Optional Cover

Emergency Medical Expenses during Hospitalization Abroad related to Covid-19 only.

What it covers?

The EFU-WTO shall pay for necessary, usual, customary and reasonable emergency medical expenses under Regular / Standard Admission class for hospitalization abroad if the covered person suffers from COVID 19 during his/her Takaful covered trip abroad while the Takaful PMD is in force and up to maximum amount as stated below in the Payment from the Participant Takaful Fund table but only in respect of in-hospital confinement and provided the contribution has been paid by the Participant for this additional cover.

Specific Conditions:

Following conditions apply to COVID 19 Coverage:

1) PMD Coverage Validation will only be subjected to a Negative result of COVID 19 test undertaken 72 Hours prior to commencing the journey from Pakistan in case PCR is mandatory requirement of the destination airport on arrival then the person should present a negative PCR in order to be covered. or 72 hours waiting period is required if the PCR test is not mandatory.
2) Medical Coverage for COVID 19 is included within the overall Sum Covered/Takaful Benefit Limit of Emergency Medical Expenses incurred during hospitalization abroad and is not in addition however, following sub-limits to apply for this cover.

Payment from the Participant Takaful Fund table for COVID 19 Coverage:

S. No.	Product Plan	Coverage Limit	Additional Contribution	
			(Individual)	(Family)
a)	Basic Plan	USD 750 per Participant	PKR 1,250*	PKR 2,500*
b)	Standard Plan	USD 1,500 per Participant	PKR 2,000*	PKR 3,500*
c)	Gold Plan	USD 2,500 per Participant	PKR 3,500*	PKR 5,500*
d)	Platinum Plan	USD 3,000 per Participant	PKR 4,500*	PKR 7,500*

*The above contribution are inclusive of currently applicable govt. taxes & levies.

3) This is not an automatic cover. For every trip and every new issuance of Takaful PMD Takaful Operator will review and advise on extending this additional cover or otherwise. Coverage shall be valid for the specified duration of stay only. Once the duration of stay is over, this upgraded coverage shall end as well without being possible to be renewed or extended.
4) The maximum Participant's age to apply for this additional cover shall be 70 years. No cover will be available for people above 70 years old
5) In case of Positive COVID 19 test result abroad, during a trip covered by the Takaful PMD, from any Government or recognized or authorized medical centre, the Travel Takaful covers the Medical Expenses during Hospitalization abroad and/or quarantined/isolation within Hospital premises upto the sum mentioned above in the Payment from the Participant Takaful Fund Table above.
6) COVID 19 Screening/Test expense undertaken abroad is covered if resulted positive only.
7) Follow-up treatment is only covered when/if a followed up test is Positive and advised/prescribed by a medical practitioner of recognized hospital.

8) With respect to COVID 19, Medical Evacuation & Repatriation is included but limited to the Payment from the Participant Takaful Fund table of COVID-19 coverage as specified above. This cover is included within the COVID 19 cover sum covered & not in addition.
9) There is no deductible/excess on loss arising from COVID 19.
10) All claims related to COVID 19 will only be considered after the submission of Negative test report undertaken 72 Hours prior to travel from Pakistan in case PCR is mandatory or 72 hours waiting period is required if the PCR test is not mandatory.
11) This is one time benefit for entire PMD period & the cover for COVID 19 shall cease upon payment of claim against Covid-19.
12) All claims related to COVID 19 will be settled on Pay & Claim basis and will be reimbursed in PKR at Participant's local Bank Account in Pakistan or through cheque.

Specific Exclusions:

1) COVID 19 test for Self-Investigation &/or Self-Evaluation.
2) Any Diagnosis, which is not related, & not incidental to Covid-19 is not covered in this PMD.
3) Testing done at diagnostic centre, which is not authorized by the Government or is not legally recognized medical centre, shall not be covered under this.
4) Airline/Visa requirement for any medical test related to COVID 19.
5) This additional Covid-19 coverage shall not apply in case the participant travels to a location declared as not recommended for travel by the competent local Authority. Competent local authority can extend in these cases to be the local authorities of Pakistan and destination countries as well as in-transit, it can also include airlines.

Definitions:

- For the purpose of this coverage, COVID-19 disease shall be defined as a general and widespread sudden outbreak of an acute and severe infectious disease caused by Corona Virus as per the World Health Organization.
- Usual, customary and reasonable (UCR) is defined as treatment consistent with generally accepted standards of medical practice, procedures, and surgeries in destination country, in accordance with the Ministry of Health and the National Social Security guidelines for normal, usual & customary procedure and/or standard health sector practice.
- In Hospital confinement refers to any treatment that cannot be undergone under the Out of-Hospital services and is recommended by a recognized treating physician. Such confinement must be medically indicated by the treating Physician to diagnose or treat COVID-19 disease covered under this PMD.

ALL OTHER TERMS AND CONDITIONS AS PER THE WORLDWIDE TRAVEL TAKAFUL PMD OF EFU GENERAL INSURANCE LTD-WINDOW TAKAFUL OPERATION SHALL APPLY.