

# SAFAR ASAAN



PAK-QATAR  
GENERAL TAKAFUL

## Your Perfect Holiday Deserves Perfect Protection



Together We Protect

[www.pakqatar.com.pk](http://www.pakqatar.com.pk)

## 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**



**Personal  
Liability**



**Dental  
Coverage**



**Advance of Funds  
Loss of Credit Card**

## 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:



# **Exclusive Rates Around the World** **(Excluding USA & Canada)**



# WORLD-WIDE EXCLUDING USA & CANADA

Geographical Coverage	Standard	Silver	Gold	Platinum
Medical Expenses & Benefits		Limits Up To		
Emergency Medical Expenses for Sickness, Accident & Hospitalization Abroad	\$10,000	\$25,000	\$50,000	\$100,000
Repatriation of Mortal Remains	Included	Included	Included	Included
Emergency Medical Evacuation and / or Repatriation	Included	Included	Included	Included
Advance of Funds ( loss of credit card )	\$1,000	\$1,000	\$1,000	\$1,000
Personal Money or Credit Card Fraud	\$1,000	\$1,000	\$1,000	\$1,000
Emergency Dental Care	\$200	\$300	\$550	\$750
Baggage Loss	\$200	\$300	\$750	\$1,000
Delayed Departure	\$300	\$350	\$550	\$750
Trip Cancellation	\$350	\$450	\$500	\$1,000
Travel of one Immediate Family Member per day up to 10 days	\$100	\$100	\$100	\$100
Loss of Passport	\$300	\$300	\$300	\$300
Baggage Delay	\$250	\$300	\$350	\$450
Hijack	\$5,000	\$5,000	\$5,000	\$5,000
Personal Liability	\$30,000	\$30,000	\$30,000	\$30,000

## Standard Individual Net Rates in PKR up to 65 years of age World Wide Excluding Canada and USA

Period Up To	Standard	Silver	Gold	Platinum
7 days	1,193	2,002	3,099	4,427
14 days	1,828	3,695	5,178	7,397
21 days	2,233	5,388	6,506	9,294
31 days	3,001	6,081	7,574	10,821
62 days	4,658	7,351	13,725	19,607
92 days (Maximum 62 days)	5,236	8,391	18,460	26,372
92 days (Maximum 92 days)	6,568	12,000	25,000	35,714
184 days (Maximum 62 days)	10,780	15,600	37,980	54,257
184 days (Maximum 92 days)	12,820	19,800	40,000	57,143
1 year (Maximum 62 days)	15,859	21,075	21,250	35,417
1 year (Maximum 92 days)	18,345	26,500	25,000	35,714
2 years (Maximum 62 days)	21,875	51,050	42,000	60,000
2 years (Maximum 92 days)	41,743	64,520	56,000	80,000

## Standard Family Net Rates in PKR up to 65 years of age World Wide Excluding Canada and USA

Period Up To	Standard	Silver	Gold	Platinum
7 days	1,944	3,983	4,774	6,820
14 days	2,810	5,445	7,546	10,779
21 days	4,100	6,680	10,433	14,904
31 days	4,769	9,851	12,628	18,039
62 days	7,719	13,505	17,941	25,629
92 days (Maximum 62 days)	9,625	17,980	23,600	33,714
92 days (Maximum 92 days)	12,653	19,870	28,000	40,000
184 days (Maximum 62 days)	19,558	22,528	43,813	62,589
184 days (Maximum 92 days)	22,465	29,580	45,000	64,286
1 year (Maximum 62 days)	26,732	36,820	29,375	73,438
1 year (Maximum 92 days)	30,984	47,000	33,000	94,286
2 years (Maximum 62 days)	115,000	125,057	68,000	194,286
2 years (Maximum 92 days)	135,000	180,000	125,000	178,571

Geographical Coverage	Standard	Silver	Gold	Platinum
Premium Condition		Rate		
17 years - 65 years		Standard		
66 years - 75 years		Standard × 1.5		
76 years - 80 years		Standard × 1.75		
81 years - 85 years		Standard × 2		

Geographical Coverage	Standard	Silver	Gold	Platinum
Deductible		Rate		
17 years - 65 years			\$50	
66 years - 75 years			\$100	
76 years - 80 years			\$500	
81 years - 85 years			\$1,500	



# World Wide



# WORLD-WIDE

Geographical Coverage	Standard	Silver	Gold	Platinum
Medical Expenses & Benefits		Limits Up To		
Emergency Medical Expenses for Sickness, Accident & Hospitalization Abroad	\$10,000	\$25,000	\$50,000	\$100,000
Repatriation of Mortal Remains	Included	Included	Included	Included
Emergency Medical Evacuation and/or Repatriation	Included	Included	Included	Included
Advance of Funds ( loss of credit card )	\$1,000	\$1,000	\$1,000	\$1,000
Personal Money or Credit Card Fraud	\$1,000	\$1,000	\$1,000	\$1,000
Emergency Dental Care	\$200	\$300	\$550	\$750
Baggage Loss	\$200	\$300	\$750	\$1,000
Delayed Departure	\$300	\$350	\$550	\$750
Trip Cancellation	\$350	\$450	\$500	\$1,000
Travel of one Immediate Family Member per day up to 10 days	\$100	\$100	\$100	\$100
Loss of Passport	\$300	\$300	\$300	\$300
Baggage Delay	\$250	\$300	\$350	\$450
Hijack	\$5,000	\$5,000	\$5,000	\$5,000
Personal Liability	\$30,000	\$30,000	\$30,000	\$30,000

Standard Individual Net Rates in PKR up to 65 years of age World Wide Including Canada and USA				
Period Up To	Standard	Silver	Gold	Platinum
7 days	1,670	2,803	4,338	6,198
14 days	2,560	5,173	7,249	10,356
21 days	3,126	7,543	9,108	13,012
31 days	4,201	8,513	10,604	15,149
62 days	6,521	10,291	19,215	27,450
92 days (Maximum 62 days)	7,330	11,747	25,844	36,921
92 days (Maximum 92 days)	9,195	16,800	35,000	50,000
184 days (Maximum 62 days)	15,091	21,840	53,172	75,960
184 days (Maximum 92 days)	17,948	27,720	56,000	80,000
1 year (Maximum 62 days)	22,203	42,241	53,125	49,583
1 year (Maximum 92 days)	25,683	48,980	62,500	71,429
2 years (Maximum 62 days))	61,250	142,940	155,400	168,000
2 years (Maximum 92 days))	79,312	122,588	190,400	208,000

Standard Family Net Rates in PKR up to 65 years of age World Wide Including Canada and USA				
Period Up To	Standard	Silver	Gold	Platinum
7 days	3,110	6,373	7,638	10,912
14 days	4,496	8,712	12,073	17,247
21 days	7,380	12,024	18,779	26,828
31 days	9,061	18,717	23,992	34,275
62 days	12,350	21,608	28,705	41,007
92 days (Maximum 62 days)	15,399	28,768	37,760	53,943
92 days (Maximum 92 days)	20,245	31,792	44,800	64,000
184 days (Maximum 62 days)	31,292	36,045	70,100	100,143
184 days (Maximum 92 days)	35,944	47,328	72,000	102,857
1 year (Maximum 62 days))	42,771	77,322	91,063	227,656
1 year (Maximum 92 days))	49,574	98,700	105,600	301,714
2 years (Maximum 62 days))	184,000	312,643	340,000	582,857
2 years (Maximum 92 days))	216,000	378,000	437,500	553,571

Geographical Coverage	Standard	Silver	Gold	Platinum
Premium Condition	Rate			
17 years - 65 years	Standard Standard × 1.5 Standard × 1.75 Standard × 2			
66 years - 75 years				
76 years - 80 years				
81 years - 85 years				

Geographical Coverage	Standard	Silver	Gold	Platinum
Deductible	Rate			
17 years - 65 years	\$50			
66 years - 75 years	\$100			
76 years - 80 years	\$500			
81 years - 85 years	\$1,500			

# SCHENGEN+ PLAN





## SCHENGEN+

Geographical Coverage	Gold (Schengen)	Platinum (Schengen)
Medical Expenses & Benefits	Limits Up To	
Emergency Medical Expenses for Sickness, Accident & Hospitalization Abroad	\$50,000	\$100,000
Repatriation of Mortal Remains	Included	Included
Emergency Medical Evacuation and / or Repatriation	Included	Included
Advance of Funds ( loss of credit card )	\$1,000	\$1,000
Personal Money or Credit Card Fraud	\$1,000	\$1,000
Emergency Dental Care	\$550	\$750
Baggage Loss	\$750	\$1,000
Delayed Departure	\$550	\$750
Trip Cancellation	\$500	\$1,000
Travel of one Immediate Family Member per day up to 10 days	\$100	\$100
Loss of Passport	\$300	\$300
Baggage Delay	\$350	\$450
Hijack	\$5,000	\$5,000
Personal Liability	\$30,000	\$30,000

Standard Individual Net Rates in PKR up to 65 years of age World Wide Excluding Canada and USA		
Period Up To	Gold (Schengen)	Platinum (Schengen)
7 days	3,099	4,427
14 days	5,178	7,397
21 days	6,506	9,294
31 days	7,574	10,821
62 days	13,725	19,607
92 days (Maximum 62 days)	18,460	26,372
92 days (Maximum 92 days)	25,000	35,714
184 days (Maximum 62 days)	37,980	54,257
184 days (Maximum 92 days)	40,000	57,143
1 year (Maximum 62 days)	21,250	35,417
1 year (Maximum 92 days)	25,000	35,714
2 years (Maximum 62 days)	42,000	60,000
2 years (Maximum 92 days)	56,000	80,000

Standard Family Net Rates in PKR up to 65 years of age World Wide Excluding Canada and USA		
Period Up To	Gold (Schengen)	Platinum (Schengen)
7 days	4,774	6,820
14 days	7,546	10,779
21 days	10,433	14,904
31 days	12,628	18,039
62 days	17,941	25,629
92 days (Maximum 62 days)	23,600	33,714
92 days (Maximum 92 days)	28,000	40,000
184 days (Maximum 62 days)	43,813	62,589
184 days (Maximum 92 days)	45,000	64,286
1 year (Maximum 62 days)	29,375	73,438
1 year (Maximum 92 days)	33,000	94,286
2 years (Maximum 62 days)	68,000	194,286
2 years (Maximum 92 days)	125,000	178,571

Geographical Coverage	Gold (Schengen)	Platinum (Schengen)
Premium Condition	Rate	
17 years - 65 years	Standard	
66 years - 75 years	Standard × 1.5	
76 years - 80 years	Standard × 1.75	
81 years - 85 years	Standard × 2	

Geographical Coverage	Gold (Schengen)	Platinum (Schengen)
Deductible	Rate	
17 years - 65 years	\$50	
66 years - 75 years	\$100	
76 years - 80 years	\$500	
81 years - 85 years	\$1,500	



# VIP Product



## VIP PRODUCT

Geographical Coverage	Worldwide	Worldwide Excluding Usa & Canada
Medical Expenses & Benefits	Limits Up To	
Medical Expenses & Hospitalization Abroad		\$150,000
Emergency Medical Evacuation and/or Repatriation		Included
Repatriation of Mortal Remains		Included
Emergency Dental Care		\$1,000
Repatriation of family member travelling with the insured		\$10,000
Emergency Return Home Following Death of a Close Relative		\$5,000
Travel of One Immediate Family Member per day up to 10 days		\$100
Delivery of Medicines		\$5,000
Advance of Bail Bond		\$10,000
Legal Defense		\$5,000
Hijacking (25\$/hr)		\$1,000
Advance of Funds		\$1,000
Loss of Passport, driving license, national identity card abroad		\$500
Luggage Loss per KG up to 40 KG		\$32
Compensation for delay in the arrival of luggage		\$1,000
Delayed Departure		\$1,000
Personal Accident - Death in common carrier		\$50,000
Personal Accident - Permanent Disability		\$50,000
Personal Accident - Permanent Total disability		\$50,000
Personal Civil Liability		\$50,000
Medical & Travel Assistance	24H/7	

VIP Product Individual Net Rates in PKR up to 65 years of age		
Period Up To	World Wide	World Wide Excluding Canada & USA
7 days	6,198	4,427
10 days	10,356	7,397
15 days	13,012	9,294
21 days	15,149	10,821
30 days	27,450	19,607
45 days	36,921	26,372
60 days	50,000	35,714
90 days	75,960	54,257
180 days Multiple Trips (Maximum 92 days)	80,000	57,143
1 year Multiple Trips (Maximum 92 days)	49,583	35,417
2 year Multiple Trips (Maximum 92 days)	71,429	55,714

Geographical Coverage	World Wide	World Wide Excluding Canada & USA
Premium Condition	Rate	
19 years - 65 years	Standard	
66 years -75 years	Standard x 1.5	
76 years - 80 years	Standard x 1.75	
81 years - 85 years	Standard x 2	

Geographical Coverage	World Wide	World Wide Excluding Canada & USA
Deductible	Rate	
17 years - 65 years	\$50	
66 years -75 years	\$10	
76 years - 80 years	\$500	
81 years - 85 years	\$1,500	

# Hajj, Umrah & Ziyarat





## HAJJ, UMAH & ZIYARAT

Geographical Coverage	Standard	Gold	Platinum
Medical Expenses & Benefits	Limits Up To		
Emergency Medical Expenses for Sickness, Accident & Hospitalization Abroad	\$5,000	\$10,000	\$20,000
Emergency Dental Care	\$600	\$600	\$600
Emergency Medical Evacuation and/or Repatriation	\$15,000	\$15,000	\$15,000
Loss of In-flight Checked-in Baggage	\$250	\$250	\$750
Repatriation of Mortal Remains	\$5,000	\$5,000	\$15,000
Advance of Funds ( loss of credit card )	\$250	\$250	\$750
Personal Money or Credit Card Fraud	\$1,000	\$1,000	\$1,000
Accidental Death & Permanent Total Disablement, Common carrier	\$2,500	\$5,000	\$20,000
Loss of Passport	\$300	\$300	\$300
Baggage Delay	\$500	\$500	\$500
Hijack	\$5,000	\$5,000	\$5,000
Personal Liability	\$30,000	\$30,000	\$30,000
Medical & Travel Assistance	24H/7		

Hajj, Umrah and Ziyarat Product Individual PKR Net Rate upto 65 Year of Age			
Period Up To	Standard	Gold	Platinum
7 days	1,193	2,002	3,099
15 days	1,600	3,695	5,178
21 days	2,250	5,388	6,506
31 days	3,001	6,081	7,574
45 days	4,658	7,351	13,725

Hajj, Umrah and Ziyarat Product Family PKR Net Rate upto 65 Year of Age			
Period Up To	Standard	Gold	Platinum
7 days	1,944	3,983	4,774
15 days	2,800	5,445	7,546
21 days	3,050	6,680	10,433
31 days	4,369	9,851	12,628
45 days	7,719	13,505	17,941

Geographical Coverage	Standard	Gold	Platinum
Premium Condition	Rate		
17 years - 65 years	Standard Standard × 1.5 Standard × 1.75 Standard × 2		
66 years -75 years			
76 years - 80 years			
81 years - 85 years			

Geographical Coverage	Standard	Gold	Platinum
Deductible	Rate		
17 years - 65 years	\$50		
66 years -75 years	\$100		
76 years - 80 years	\$500		
81 years - 85 years	\$1,500		

# Student Package



## STUDENT PACKAGE

Geographical Coverage	Standard	Silver	Gold	Platinum
Medical Expenses & Benefits	Limits Up To			
Emergency Medical Expenses for Sickness, Accident & Hospitalization Abroad	\$10,000	\$25,000	\$50,000	\$100,000
Emergency Medical Evacuation and/or Repatriation		Included	\$5,000	
Travel & stay over of one Immediate Family Member			\$1,000	
Emergency Dental Care			Included	
Repatriation of Mortal Remains			\$300	
Loss of passport			\$500	
Loss of In -Flight Checked in Baggage			\$1,000	
Personal Money or Credit Card Fraud			\$750	
Advance of Funds ( loss of credit card )			\$500	
Baggage Delay				
Medical & Travel Assistance	24H/7			

Student Package With Tuition				
Period Up To With Tuition	Standard	Silver	Gold	Platinum
1 Months	3,099	3,850	6,324	9,034
2 Months	5,178	7,000	10,567	15,095
3 Months	9,800	12,850	18,277	26,110
6 Months	15,500	20,950	30,458	43,511
12 Month	19,560	26,740	348,010	67,000
24 Months	35,670	45,500	88,010	125,728

Student Package Without Tuition				
Period Up To Without Tuition	Standard	Silver	Gold	Platinum
1 Months	3,983	3,983	4,774	6,820
2 Months	6,680	7,445	12,628	18,040
3 Months	9,851	13,680	17,851	25,501
6 Months	12,628	17,851	26,740	38,200
12 Month	17,980	21,505	38,980	55,686
24 Months	32,600	38,980	53,500	107,000

### Terms and Conditions:

- Contributions include taxes and stamp duty.
- Max age: 65 years; min age: 6 months.
- "Schengen" plan excludes USA, UK, Canada, Australia, & NZ.
- No coverage for pre-existing conditions.
- Family includes husband, wife, and 4 children under 18.

### Coverage Terms & Extra Contribution for above 65 Years:

- Customers aged 66-75 will increase a 50% additional contribution.
- Customers aged 76-80 will increase a 75% additional contribution.
- Customers aged 81-85 will increase 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.
- All reimbursement claims are subject to 25% deduction applicable on the approved amount.
- This is a summary and not a complete list of terms.
- Refer to the policy for full details and definitions.



## 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.

Call the Assistance Company: As soon as you encounter an issue that might result in a claim, contact the Assistance Company. This could be due to medical treatment, trip cancellations, lost baggage, or any other covered incident. You will find the contact information for claims assistance below:




Zone	Phone Number
Europe & Turkey	00 90 212 800 6548
Worldwide	00 1 786 206 9925
South America	00 54 11 3989 3293
MENA	00 971 7 204 5091
MENA (WhatsApp Chat available)	00 971 7 204 5090
Lebanon	00 961 1 504 000
Lebanon (WhatsApp Chat available)	00 961 81 504 015





**PAK-QATAR**  
GENERAL TAKAFUL

Protection | Peace of Mind | Always

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