

SAFAR ASAAN



PAK-QATAR
GENERAL TAKAFUL

Your Perfect Holiday Deserves Perfect Protection



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 | | | | |
| Emergency medical repatriation | \$10,000 | \$25,000 | \$50,000 | \$100,000 |
| 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 | 24,000 |
| 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 | 33,400 |
| 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 | \$10,000 | \$25,000 | \$50,000 | \$100,000 |
| 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

| 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 | 2,200 | 2,950 | 3,150 | 4,000 |
| 21 days | 2,800 | 4,300 | 4,500 | 5,000 |
| 31 days / 1 month | 3,200 | 4,500 | 4,700 | 5,200 |
| 62 days / 2 months | 4,500 | 6,500 | 7,400 | 7,600 |
| 92 days / (92 days maximum stay) | 7,800 | 8,650 | 9,500 | 10,000 |
| 184 days/ 6 months (92 days maximum stay) | 14,000 | 15,500 | 16,300 | 18,500 |
| 365 days / 1 year (92 days maximum stay) | 19,000 | 40,675 | 48,500 | 50,000 |
| 730 days / 2 years (92 days maximum stay) | 75,000 | 76,000 | 85,500 | 104,000 |
| 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 | | | |
| 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 | | | |

SCHENGEN+ PLAN



NETHERLANDS



GERMANY



BELGIUM



DENMARK



FRANCE



SPAIN



SWEDEN



PORTUGAL



IRELAND



ITALY



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 | | 7,500 | |
| 92 days / 3 months | 9,000 | | 11,500 | |
| 184 days / 6 months (92 days maximum stay) | 13,000 | | 16,000 | |
| 365 days / 1 year (92 days maximum stay) | 18,500 | | 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 | | 31,000 | |
| 365 days / 1 year (92 days maximum stay) | 25,000 | | 46,000 | |
| 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 | \$150,000 | \$150,000 |
| Medical expenses incurred during hospitalization | | |
| Travel of one Immediate Family Member per day up to 10 days | \$100 | \$100 |
| Emergency return home following death of a close family member | \$5,000 | \$5,000 |
| Repatriation of Close Family Member travelling with the Insured | \$10,000 | \$10,000 |
| Fees of buying or Shipping of urgent medicines | \$5,000 | \$5,000 |
| Dental emergency due to accident | \$1,000 | \$1,000 |
| Hijacking (25\$/h) | \$1,000 | \$1,000 |
| Travel Expenses | | |
| Loss of Passport & Travel documents | \$500 | \$500 |
| Luggage Loss up to 40kg | \$32 | \$32 |
| Luggage Delay (over 6 hours) | \$1,000 | \$1,000 |
| Flight delays (over 4 hours) | \$1,000 | \$1,000 |
| Loss of Credit Card | \$1,000 | \$1,000 |
| Legal Assistance | \$5,000 | \$5,000 |
| Advance of bail bond | \$10,000 | \$10,000 |
| Personal Accident Common Carrier | | |
| Death due to accident in common carrier | \$50,000 | \$50,000 |
| Personal Accident | | |
| Death due to accident only | \$50,000 | \$50,000 |
| Total Permanent Disability (Accident Only) | \$50,000 | \$50,000 |
| Partial Permanent Disability (Accident Only) | \$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 |
| 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 | | Deductible / Excess |
| 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 |
| 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, UMAH & 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 |
| | Standard Family Net Rates in PKR up to 65 years of age | | |
| Period Up To | Iran, Iraq & Saudi Arabia only | | |
| | 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 |
| <p>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</p> | | | |
| 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 | \$10,000 | \$25,000 | \$50,000 | \$100,000 |
| Medical expenses incurred during hospitalization | | | | |
| 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 | 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 | | | | |



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 | 78,000 |
| 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:

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