



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				
Total Loss of Checked – In – Baggage	1,000	750		300
Loss of Passport (Deductible USD 25 eel**)	On Actual	On Actual		On Actual
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 covered whereas the cover for dependent child under 18 years of age is limited to 25% of sum covered

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

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:

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

Additional Premium for Additional Coverage:

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

The coverage is subject to the terms, conditions & exclusions of the specific cover as well to the General conditions and General exclusions of the policy wording provided herewith.