

## Shariah Advisory Board:

You can be rest assured that our products and services are regulated and monitored by a Shariah Advisory Board which comprises of the following world-renowned scholars:

- ▶ Mufti Muhammad Hassaan Kaleem (Chairman)
- ▶ Mufti Shakir Siddiqui (Shariah Advisor & Member Shariah Board)

## About Pak-Qatar Group:

Pak Qatar Group stands as Pakistan's premier and pioneer Islamic financial services group, offering a comprehensive range of savings and protection solutions that adhere to the principles of Shariah-compliant finance. With a steadfast commitment to excellence and a strong emphasis on Islamic values, the group encompasses esteemed companies such as Pak-Qatar Investment (Private) Limited, Pak-Qatar Family Takaful Limited, Pak-Qatar Asset Management Company Limited, and Pak-Qatar General Takaful Limited.



**PAK-QATAR**  
GENERAL TAKAFUL

Protection | Peace of Mind | Always

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**PAK-QATAR**  
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# SAFAR ASAAN

## Your Perfect Holiday Deserves Perfect Protection



Together We Protect

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# About Pak-Qatar General Takaful

Pak-Qatar General Takaful Limited (PQGTL) is a pioneer in Takaful in Pakistan, offering comprehensive, tailored financial services backed by cutting-edge technology. With a growing presence across major cities and strong partnerships with leading Qatari institutions like Qatar Islamic Insurance Company (QIIC) and Qatar International Islamic Bank (QIIB), along with robust Re-Takaful arrangements, we are transforming the retail Takaful market. Our goal is to provide financial protection through Takaful for everyone, ensuring peace of mind for you and your loved ones.

## Why Choose Pak Qatar Safar Asaan Takaful?



Shariah  
Compliant



Global  
Coverage



24/7 International  
Helpline & Doctor  
on call



Personal Accident  
Coverage



Trip Cancellation  
Coverage



Out Patient  
Coverage



Dental  
Coverage

## Enjoy Seamless Travel, No Worries

Enjoy seamless travel with Pak Qatar Travel Takaful – Safar Asaan. Whether you're embarking on an adventure near or far, we've got you covered with comprehensive protection. Travel worry-free and focus on making memories while we handle the rest.

Safar Asaan offer extensive range of coverages:

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	5,000	-	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:**
- Contributions include taxes and stamp duty.
  - "Vital" plan covers 60 days; "Schengen+" plan covers 30 days per trip.
  - Max age: 64 years; min age: 6 months.
  - "Schengen" plan excludes USA, UK, Canada, Australia, & NZ.
  - "Shield" plan covers worldwide, excluding Schengen.
  - No coverage for pre-existing conditions.
  - Family includes husband, wife, and 4 children under 18.
  - Claims paid in PKR in Pakistan.

- Coverage Terms & Extra Contribution for 60-64 Years:**
- Customers aged 60-64 will incur a 100% additional contribution.
  - Pre-existing conditions are not covered.
  - A medical fitness certificate is required for travel.
  - Coverage is not for medical treatment purposes.
  - This is a summary and not a complete list of terms. Refer to the policy for full details and definitions.