

SAFAR ASAAN



PAK-QATAR
GENERAL TAKAFUL

Your Perfect Holiday Deserves
Perfect Protection



Together We Protect

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)**



WORLDWIDE EXCLUDING USA, CANADA, AUSTRALIA, SCHENGEN & JAPAN

Geographical Coverage	Worldwide Excluding USA, Canada, Australia & Japan		Worldwide Excluding USA, Canada, Australia & Japan & Schengen	
	Standard	Silver	Gold	Platinum
Medical Expenses & Benefits		Limits Up To		
Emergency medical evacuation	\$10,000	\$25,000	\$50,000	\$100,000
Emergency medical repatriation				
Transportation of mortal remains				
Medical expenses incurred during hospitalization				
Travel of one Immediate Family Member per day up to 10 days	\$100	\$100	\$100	\$100
Dental emergency due to accident	\$200	\$300	\$550	\$750
Hijacking	\$5,000	\$5,000	\$5,000	\$5,000
Travel Expenses				
Loss of Passport	\$300	\$300	\$300	\$300
Loss of Credit Card	\$1,000	\$1,000	\$1,000	\$1,000
Luggage Loss per Kg up to 40 Kg	\$5	\$7.50	\$18.75	\$25
Luggage Delay (over 6 hours)	\$250	\$300	\$350	\$450
Personal Money	\$1,000	\$1,000	\$1,000	\$1,000
Flight delays (over 4 hours)	\$300	\$350	\$550	\$750
Trip Cancellation per flight	\$350	\$450	\$500	\$1,000
Personal Liability				
Material and Bodily Damage	\$30,000	\$30,000	\$30,000	\$30,000
Medical & Travel Assistance		24H/7		
Telephone medical advice	Free Service			
Medical service provider referral				
Arrangement of hospital admission				
Monitoring of medical condition during and after hospitalization				
Medical translation service				
Delivery of essential medicine				
Inoculation and visa requirement information/Embassy referral				
Lost luggage/Passport assistance				
Legal referral/Arrangement of appointment with lawyers				
Emergency traveling service assistance				
Emergency interpreting assistance/Interpreter referral				
Emergency document delivery				
Documents / Passport Loss				

WORLDWIDE EXCLUDING USA, CANADA, AUSTRALIA, SCHENGEN & JAPAN

Worldwide Excluding USA, Canada, Australia & Japan	Standard Individual Net Rates in PKR up to 65 years of age			
Period Up To	Standard	Silver	Gold	Platinum
7 days	1,100	1,600	2,300	2,700
14 days	1,650	2,500	3,200	3,900
21 days	1,850	3,500	4,200	5,600
31 days / 1 month	2,450	4,150	5,000	6,800
62 days / 2 months	3,400	5,500	6,000	7,500
92 days / (92 days maximum stay)	4,400	9,500	9,800	11,500
184 days/ 6 months (92 days maximum stay)	7,900	13,000	14,000	17,000
365 days / 1 year (92 days maximum stay)	10,500	18,000	19,300	22,850
730 days / 2 years (92 days maximum stay)	41,743	64,520	72,000	80,000

Worldwide Excluding USA, Canada, Australia & Japan	Family Net Rates in PKR up to 65 years of age			
Period Up To	Standard	Silver	Gold	Platinum
7 days	1,550	2,000	3,000	4,000
14 days	2,400	3,100	4,500	5,500
21 days	3,500	4,600	6,500	7,700
31 days / 1 month	4,000	5,800	8,500	10,100
62 days / 2 months	5,700	8,800	11,000	14,050
92 days / (92 days maximum stay)	8,000	11,600	14,000	18,500
184 days/ 6 months (92 days maximum stay)	13,000	20,500	23,000	32,400
365 days / 1 year (92 days maximum stay)	17,000	25,900	26,200	48,500
730 days / 2 years (92 days maximum stay)	94,500	115,000	150,000	185,000

Family cover means covering under the same policy one adult or two adults who are husbands, wives or partners up to the age of 65 and 4 children below 16 years old

Individual Premium condition	Rate
ID - 17 years	Standard + 2
18 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

Amount Deductible / Excess	Standard	Silver	Gold	Platinum
ID - 17 years		\$50		
18 years -65 years		\$50		
66 years -75 years		\$100		
76 years - 80 years		\$500		
81 years - 85 years		\$1,500		

World Wide



WORLDWIDE

Geographical Coverage	Worldwide			
	Standard	Silver	Gold	Platinum
Medical Expenses & Benefits	Limits Up To			
Emergency medical evacuation Emergency medical repatriation Transportation of mortal remains Medical expenses incurred during hospitalization	\$10,000	\$25,000	\$50,000	\$100,000
Travel of one Immediate Family Member per day up to 10 days Dental emergency due to accident Hijacking	\$100 \$200 \$5,000	\$100 \$300 \$5,000	\$100 \$550 \$5,000	\$100 \$750 \$5,000
Travel Expenses				
Loss of Passport Loss of Credit Card Luggage Loss per Kg up to 40 Kg Luggage Delay (over 6 hours) Personal Money Flight delays (over 4 hours) Trip Cancellation per flight	\$300 \$1,000 \$5 \$250 \$1,000 \$300 \$350	\$300 \$1,000 \$7.50 \$300 \$1,000 \$350 \$450	\$300 \$1,000 \$18.75 \$350 \$1,000 \$550 \$500	\$300 \$1,000 \$25 \$450 \$1,000 \$750 \$1,000
Personal Liability				
Material and Bodily Damage	\$30,000	\$30,000	\$30,000	\$30,000
Medical & Travel Assistance	24H/7			
Telephone medical advice Medical service provider referral Arrangement of hospital admission Monitoring of medical condition during and after hospitalization Medical translation service Delivery of essential medicine Inoculation and visa requirement information/Embassy referral Lost luggage/Passport assistance Legal referral/Arrangement of appointment with lawyers Emergency traveling service assistance Emergency interpreting assistance/Interpreter referral Emergency document delivery Documents / Passport Loss	Free Service			

WORLDWIDE

Worldwide	Standard Individual Net Rates in PKR up to 65 years of age			
Period Up To	Standard	Silver	Gold	Platinum
7 days	1,450	2,200	2,750	3,200
14 days	1,820	2,950	3,150	4,000
21 days	2,550	4,300	4,500	5,000
31 days / 1 month	2,850	4,500	4,700	5,200
62 days / 2 months	3,750	6,500	7,400	7,600
92 days / (92 days maximum stay)	6,500	8,650	9,500	10,000
184 days/ 6 months (92 days maximum stay)	11,900	15,500	16,300	18,500
365 days / 1 year (92 days maximum stay)	16,500	40,675	48,500	50,000
730 days / 2 years (92 days maximum stay)	69,700	72,450	85,500	95,400

Worldwide	Family Net Rates in PKR up to 65 years of age			
Period Up To	Standard	Silver	Gold	Platinum
7 days	2,750	3,200	3,800	4,600
14 days	3,850	4,800	5,800	6,800
21 days	5,500	6,900	8,500	10,000
31 days / 1 month	6,000	7,950	10,000	13,000
62 days / 2 months	8,400	11,800	15,000	19,000
92 days / (92 days maximum stay)	12,400	15,500	20,000	25,000
184 days/ 6 months (92 days maximum stay)	20,800	27,900	36,000	45,500
365 days / 1 year (92 days maximum stay)	28,000	75,000	78,000	101,400
730 days / 2 years (92 days maximum stay)	110,000	195,000	225,000	285,000

Family cover means covering under the same policy one adult or two adults who are husbands, wives or partners up to the age of 65 and 4 children below 16 years old

Individual Premium condition	Rate
1D - 17 years	Standard + 2
18 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

Amount Deductible / Excess	Standard	Silver	Gold	Platinum
1D - 17 years		\$50		
18 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	Platinum
Medical Expenses & Benefits	Limits Up To	
Emergency medical evacuation Emergency medical repatriation Transportation of mortal remains Medical expenses incurred during hospitalization	\$50,000	\$100,000
Travel of one Immediate Family Member per day up to 10 days Dental emergency due to accident Hijacking	\$100 \$550 \$5,000	\$100 \$750 \$5,000
Travel Expenses		
Loss of Passport Loss of Credit Card Luggage Loss per Kg up to 40 Kg Luggage Delay (over 6 hours) Personal Money Flight delays (over 4 hours) Trip Cancellation per flight	\$300 \$1,000 \$18.75 \$350 \$1,000 \$550 \$500	\$300 \$1,000 \$25 \$450 \$1,000 \$750 \$1,000
Personal Liability		
Material and Bodily Damage	\$30,000	\$30,000
Medical & Travel Assistance	24H/7	
Telephone medical advice Medical service provider referral Arrangement of hospital admission Monitoring of medical condition during and after hospitalization Medical translation service Delivery of essential medicine Inoculation and visa requirement information/Embassy referral Lost luggage/Passport assistance Legal referral/Arrangement of appointment with lawyers Emergency traveling service assistance Emergency interpreting assistance/Interpreter referral Emergency document delivery Documents / Passport Loss	Free Service	



SCHENGEN+

Schengen	Standard Individual Net Rates in PKR up to 65 years of age					
Period Up To	Gold		Platinum			
7 days	2,100		2,600			
14 days	2,900		3,700			
21 days	3,800		5,200			
31 days / 1 month	4,500		6,500			
62 days / 2 months	5,500		7,000			
92 days / 3 months	9,000		10,700			
184 days/ 6 months (92 days maximum stay)	13,000		16,000			
365 days / 1 year (92 days maximum stay)	17,500		22,500			
730 days / 2 years (92 days maximum stay)	56,000		80,000			
Schengen	Family Net Rates in PKR up to 65 years of age					
Period Up To	Gold		Platinum			
7 days	3,000		4,000			
14 days	4,500		5,500			
21 days	6,500		7,700			
31 days / 1 month	8,500		10,100			
62 days / 2 months	11,000		14,050			
92 days / (92 days maximum stay)	14,000		18,500			
184 days/ 6 months (92 days maximum stay)	23,000		30,400			
365 days / 1 year (92 days maximum stay)	25,000		45,000			
730 days / 2 years (92 days maximum stay)	125,000		170,000			
Family cover means covering under the same policy one adult or two adults who are husbands, wives or partners up to the age of 65 and 4 children below 16 years old						
Individual Premium condition			Rate			
ID - 17 years			Standard + 2			
18 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			
Amount Deductible / Excess			Standard	Silver	Gold	Platinum
ID - 17 years			\$50			
18 years -65 years			\$50			
66 years -75 years			\$100			
76 years - 80 years			\$500			
81 years - 85 years			\$1,500			

VIP Product



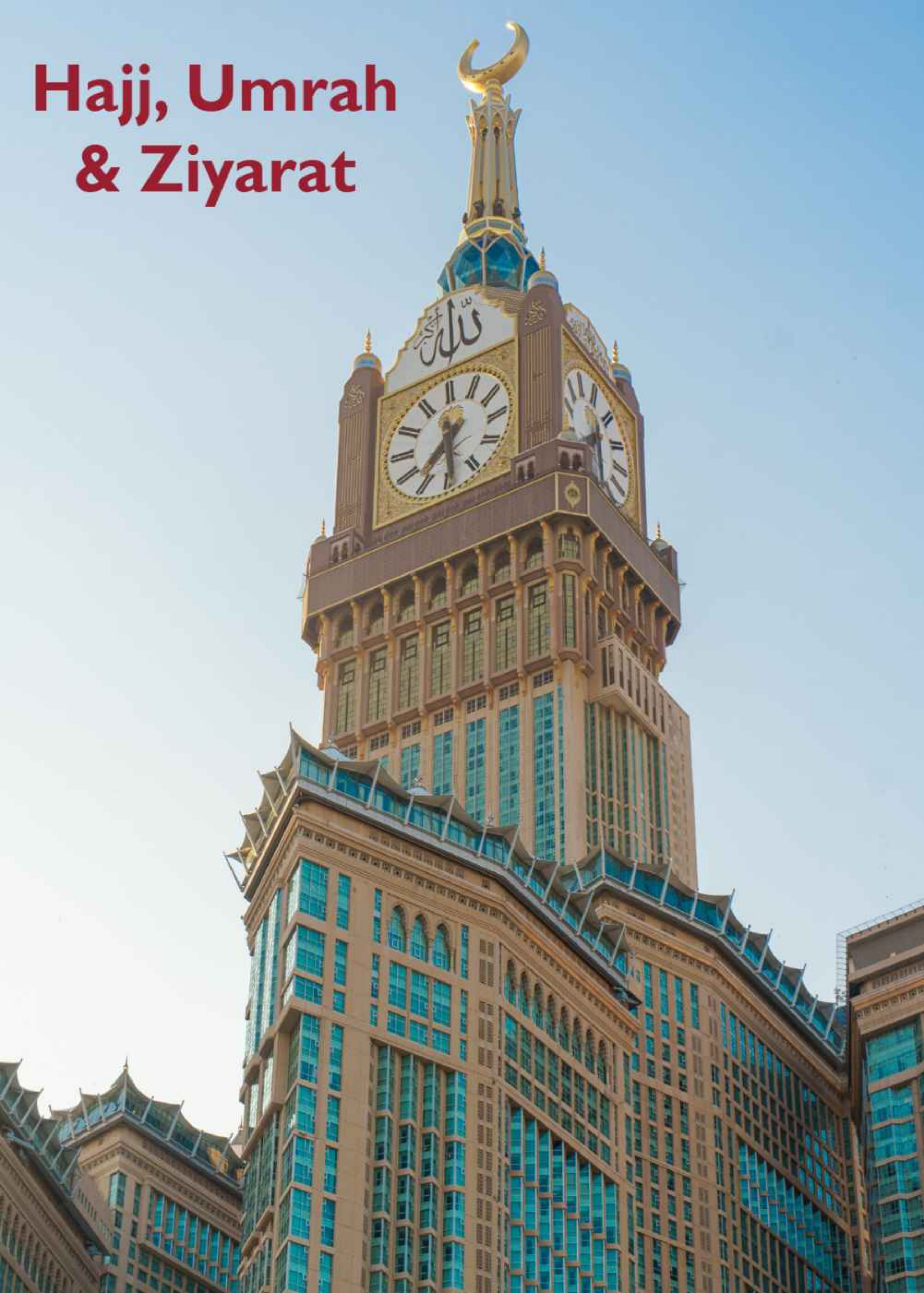
VIP PRODUCT

Geographical Coverage	Worldwide Excluding USA & Canada	Worldwide
Medical Expenses & Benefits	Limits Up To	
Emergency medical evacuation Emergency medical repatriation Transportation of mortal remains Medical expenses incurred during hospitalization	\$150,000	\$150,000
Travel of one Immediate Family Member per day up to 10 days Emergency return home following death of a close family member Repatriation of Close Family Member travelling with the Insured Fees of buying or Shipping of urgent medicines Dental emergency due to accident Hijacking (25\$/h)	\$100 \$5,000 \$10,000 \$5,000 \$1,000 \$1,000	\$100 \$5,000 \$10,000 \$5,000 \$1,000 \$1,000
Travel Expenses		
Loss of Passport & Travel documents Luggage Loss up to 40kg Luggage Delay (over 6 hours) Flight delays (over 4 hours) Loss of Credit Card Legal Assistance Advance of bail bond	\$500 \$32 \$1,000 \$1,000 \$1,000 \$5,000 \$10,000	\$500 \$32 \$1,000 \$1,000 \$1,000 \$5,000 \$10,000
Personal Accident Common Carrier		
Death due to accident in common carrier	\$50,000	\$50,000
Personal Accident		
Death due to accident only Total Permanent Disability (Accident Only) Partial Permanent Disability (Accident Only)	\$50,000 \$50,000 \$50,000	\$50,000 \$50,000 \$50,000
Personal Liability		
Material and Bodily Damage	\$50,000	\$50,000
Medical & Travel Assistance	24H/7	
Telemedicine Medical service provider referral Arrangement of hospital admission Monitoring of medical condition during and after hospitalization Medical translation service Delivery of essential medicine Inoculation and visa requirement information/Embassy referral Lost luggage/Passport assistance Legal referral/Arrangement of appointment with lawyers Emergency traveling service assistance Emergency interpreting assistance/Interpreter referral Emergency document delivery Documents / Passport Loss	Free Service	

VIP PRODUCT

	Standard Net Rates in PKR up to 65 years of age	
Period Up To	Worldwide	Worldwide Excluding USA & Canada
7 days	5,198	4,427
10 days	9,356	7,397
15 days	12,000	9,294
21 days	14,500	10,821
30 days	22,000	19,607
45 days	30,000	26,372
60 days	35,000	33,000
90 days	45,000	35,417
180 days - Multiple Trips (92 days per trip)	55,000	40,000
365 days - Multiple Trips (92 days per trip)	65,000	50,000
730 days - Multiple Trips (92 days per trip)	100,000	85,000
Premium condition		Rate
1D - 17 years	Standard + 2	
18 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	
Deductible / Excess		Deductible / Excess
1D - 17 years	\$50	
18 years -65 years	\$50	
66 years - 75 years	\$100	
76 years - 80 years	\$500	
81 years - 85 years	\$1,500	
Maximum Stay Outside Country of residence	92 days/trip	
Insureds Number		Discount for groups
25	5%	
26 to 75	10%	
76 to 125	15%	

Hajj, Umrah & Ziyarat



HAJJ, UMRAH & ZIYARAT

Geographical Coverage	Iran, Iraq & Saudi Arabia only		
	Basic	Plus	Premier
Medical Expenses & Benefits	Limits Up To		
Emergency medical evacuation	\$15,000	\$15,000	\$15,000
Emergency medical repatriation			
Transportation of mortal remains	\$5,000	\$5,000	\$15,000
Medical expenses incurred during hospitalization	\$5,000	\$10,000	\$20,000
Dental emergency due to accident	\$600	\$600	\$600
Hijacking	\$5,000	\$5,000	\$5,000
Travel Expenses			
Loss of Passport	\$300	\$300	\$300
Loss of Credit Card	\$250	\$250	\$750
Luggage Loss per Kg up to 40 Kg	\$6.25	\$6.25	\$18.75
Luggage Delay (over 6 hours)	\$500	\$500	\$500
Personal Money	\$1,000	\$1,000	\$1,000
Personal Accident			
Death due to accident in common carrier	\$2,500	\$5,000	\$20,000
Personal Accident			
Death due to accident only	\$2,500	\$5,000	\$20,000
Total Permanent Disability (Accident Only)	\$2,500	\$5,000	\$20,000
Partial Permanent Disability (Accident Only)	\$2,500	\$5,000	\$20,000
Personal Liability			
Material and Bodily Damage	\$30,000	\$30,000	\$30,000
Medical & Travel Assistance	24H/7		
Telephone medical advice Medical service provider referral Arrangement of hospital admission Monitoring of medical condition during and after hospitalization Medical translation service Delivery of essential medicine Inoculation and visa requirement information/Embassy referral Lost luggage/Passport assistance Legal referral/Arrangement of appointment with lawyers Emergency traveling service assistance Emergency interpreting assistance/Interpreter referral Emergency document delivery Documents / Passport Loss	Free Service		

HAJJ, UMRAH & ZIYARAT

	Standard Individual Net Rates in PKR up to 65 years of age		
Period Up To	Iran, Iraq & Saudi Arabia only		
	Basic	Plus	Premier
7 days	1,000	2,002	3,000
15 days	1,600	3,000	4,850
21 days	2,250	5,000	5,650
31 days	3,001	5,800	7,000
45 days	4,000	6,800	12,550
Period Up To	Standard Family Net Rates in PKR up to 65 years of age		
Period Up To	Iran, Iraq & Saudi Arabia only		
Period Up To	Basic	Plus	Premier
7 days	1,944	3,983	4,774
15 days	2,800	5,000	7,546
21 days	3,050	6,000	8,750
31 days	4,369	8,500	10,550
45 days	7,000	11,050	15,750
Family cover means covering under the same policy one adult or two adults who are husbands, wives or partners up to the age of 65 and 4 children below 18 years old			
Premium condition		Rate	
ID - 17 years		Standard ÷ 2	
18 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	
Deductible / Excess		Amount	
		Basic	Plus
		Premier	
ID - 17 years		\$50	
18 years -65 years		\$50	
66 years - 75 years		\$100	
76 years - 80 years		\$500	
81 years - 85 years		\$1,500	

Student Package



STUDENT PRODUCT

Geographical Coverage	Worldwide			
	Standard	Silver	Gold	Platinum
Medical Expenses & Benefits	Limits Up To			
Emergency medical evacuation Emergency medical repatriation Transportation of mortal remains Medical expenses incurred during hospitalization	\$10,000	\$25,000	\$50,000	\$100,000
Travel of one Immediate Family Member	\$5,000	\$5,000	\$5,000	\$5,000
Dental emergency due to accident	\$1,000	\$1,000	\$1,000	\$1,000
Travel Expenses				
Loss of Passport	\$300	\$300	\$300	\$300
Loss of Credit Card	\$750	\$750	\$750	\$750
Luggage Loss per Kg up to 40 Kg	\$12.50	\$12.50	\$12.50	\$12.50
Luggage Delay (over 6 hours)	\$500	\$500	\$500	\$500
Personal Money	\$1,000	\$1,000	\$1,000	\$1,000
Optional Benefit				
Tuition Fee	\$3,000	\$5,000	\$7,500	\$15,000
Medical & Travel Assistance	24H/7			
Telephone medical advice Medical service provider referral Arrangement of hospital admission Monitoring of medical condition during and after hospitalization Medical translation service Delivery of essential medicine Inoculation and visa requirement information/Embassy referral Lost luggage/Passport assistance Legal referral/Arrangement of appointment with lawyers Emergency traveling service assistance Emergency interpreting assistance/Interpreter referral Emergency document delivery Documents / Passport Loss	Free Service			



STUDENT PRODUCT

With Tuition Fee	Standard Net Rates in PKR up to 65 years of age			
Period Up To	Worldwide			
	Standard	Silver	Gold	Platinum
31 Days	3,500	3,800	6,324	9,034
60 Days	6,000	7,000	12,628	18,040
90 Days	9,500	13,680	18,277	25,501
180 Days	14,500	20,950	30,458	38,200
365 Days	16,890	26,740	40,000	60,000
730 Days (365 days consecutive stay)	32,000	45,500	70,000	100,000
Without Tuition Fee	Standard Net Rates in PKR up to 65 years of age			
Period Up To	Worldwide			
	Standard	Silver	Gold	Platinum
31 Days	3,000	3,500	5,000	6,820
60 Days	5,000	6,450	10,500	15,095
90 Days	9,000	12,850	16,851	23,500
180 Days	11,750	17,851	26,740	33,500
365 Days	14,750	21,505	38,980	55,686
730 Days (365 days consecutive stay)	30,000	38,980	53,500	75,000
Deductible / Excess		Amount		
I D - 65 years		\$50		
Premium condition		Rate		
I D - 65 years		Standard		
Insureds Number		Discount for groups		
25		5%		
26 to 75		10%		
176 - 250		15%		

Terms and Conditions:

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

Coverage Terms & Extra Contribution for above 65 Years:

1. Customers aged 66-75 will increase a 50% additional contribution.
2. Customers aged 76-80 will increase a 75% additional contribution.
3. Customers aged 81-85 will increase a 100% additional contribution.
4. Pre-existing conditions are not covered.
5. A medical fitness certificate is required for travel.
6. Coverage is not for medical treatment purposes.
7. All reimbursement claims are subject to 25% deduction applicable on the approved amount.
8. This is a summary and not a complete list of terms.
9. 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.

Claims Procedure

In case of a claim, the user should contact the assistance company ISA on the following numbers:

- Worldwide +457 87 23 479
- UK +44 1513 2500 56
- USA +1 954 239 1266
- UAE +971 8000 651 21 26
- Thailand +66 600 035 532
- Lebanon +961 1 517 107
- ISA ASSIST APP: a convenient tool designed to provide support and assistance to travelers since it allows easy access to emergency services and medical providers abroad, swift contact with the International Assistance Center and fast claims filing.

Scan The below QR Code to download the App
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PAK-QATAR
GENERAL TAKAFUL

Protection | Peace of Mind | Always

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Pakistan.

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