

Schedule of Premium in Pak Rupees									
Worldwide Excluding USA, Canada, Australia & Japan									
Coverage		Basic		Standard		Gold		Platinum	
		(USD 15,000)		(USD 35,000)		(USD 70,000)		(USD 100,000)	
Net Premium in Pak Rupees*		Individual	Family	Individual	Family	Individual	Family	Individual	Family
Tenure	Maximum Stay	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR
Up to 7 Days	7 Days	1,450	2,750	1,850	3,650	2,650	5,450	3,550	7,450
Up to 14 Days	14 Days	1,950	3,850	2,450	4,950	3,850	8,150	5,150	11,050
Up to 21 Days	21 Days	2,650	5,450	3,350	7,050	5,350	11,550	7,250	15,750
Up to 31 Days	31Days	3,450	7,250	3,950	8,350	6,050	13,050	8,150	17,850
Up to 62 Days	62 Days	4,950	10,650	5,950	12,850	8,950	19,650	11,950	26,350
Up to 92 Days	92 Days	7,450	16,250	8,950	19,650	11,950	25,450	15,650	34,650
Up to 4 Months	Consecutive	10,450	22,950	14,450	31,950	19,450	43,250	26,450	58,950
Up to 5 Months	Consecutive	14,450	31,950	20,450	45,450	28,450	63,450	37,450	83,650
Up to 6 Months	92 days	10,450	22,950	14,250	31,550	18,950	42,150	25,650	57,150
Up to 6 Months	Consecutive	19,450	43,250	26,950	59,450	38,450	85,950	49,250	110,250
Up to 7 Months	Consecutive	24,950	55,650	31,850	71,150	45,950	102,850	59,050	132,350
Up to 8 Months	Consecutive	30,950	69,150	38,450	85,950	55,450	124,250	71,150	159,550
Up to 9 Months	Consecutive	37,450	83,750	48,350	108,250	69,850	156,650	89,650	201,150
Up to 10 Months	Consecutive	44,450	99,450	57,450	128,750	81,450	182,750	104,550	234,750
Up to 1 Year	92 Days	13,750	30,450	19,250	42,750	26,250	58,550	34,750	77,650
Up to 2 Years	92 Days	48,450	108,450	74,550	182,550	86,350	210,750	108,850	266,650
Up to 1 Year	Consecutive			80,450	180,450				
Up to 2 Years	Consecutive			200,450	450,450				

Premium up to 66 Years Age

Schedule of Premium in Pak Rupees									
Worldwide Including USA, Canada, Australia & Japan									
Coverage		Basic		Standard		Gold		Platinum	
		(USD 15,000)		(USD 35,000)		(USD 70,000)		(USD 100,000)	
Net Premium in Pak Rupees*		Individual	Family	Individual	Family	Individual	Family	Individual	Family
Tenure	Maximum Stay	PKR	PKR	PKR	PKR	PKR	PKR	PKR	PKR
Up to 7 Days	7 Days	1,850	3,650	2,450	4,950	3,850	8,150	5,150	11,050
Up to 14 Days	14 Days	2,450	4,950	3,350	7,050	5,350	11,550	7,250	15,750
Up to 21 Days	21 Days	3,150	6,550	4,650	9,950	7,750	16,950	10,450	22,950
Up to 31 Days	31Days	3,950	8,350	5,250	11,250	8,950	19,650	11,950	26,350
Up to 62 Days	62 Days	6,450	13,950	7,950	16,450	14,450	31,950	17,750	39,450
Up to 92 Days	92 Days	9,950	21,850	12,950	28,350	18,450	40,950	23,450	52,250
Up to 4 Months	Consecutive	14,950	33,150	18,450	40,950	27,450	61,150	34,450	76,950
Up to 5 Months	Consecutive	21,450	47,750	27,450	61,150	42,450	92,750	55,450	124,250
Up to 6 Months	92 days	16,950	37,650	22,950	51,150	30,650	68,450	41,650	93,150
Up to 6 Months	Consecutive	28,450	63,450	38,350	85,750	61,650	138,150	76,050	170,550
Up to 7 Months	Consecutive	38,450	85,950	52,450	117,450	84,550	189,750	104,350	234,250
Up to 8 Months	Consecutive	49,450	110,750	62,050	139,050	100,050	224,550	123,550	277,450
Up to 9 Months	Consecutive	61,950	138,850	74,150	166,350	112,350	252,250	138,650	311,450
Up to 10 Months	Consecutive	72,950	163,650	85,450	191,750	120,650	270,950	148,850	334,350
Up to 1 Year	92 Days	21,950	48,850	31,750	70,950	43,450	97,250	57,650	129,150
Up to 2 Years	92 Days	81,450	182,750	123,850	300,050	142,650	346,950	180,650	438,450
Up to 1 Year	Consecutive			115,450	260,450				
Up to 2 Years	Consecutive			275,450	620,450				

Premium up to 66 Years Age

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

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
	Prescribed medicines included within the medical expenses incurred during hospitalization benefit up to a sublimit	USD	100	100	150	150
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	500	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	<b>Free Service</b>				
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:**

- a. Family means Husband and Wife upto the age of 66 years and Four Children upto the age of 18 years.
- b. All tenures are single as well as multi-trip
- c. Deductible Free Policy up to 70 years of age and 15% Deductible / excess to apply for each and every claim against the coverage of Emergency Medical Expenses during Hospitalization and Dental Emergency and deductible of USD 50 will apply for each and every claim against the coverage of Personal Money
- d. 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.
- e. 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
- f. Group Discounts  
25 persons or more traveling together in a group on the same trip and date can avail special discount.