



PAK-QATAR
GENERAL TAKAFUL

- Most comprehensive range of coverage
- 24/7 international helplines
- Competitive prices
- Out patient coverage, including dental
- In accordance with Shariah
- 24/7 emergency assistance anytime, anywhere
- 24/7 doctor on call
- Feels just like home with 24/7 multi-lingual interpreter service

Distributor Details:



PAK-QATAR
GENERAL TAKAFUL

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SAFAR ASAAN



Together We Protect

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What is Takaful?

Takaful is a community pooling system based on the principles of brotherhood and mutual help wherein participants contribute in a fund to help those who need it most in times of financial difficulties. In practice, Takaful can serve as a risk mitigation tool and an alternative to conventional insurance.

Company Profile

Amongst the pioneers of Takaful in Pakistan, Pak-Qatar General Takaful Limited is known for providing quality financial services, including need-based and tailored solutions in addition to a comprehensive product portfolio. Intelligent investment in technology also helps us provide better service while standing out as technological leaders in the industry.

Present in all major cities of Pakistan, and on track to expanding our branch network even further, the Company is amongst the first and the most active in vitalizing the retail Takaful market in Pakistan.

PQTL has a vision of providing financial protection through Takaful to everyone. The company's shareholders include some of the strongest financial institutions in the state of Qatar such as Qatar Islamic Insurance Company (QIIC), and Qatar International Islamic Bank (QIIB). The company is further strengthened by its Re-Takaful arrangements with Saudi Re, Arab Re and Pak Re.

Travel Takaful – Safar Asaan

Every holiday is different and we know having the right cover gives you peace of mind to truly enjoy it. This is why we are committed to offering high-quality cover with a wide range of options to meet all your travel needs. So wherever your holiday takes you, we can help find the right cover for you.

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)

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.

** Each & Every Loss (EEL)

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 are inclusive of all taxes and stamp duty.
- Maximum of 60 days are covered per trip under Multi Trip policy in "Vital" plans.
- Maximum of 30 days are covered per trip under Multi Trip policy in "Schengen+" plan.
- Maximum participant age 64 years.
- Minimum participant age 6 months.
- The scope of "Schengen" plan excludes traveling in USA, UK, Canada, Australia & New Zealand.
- The scope of "Shield" plan extends to World-Wide travelling excluding Schengen States.
- All pre-existing medical conditions are not covered.
- Family means Husband and Spouse and 4 children under the age of 18 years.
- Claims will paid on reimbursement basis at Pakistan in PKR.

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

- Customers between 60 to 64 years of age will be charged 100% extra contribution.
- Pre existing ailments are not covered.
- Need Medical Fitness certificate fit for travel.
- Visit not for the purpose of any medical treatment.

This coverage is subject to the underwriting. The above description is neither a complete description nor a complete list of all terms and conditions. Please note that certain terms used are define in the policy. For policy wording, please visit our website www.pakqatar.com.pk or URL: etravel.pakqatar.pk URL: etravel.pakqatar.pk