

Schedule of Contribution in Pak Rupees				
HAJJ, UMRAH AND ZIARAT PRODUCT				
Coverages		Basic (10,000 USD)	Plus (20,000 USD)	Extra (30,000 USD)
Tenure Duration	Max Stay	Individual (PKR)		
Up to 7 Days	7 Days	1,250	1,400	1,550
Up to 14 Days	14 Days	2,650	3,000	4,250
Up to 21 Days	21 Days	3,650	4,150	6,050
Up to 31 Days	31 Days	4,550	5,200	7,250
Up to 45 Days	45 Days	6,450	7,750	10,150

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

*contribution up to 66 years age

TABLE OF BENEFITS AND COVERS				
EFU Hajj, Umrah and Ziarat Travel Takaful				
Schedule of Benefits & Limits in USD				
S.No.	Summary of PMD Coverage	BASIC	PLUS	EXTRA
1	Emergency Medical Expenses Incurred Abroad	10,000	20,000	30,000
2	Emergency Medical Evacuation	15,000	20,000	25,000
3	Transportation of Mortal Remains	15,000	20,000	25,000
4	Dental Emergency Abroad	600	600	600
		Excess: \$50	Excess: \$75	Excess: \$100
5	Hijacking (Optional Benefit)	5,000	5,000	5,000
6	Loss of Passport	100	200	300
7	Luggage Loss per Kg upto 40 Kg	10	15	20
8	Luggage Delay over 6 hours (Optional Benefit)	500	750	1000
9	Personal Money	250	500	500
		Excess \$50	Excess \$50	Excess \$50
10	Personal Accident	2,500	5,000	10,000
11	Permanent Total Disability (Accident Only)	100% of Sum Covered		
12	Permanent Partial Disability (Accident Only)	As per % of Sum Covered under Type of Disablement Table		
13	Personal Liability covering material and bodily damage (Optional Benefit)	30,000	30,000	30,000
14	Telephone Medical Advice	Free Service		
15	Medical Service provider referral			
16	Arrangement of hospital admission			
17	Monitoring of medical condition during and after hospitalization			
18	Medical translation service			
19	Delivery of essential medicine			
20	Inoculation and visa requirement information/ embassy referral			
21	Lost Luggage / Passport Assistance			
22	Legal referral/ arrangement of appointment with lawyers			
23	Emergency traveling service assistance			
24	Emergency Interpreting assistance/ interpreter referral			
25	Emergency document delivery			
26	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.

- c. Pre-existing diseases are specifically excluded and other exclusions will be applied as per PMD terms and conditions
- d. 15% Deductible / excess to apply for each and every claim against the coverage of Medical Expenses Abroad and deductible is mentioned in the table of benefits for Dental Emergency Abroad and Personal Money Claims.
- e. Optional Covers:
 - i. Luggage delay, Personal Liability and Hijacking can be opted with 10% additional contribution
 - ii. Covid-19 cover for Emergency Medical Expenses for Hospitalization Abroad in case of Covid positive can be opted at additional contribution upto the limits mentioned in the PMD terms and conditions
- Covid-19 terms and conditions to apply.
- f. The contribution mentioned are upto 66 years. For ages ranging from:

67 to 75 years	50% increase in contribution
76 to 80 years	75% increase in contribution
81 to 85 years	150% increase in contribution
- g. Group Discounts
25 persons or more traveling together in a group on the same trip and date can avail special discounts
- h. The contribution amounts mentioned are inclusive of currently government taxes/levies. Any Change in the taxes will affect the contribution accordingly.