

## Medical and Travel Assistance Package Schedule of Covers & Limits in US Dollar/ Pak Rupees

S. No.	Summary of Policy Coverage	Currency	Basic	Standard	Gold	Platinum
1	Personal Accident (Accidental Death Common Carrier)	PKR	100,000	200,000	300,000	400,000
2	Emergency Medical Expenses incurred during hospitalization	USD	15,000	35,000	70,000	100,000
3	Emergency Medical Evacuation	USD	100,000	125,000	500,000	1,000,000
4	Emergency Medical Repatriation	USD	100,000	125,000	500,000	1,000,000
5	Transportation of Mortal Remains	USD	100,000	125,000	500,000	1,000,000
6	Compassionate Visit Ticket & Accommodation	USD	400	600	1,000	1,200
7	Return of Minor Children / Escort of Minor Child	USD	200	400	800	1,000
8	Dental Emergency	USD	400	600	1,000	1,200
9	Loss of Passport	USD	100	200	400	500
10	Luggage Loss per Kg upto 40 Kg	USD	10/ kg with the max. upto 400	15/ kg with the max. upto 600	25/ kg with the max. upto 1,000	30/ kg with the max. upto 1,200
11	Personal Money	USD	250	500	1,000	1,500
12	Flight Delay over 4 hours	USD	300	400	600	700
13	Trip Cancellation per flight	USD	250	500	1,000	1,200
14	Trip Curtailment upto the cost of return economy ticket limited to	USD	250	500	1,000	1,200
15	Luggage Delay over 6 hours (Optional Benefit)	USD	150	250	750	1,000
16	Hijacking (Optional Benefit)	USD	5,000	5,000	5,000	5,000
17	Personal Liability covering material and bodily damage (Optional Benefit)	USD	30,000	30,000	30,000	30,000
18	Telephone Medical Advice	Free Service				
19	Medical Service provider referral					
20	Arrangement of hospital admission					
21	Monitoring of medical condition during and after hospitalization					
22	Medical translation service					
23	Delivery of essential medicine					
24	Inoculation and visa requirement information/ embassy referral					
25	Lost Luggage / Passport Assistance					
26	Legal referral/ arrangement of appointment with lawyers					
27	Emergency traveling service assistance					
28	Emergency Interpreting assistance/ interpreter referral					
29	Emergency document delivery					
30	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.
- The premium amounts mentioned are inclusive of currently applicable government taxes/ levies. Any change in the taxes will affect the premium accordingly.
- All tenures are single as well as multi-trip.
- Please read the complete policy document for detailed terms and conditions.
- Deductible Free Policy up to 70 years of age
- 15% Deductible / excess to apply for each and every claim against the coverage of Emergency Medical Expenses during Hospitalization and Dental Emergency over 70 years of age.

### g. Optional Covers:

- Luggage delay, Personal Liability and Hijacking can be opted with 10% additional premium.
  - Covid-19 cover for Emergency Medical Expenses for Sickness and Hospitalization Abroad can be opted at additional premium upto the sums mentioned in the Policy terms and conditions. Covid-19 terms and conditions to apply.
- h. The premiums mentioned are upto 66 years. For ages ranging from:
- |                |                          |
|----------------|--------------------------|
| 67 to 75 years | 50% increase in premium  |
| 76 to 80 years | 75% increase in premium  |
| 81 to 85 years | 100% increase in premium |
- Group Discounts**  
25 persons or more traveling together in a group on the same trip and date can avail special discounts.



### EFU GENERAL INSURANCE LTD.

EFU House, M.A. Jinnah Road, Karachi-74000, Pakistan  
 Phone: +92 (0)21 32313471-90, +92 (0)21 32316420  
 Ext. 9265, 9282 & 9474. Fax: 32311252  
 E-mail: [travelcare@efuinsurance.com](mailto:travelcare@efuinsurance.com)  
 URL: [www.efuinsurance.com](http://www.efuinsurance.com)

□ THINER

Travel Insurance to  
meet all your needs.

Direct Settlement  
of claims abroad.

24/7 Assistance.



## Why

### Travel Insurance?

Because when you travel:

- You are exposed to unfamiliar environment.
- You are exposed to risks specific to travel which can be more vulnerable if not addressed immediately.
- Sickness and emergencies can be more serious and costly.
- You need protection from unforeseen incidents.

## EFU's Worldwide Travel Insurance Package

### Schedule of Premium in Pak Rupees

#### Worldwide Excluding USA, Canada, Australia & Japan

Net Premium in Pak Rupees*		Basic (USD 15,000)		Standard (USD 35,000)		Gold (USD 70,000)		Platinum (USD 100,000)	
Tenure	Maximum Stay	Individual	Family	Individual	Family	Individual	Family	Individual	Family
Up to 7 Days	7 Days	1,000	2,300	1,400	3,200	2,200	5,000	3,100	7,000
Up to 14 Days	14 Days	1,500	3,400	2,000	4,500	3,400	7,700	4,700	10,600
Up to 21 Days	21 Days	2,200	5,000	2,900	6,600	4,900	11,100	6,800	15,300
Up to 31 Days	31Days	3,000	6,800	3,500	7,900	5,600	12,600	7,700	17,400
Up to 62 Days	62Days	4,500	10,200	5,500	12,400	8,500	19,200	11,500	25,900
Up to 92 Days	92 Days	7,000	15,800	8,500	19,200	11,500	25,000	15,200	34,200
Up to 4 months	Conse.	10,000	22,500	14,000	31,500	19,000	42,800	26,000	58,500
Up to 5 months	Conse.	14,000	31,500	20,000	45,000	28,000	63,000	37,000	83,200
Up to 6 Month	92 days	10,000	22,500	13,800	31,100	18,500	41,700	25,200	56,700
Up to 6 Month	Conse.	19,000	42,800	26,500	59,000	38,000	85,500	48,800	109,800
Up to 7 Months	Conse.	24,500	55,200	31,400	70,700	45,500	102,400	58,600	131,900
Up to 8 Months	Conse.	30,500	68,700	38,000	85,500	55,000	123,800	70,700	159,100
Up to 9 Months	Conse.	37,000	83,300	47,900	107,800	69,400	156,200	89,200	200,700
Up to 10 Months	Conse.	44,000	99,000	57,000	128,300	81,000	182,300	104,100	234,300
Up to 1 year	92 Days	13,300	30,000	18,800	42,300	25,800	58,100	34,300	77,200
Up to 2 years	92 Days	48,000	108,000	74,100	182,100	85,900	210,300	108,400	266,200

Premium up to 66 Years Age

#### Worldwide Including USA, Canada, Australia & Japan

Net Premium in Pak Rupees*		Basic (USD 15,000)		Standard (USD 35,000)		Gold (USD 70,000)		Platinum (USD 100,000)	
Tenure	Maximum Stay	Individual	Family	Individual	Family	Individual	Family	Individual	Family
Up to 7 Days	7 Days	1,400	3,200	2,000	4,500	3,400	7,700	4,700	10,600
Up to 14 Days	14 Days	2,000	4,500	2,900	6,600	4,900	11,100	6,800	15,300
Up to 21 Days	21 Days	2,700	6,100	4,200	9,500	7,300	16,500	10,000	22,500
Up to 31 Days	31Days	3,500	7,900	4,800	10,800	8,500	19,200	11,500	25,900
Up to 62 Days	62 Days	6,000	13,500	7,500	16,000	14,000	31,500	17,300	39,000
Up to 92 Days	92 Days	9,500	21,400	12,500	27,900	18,000	40,500	23,000	51,800
Up to 4 months	Conse.	14,500	32,700	18,000	40,500	27,000	60,700	34,000	76,500
Up to 5 months	Conse.	21,000	47,300	27,000	60,700	42,000	92,300	55,000	123,800
Up to 6 Month	92 days	16,500	37,200	22,500	50,700	30,200	68,000	41,200	92,700
Up to 6 Month	Conse.	28,000	63,000	37,900	85,300	61,200	137,700	75,600	170,100
Up to 7 Months	Conse.	38,000	85,500	52,000	117,000	84,100	189,300	103,900	233,800
Up to 8 Months	Conse.	49,000	110,300	61,600	138,600	99,600	224,100	123,100	277,000
Up to 9 Months	Conse.	61,500	138,400	73,700	165,900	111,900	251,800	138,200	311,000
Up to 10 Months	Conse.	72,500	163,200	85,000	191,300	120,200	270,500	148,400	333,900
Up to 1 year	92 Days	21,500	48,400	31,300	70,500	43,000	96,800	57,200	128,700
Up to 2 years	92 Days	81,000	182,300	123,400	299,600	142,200	346,500	180,200	438,000

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

Premium up to 66 Years Age



## Why

### EFU Travelcare?

Because EFU General:

- Is the most experienced insurer in Pakistan.
- Has specialized Travel Insurance Products.
- Offers the most attractive benefits package.
- Provides the best Travel Insurance plans to cater to your needs.
- Offers 24/7 Assistance.

