on account of an covered event as per the determination by TPA;
8. Any costs incurred in connection with cancer treatment;
9. Treatments relating to the removal of physical flaws or anomalies (cosmetic treatment or plastic surgery in any form or manner);

10. Any costs incurred in connection with rest or recuperation at a spa or health resort, sanatorium, convalescence home or similar institution;
11. Any costs related to mental or psychiatric disorders;
12. Pregnancy, childbirth and any consequences thereof;
13. Medical treatment of typical symptoms suffered during pregnancy and their consequences, including changes in other chronic conditions as a result of pregnancy;
14. Any medical check – ups during pregnancy or treatment of the pregnancy;
15. The cost of dental treatment involving the provision of dentures, artificial teeth, permanent crowns, bridgework or the use of precious metals;
16. Medical expenses covered under any worker's compensation policy;
17. The cost of dental treatment involving the provision of prostheses / prosthetics (artificial limbs) etc.;
18. Any exclusion mentioned in the 'General Exclusions' section of this policy

4. Benefit - Repatriation of Mortal Remains:

This benefit is included under the medical expenses cover and is not a separate benefit. In the event of death of the Participant due to a covered event, the company shall compensate for the costs of transporting the remains of the deceased Participant back to Pakistan or up to an equivalent amount for local burial or cremation in the country where the death occurred, subject to the maximum limit as specified in the schedule attached covered expenses include are:

- a) embalming;
- b) cremation;
- c) coffins; and transportation

5. Benefit - Emergency Medical Evacuation and/ or Repatriation:

This benefit is included under the medical expenses cover and is not a separate benefit. An emergency evacuation must be ordered by the service provider/TPA or a physician who certifies that the severity or the nature of the Participant injury or sickness warrants his evacuation. Covered expenses are those for transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with the emergency evacuation. All transportation arrangements made for evacuating the Participant must be by the most direct, economical route possible and only compensate the expenses incurred for one way economy class airfare expenses for transportation must be: (a) recommended by the attending physician;(b) required by the standard regulations of the conveyance transporting; and (c) arranged and authorized in advance by the Assist Service.



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Exclusions Applicable of Benefit 5; Emergency Medical Evacuation and/or Repatriation:

Transportation unless by common carrier is not covered particularly chartered planes or similar means of transport

6. Benefit - Total Loss of Check in Baggage:

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 for this specific cover being the limit subject to the applicable deductible excess in respect of this benefit each and every loss.

Money, jewelry, debit and credit cards, and any type of document are excluded from this cover.

Exclusions Applicable of Benefit-6 Loss of Baggage

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Participant for the following:

1. If the common carrier/transportation company denies your claim based on the fact that you did not file a claim or that the claim was not filed in time, we will also deny your claim since we are secondary to the Common Carrier;
2. Valuables and money, securities, tickets/ passes, documents and the kind;
3. Animals, birds, fish, automobile equipment, motors, household furniture, eyeglasses, contact lenses, artificial teeth, dental bridges, hearing aids, prosthetic limbs and musical instruments;
4. Loss of property unless a Property Irregularity Report or any other such report usually issued by the carriers in the event of loss of Checked-In Baggage along with a statement from the carrier showing the compensation received from carrier, has been procured and submitted to the Company;
5. Any partial loss of the items contained within the Checked-In Baggage;
6. Items contained within the Checked-In Baggage which are valued in excess of US \$ 100 without appropriate proof of ownership;
7. Losses arising from any delay, detention, confiscation by custom officials or other public authorities;
8. Losses due to complete/ partial damage of the Checked-In Baggage;
9. Any Checked-In Baggage loss in Pakistan;
10. Household furniture;
11. Eyeglasses or contact lenses;
12. Hearing aids;
13. Any exclusion mentioned in the 'General Exclusions' section of this policy

7. Benefit - Loss of Passport:

This cover shall compensate the Participant for the expenses uncured for the re-issuance of passport lost or stolen accidentally and unintentionally up to the covered limit. The lost passport should be reported immediately to the concerned authorities in the area where is lost. The Participant is required to furnish all relevant documents/receipt which had been produced/received during the period of loss and afterwards.

Exclusions Applicable of Benefit -7 Loss of Passport:

1. Passport left unattended at any time
2. Loss or theft of passport not reported to the police or relevant authority within 24 hours of the loss or as soon as practically possible
3. Loss or damage while in others custody.

8. Benefit- Baggage Delayed:

The Company shall compensate the Participant for the temporary delay of Checked-In Baggage being transported during a Trip abroad during the period of Takaful. The payment for this benefit will be limited to the travel destinations specified in the main travel ticket from Pakistan and return trip back to Pakistan. All halts and via destinations included in this main travel ticket will also be considered for payment under this benefit.

The compensation will not exceed the sum covered for this coverage, mentioned in the attached Schedule and will be subject to an applicable deductible excess mentioned therein and deductions due to any recovery from the Carrier.

The Company will pay for the costs of necessary emergency purchases of toiletries, medication and clothing in the event the Participant suffering temporary delay of his/ her Checked-In Baggage provided that:

The delay of Checked-In Baggage is more than 12 hours from the actual arrival time of the Common Carrier at the destination.

1. Participant provides the Company written proof of delay from the Common Carrier.
2. Participant provides the Company with the receipts for the necessary emergency purchases of toiletries, medication and clothing that he/ she needed to buy...

Important Note: In the event that the claims are submitted for the total loss as well as temporary delay of Checked-In Baggage, the higher of the claims shall be payable by the Company in respect of the same item(s) of Checked-In Baggage during any one Period of Takaful.

Exclusions Applicable of Benefit - 8 Baggage Delay:

1. Loss of property unless a property irregularity report or any other such report usually issued by the carriers in the event of delay of checked – in baggage, has been procured and submitted to the company

2. Losses arising from any delay, detention, confiscation by custom officials or any other public authorities
3. Any checked - in baggage delay in Pakistan
4. Any exclusion mentioned in the General Exclusions section of this policy

9. Benefit - Flight Delayed:

The Company shall compensate the Participant for the Reasonable Additional Expenses incurred by the Participant, if the Participant's trip is delayed due to Common Carrier for more than twelve (12) hours from the scheduled time until travel becomes possible. Incurred expenses must be accompanied by supporting receipts. This benefit is payable for only one delay per Participant per Trip.

The compensation under this cover will not exceed the specific sum covered for this coverage as mentioned in the schedule attached here subject to applicable deductible excess in respect of this benefit mentioned therein each & every loss.

10. Benefit - Trip Cancellation & Curtailment:

The Company shall compensate the Participant or his/ her legal representative for all irrecoverable deposits, advance payments and other charges paid or due to be paid for travel and/ or accommodation in the event of the Participant persons covered Trip being necessarily cancelled or curtailed due to:

1. Unforeseen Illness, Injury or death of the Participant or Participant's family member. Injury or Illness must be so disabling as to reasonably cause a Trip to be cancelled or curtailed.
2. Termination of employment or layoff affecting the Participant or the Traveling Companion of the Participant, provided that the Participant or the Traveling Companion, as the case may be, have been employed with the employer at least for the last five years.
3. Inclement weather conditions.
4. The place intended to be occupied by the Participant for the purpose of Participant's stay during the Trip being made uninhabitable by fire, flood, vandalism, burglary or any natural disaster.
5. The Participant being abducted or quarantined.
6. A terrorist incident in the destination city listed on the Participant's itinerary within 30 days of the Participant's scheduled arrival.
7. The Participant or a Traveling Companion becomes the victim of a felonious act within 10 days prior to departure date, provided the Participant or the Companion is/ are not the principal or accessory in such felonious assault.

Trip Cancellation Benefits:

The Company will reimburse for the forfeited, non – refundable prepaid payments, made prior to the Participant's departure.

Trip Curtailment Benefits:

In addition to the above, the Company will reimburse any additional

transportation expenses incurred by the Participant to return to Pakistan.

The above compensation will be limited to the specific sum covered for this coverage as per attached schedule.

Exclusions Applicable of Benefit-10 Trip Cancellation:

The company shall not be liable to make any compensation for claims arising due to:

1. Any condition or set of circumstances known to the Participant at the time of the Trip booking or issuing of this Takaful, whichever is later, where such condition or set of circumstances could reasonably have been expected to give rise to the cancellation or curtailment of the Trip.
2. Lack of reasonable care taken over means of travel, route or departure time.
3. Common Carrier – caused cancellations including an announced, organized sanctioned union labor strike.
4. Changes in the plans by the Participant, an immediate family member or traveling companion.
5. Adverse changes in the financial circumstances of the Participant, any family member, or a traveling companion.
6. Any business or contractual obligations of the Participant, any family member or traveling companion except for termination of employment or layoff as defined above.
7. Any government regulation or prohibition.
8. An event or circumstance, which occurs prior to commencement of this Takaful.

11. Benefit - Travel and Stay Over of One Immediate Family Member:

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.

12. Benefit - Connection Services:

Whilst traveling abroad, the Participant will be entitled to contact the TPA in order to obtain miscellaneous services in the country where the Takaful is located and particular rental car referrals and reservation and legal and administrative information and referrals.

Any miscellaneous service required by the Participant through this policy shall remain at participant's own expense and responsibility.

General exclusion:

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or non-disclosure of any material particular in the application form, personal statement declaration and/ or any other connected document and this policy does not provide coverage in usual county of residence and usual place of residence.

- I. On a general basis for all covers for all covers stated in this policy the consequences of the following are excluded from the Takaful cover:
 - a. Those caused directly or indirectly by bad faith of the Participant, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligence or reckless actions. The consequences of the actions of the Participant in a state derangement or under psychiatric treatment are not covered either
 - b. Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, a typical cyclonic storm, falling objects from space and aerolites, and in general any extraordinary atmospheric meteorological seismic or geological phenomenon
 - c. Events arising from strike, riot, civil commotion, terrorism or any interrelated acts, mutiny or crowd disturbances
 - d. Events or actions of the Armed Forces or Security Forces in peace time
 - e. Wars, with or without prior declaration, and any conflicts or international interventions using force or duress
 - f. Those derived from radioactive nuclear energy
 - g. Those caused when the Participant takes part in bets, challenges of brawls, save in the case of legitimate defense or necessity
 - h. Illness or injuries existing prior to the claim
 - i. Those that occurs as a result of the participation by the Participant in competition, 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, 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 inn general, any sport of recreational activity that is notoriously dangerous and/or any kind of sports
 - k. Participation in competitions or tournaments organized by sporting federations or similar organizations

iii. Has received terminal prognosis for a medical condition.

Is taking part in a naval, military or air force operation, driver, operator or any other crew member

3. The Company may cancel this Policy by serving seven days' notice by registered letter to the Participant at his last known address and in such event shall be given an amount equivalent to the Contribution paid less pro-rata portion thereof for the period this Policy has been in force; or this Policy may be cancelled at any time by the Participant on giving seven days' notice in writing and the Participant shall be given an amount equivalent to Contribution less Contribution at the Company's short period rates, as given below, for the period this Policy has been in force:

Period not exceeding	Short period rates as Proportion of Annual Contribution
1 week	1/8 or 12.5%
1 month	2/8 or 25%
2 months	3/8 or 37.5%
3 months	4/8 or 50%
4 months	5/8 or 62.5%
6 months	6/8 or 75%
8 months	7/8 or 87.5%
Over 8 months	Full annual contribution.

However, no refund shall be allowed if any claim has arisen during the period this Policy has been in force.

4. If any dispute or difference shall arise as to the quantum to be paid under this policy, (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator, to be appointed in writing by the parties to or, if they cannot agree upon a single arbitrator within 30 Days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators – one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Pakistan arbitration and conciliation act and the seat of the Arbitration tribunal shall be in Karachi, Pakistan and the arbitration tribunal shall apply the overall governing laws of Pakistan. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the company has disputed or not accepted liability under or in respect of this

- policy. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such
5. any loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism. If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this Takaful the burden of proving the contrary shall be upon the Participant. ;or
 6. The company is exempted from liability when, as a result of force majeure, it is unable to put into effect any of the benefits specifically envisaged in this policy

Terms of Cancellation:

Cancellation of Policy Due to Non Utilization:

Policy can be cancelled, upon written request of the Participant due to non-utilization of cover only if:

- The person cancels the policy before the effective date or
- Original/Copy letter from the consulate requesting for the cancellation of the policy or
- Original passport has to verified by the Takaful company
- If the visa issued to Participant, policy document neither refund nor cancel or it's status become null and void

This policy will not cancelled if; the Participant has already travelled before the effective date of the policy

Policy Schedule

Benefits	Sum Covered (US Dollars)			
	Universal	Vital	Schengen+	Shield
Coverages				
Personal Accidental (Injury & Death) PTD*				
Common Carrier	30,000	25,000	10,000	15,000
All Other Accident	10,000	7,500	5,000	2,500
Emergency Medical Expenses Cover				
Accident & Sickness Medical Expenses (Deductible USD.75 eel*)	100,000	75,000	50,000	10,000
Emergency Dental Treatment (Deductible USD.75 eel*)	750	550	200	300
Repatriation of Mortal Remains	Included	Included	Included	Included
Emergency Medical Evacuation and/or Repatriation	Included	Included	Included	Included
Losses				



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Total Loss of Checked – In – Baggage	1,000	750		300
Loss of Passport (Deductible USD 25 eel**)	Actual expense	Actual expense	-	Actual expense
Delays				
Baggage Delay (Excess First 12 Hours)	450	350	-	250
Flight Delay (Excess First 12 Hours)	750	550	-	350
Cancellations				
Trip Cancellation & Curtailment	1,000	5,00	-	350
Travel & Stay Over of one immediate Family Member	Included	Included	Included	Included
Emergencies				
On Travel Services, Medical, Legal & Communication	Included	Included	Included	Included

* Permanent Total Disability (PTD)

** Each & Every Loss (EEL)

Note: Accidental Death and Permanent total Disability cover for spouse is limited to 50% of sum Participant whereas the cover for dependent child under 18 years of age is limited to 25% of sum Participant.

100% medical expenses limit assigned for each family member if the family plan option is availed.

Contribution:

Tenure of Coverage	Contribution for Individual (Pak Rupee)			
	Universal	Vital	Schengen+	Shield
7 days	2,800	2,250	1,300	600
10 days	3,700	2,850	1,750	750
15 days	4,800	4,050	1,900	1,150
21 days	6,650	5,200	2,500	1,500
31 days	8,500	6,125	3,100	1,850
62 days	15,700	11,450	4,200	3,600
92 days	21,500	15,550	5,100	4,100
122 days	28,500	21,950	6,200	5,950
152 days	36,850	27,950	7,100	7,250
180 days	42,500	32,450	8,300	8,900
1 Year Multi Trip	20,250	13,400	11,250	N/A
Age between 65 to 85	100% increase	100% increase	100% increase	100% increase

Tenure of Coverage	Contribution for Family (Pak Rupee)			
	Universal	Vital	Schengen+	Shield
Single Trip				
7 days	4,650	3,700	2,150	1,250
10 days	6,150	4,900	2,400	1,650
15 days	8,150	6,100	2,550	2,000
21 days	11,350	8,600	3,550	2,700
31 days	14,500	10,500	4,200	3,350
62 days	22,550	15,100	5,250	6,250
92 days	29,850	20,000	6,600	7,900
122 days	35,550	25,500	7,850	10,500

152 days	41,550	29,000	9,100	13,500
180 days	47,750	37,500	15,150	16,500
1 Year Multi Trip	28,500	25,000	14,275	N/A
Age between 65 to 85	100% increase	100% increase	100% increase	100% increase

Terms and Conditions

1. Contributions are inclusive of all taxes and stamp duty.
2. Maximum of 60 days are covered per trip under Multi Trip policy in "Universal" and "Vital" plans.
3. Maximum of 30 days are covered per trip under Multi Trip policy in "Schengen+" plan.
4. Maximum Participant age 65 years.
5. Minimum Participant age 6 months.
6. The scope of "Schengen" plan excluded traveling in USA, UK, Canada, and Australia & New Zealand.
7. The scope of "Shield" plan extended to World-Wide travelling excluding Schengen States.
8. All pre-existing medical conditions are not covered.
9. Family means Husband and Spouse and 4 children under the age of 18 years

Additional Contribution for Additional Coverage:

1. Customers between 65 & 85 years of age will be charged 100% extra contribution.