

| Benefits | Sum Covered (US Dollar) | | |
|---|-------------------------|-----------|-----------|
| | Vital | Schengen+ | Shield |
| Coverages | | | |
| Personal Accidental (Injury & Death) PTD* | | | |
| Common Carrier | 25,000 | 10,000 | 15,000 |
| All Other Accident | 7,500 | 5,000 | 2,500 |
| Emergency Medical Expenses Cover | | | |
| Accident & Sickness Medical Expenses (Deductible USD 75 EEL*) | 75,000 | 50,000 | 10,000 |
| Emergency Dental Treatment (Deductible USD 75 EEL*) | 550 | 200 | 300 |
| Repatriation of Mortal Remains | Included | Included | Included |
| Emergency Medical Evacuation and/or Repatriation | Included | Included | Included |
| Losses: Total Loss of Checked-In-Baggage | 750 | - | 300 |
| Loss of Passport (Deductible USD 25 EEL**) | On Actual | - | On Actual |
| Delays: Baggage Delay (Excess First 12 Hours) | 350 | - | 250 |
| Flight Delay (Excess First 12 Hours) | 550 | - | 350 |
| Cancellations: Trip Cancellation & Curtailment | 5,00 | - | 350 |
| Travel & Stay Over of one immediate Family Member | Included | Included | Included |
| Emergencies: On Travel Services, Medical, Legal & Communication | 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) | | |
|--------------------|---|-----------|--------|
| Single Trip | Vital | Schengen+ | Shield |
| 7 days | 3,099 | 2,002 | 1,193 |
| 10 days | 3,792 | 2,521 | 1,366 |
| 15 days | 5,178 | 2,695 | 1,828 |
| 21 days | 6,506 | 3,388 | 2,233 |
| 31 days | 7,574 | 4,081 | 2,637 |
| 62 days | 13,725 | 5,351 | 4,658 |
| 92 days | 18,460 | 6,391 | 5,236 |
| 122 days | 25,852 | 7,661 | 7,372 |
| 152 days | 32,782 | 8,701 | 8,874 |
| 180 days | 37,980 | 10,087 | 10,780 |
| 1 Year Multi Trip | 15,977 | 13,494 | - |
| Age 65 onward | N/A | N/A | NA |

| Tenure of Coverage | Contribution for Family (Pak Rupee) | | |
|--------------------|-------------------------------------|-----------|--------|
| Single Trip | Vital | Schengen+ | Shield |
| 7 days | 4,774 | 2,983 | 1,944 |
| 10 days | 6,160 | 3,272 | 2,406 |
| 15 days | 7,546 | 3,445 | 2,810 |
| 21 days | 10,433 | 4,600 | 3,619 |
| 31 days | 12,628 | 5,351 | 4,369 |
| 62 days | 17,941 | 6,564 | 7,719 |
| 92 days | 23,600 | 8,123 | 9,625 |
| 122 days | 29,953 | 9,567 | 12,628 |
| 152 days | 33,995 | 11,011 | 16,093 |
| 180 days | 43,813 | 17,998 | 19,558 |
| 1 Year Multi Trip | 29,375 | 16,988 | - |
| Age 65 & Onward | N/A | NA | NA |

Terms and Conditions

1. Contributions are inclusive of all taxes and stamp duty.

2. Maximum of 60 days are covered per trip under Multi Trip policy in "Vital" plans.

3. Maximum of 30 days are covered per trip under Multi Trip policy in "Schengen+" plan.

4. Maximum participant age 64 years.

5. Minimum participant age 6 months.

6. The scope of "Schengen" plan excludes traveling in USA, UK, Canada, Australia & New Zealand.

7. The scope of "Shield" plan extends to World-Wide travelling excluding Schengen States.

8. All pre-existing medical conditions are not covered.

9. Family means Husband and Spouse and 4 children under the age of 18 years.

10. Claims will paid on reimbursement basis at Pakistan in PKR.

Additional Contribution & Terms for Coverage of 60 to 64 years Participants

1. Customers between 60 to 64 years of age will be charged 100% extra contribution.

2. Pre exsisting ailments are not covered.

3. Need Medical Fitness certificate fit for travel.

4.Visit not for the purpose of any medical treatment.