



Plan for Senior Citizens also offered



IGI General Insurance Limited

IGI General insurance Ltd is a flagship enterprise of the Packages Group. Headquartered in Karachi, we have offices in nationwide to provide prompt services to the customers. We have been consistently awarded “AA” IFS rating by PACRA and JCR-VIS, authenticating our financial strength and stability.

IGI General insurance Ltd offers a wide range of general insurance products including Motor, Travel, Health, Fire, Marine, Personal Accident, Home and Miscellaneous Insurances and have excellent reinsurance arrangements with “A” rated foreign reinsurers.”.

Travel safe with Travel Sure

Travel Sure offers an enhanced policy for Schengen states, now covering you for up to US\$ 100,000 for medical expenses abroad for both hospitalization and out-patient treatment. It is the finest travel plan that has been specially tailored according to your traveling needs and in order to make your journey stress free with the assurance that any and all emergencies will be taken care of in a prompt and professional manner.

In collaboration with international SOS (Gulf) W.L.L, we offer international healthcare services through a dedicated Call-Collect Number: +971 4 601 8824 available from anywhere in the world

Travel Insurance Plan – Coverage

| COVERAGE   | Amount in Dollars |          |                                  |
|--|-------------------|----------|----------------------------------|
|  | Majestic +        | Majestic | No Icing                         |
| Accidental Death and PTD   | 20,000            | 20,000   | 10,000                           |
| Medical Benefits   |                   |          |                                  |
| Accident & Sickness Medical Expenses (Hospitalization & OPD)<br>(Deductible 5% of EEL* or USD 250 on EEL* whichever is higher)<br>(Deductible 20% of EEL* or USD 2500 on EEL* whichever is higher, for age more than 65 years) | 100,000           | 50,000   | 50,000<br>(Hospitalization Only) |
| Emergency Evacuation   | 25,000            | 25,000   |                                  |
| Emergency Dental Care (Deductible USD 100EEL*)   | 600               | 500      |                                  |
| Emergency Return Home following death of close family member   | 1,000             | 1,000    |                                  |
| Return of Dependent Children / Repatriation of Family Member traveling with the Insured  | 2,000             | 1,500    |                                  |
| Death Repatriation (Repatriation of Mortal Remains)  | 10,000            | 7,500    | 5,000                            |
| Losses   |                   |          |                                  |
| In-flightchecked-in Loss Bagg age  | 1,000             | 500      |                                  |
| Loss of Passport (Deductible USD 25 EEL*)  | 300               | 200      |                                  |
| Loss Credit Card   | 500               | 300      |                                  |
| Delays   |                   |          |                                  |
| Bagg age Delay (Excess first 8 Hours)  | 150               | 100      |                                  |
| Flight Delay (Excess First 12 Hours)   | 500               | 300      |                                  |
| Cancellations  |                   |          |                                  |
| Trip Cancellation & Curtailment  | 300               | 300      |                                  |
| Emergencies  |                   |          |                                  |
| Kidnap & Ransom Consulatation  | 5,000             | 4,000    |                                  |
| Travel & Stay over of one family member  | 1,000             |          |                                  |
| Hijacking per day (Maximum 10 days)  | 1,000             | 500      |                                  |
| Repatriation of family member travelling with the insured  | 2,000             | 1,000    |                                  |
| Delivery of Medicines  | 150               | 100      |                                  |
| Personal Liability (Deductible USD 1000 TPPD**)  | 10,000            | 5,000    |                                  |
| Assistance Services  | Free              | Free     | Free                             |
| *Each and every Loss   |                   |          |                                  |
| **Third Party Property Damage  |                   |          |                                  |
| All Plans are Schengen compliant   |                   |          |                                  |
| Medical benefits in No Icing plan are limited to hospitalization only.   |                   |          |                                  |

IGI General Insurance Travel Insurance Plans 2019

| Individual   |                                  |          |          |
|--|----------------------------------|----------|----------|
| Amounts in PKR   |                                  |          |          |
| Upto 65 Years of Age   |                                  |          |          |
|  | Majestic Plus                    | Majestic | No Icing |
| Duration   | All Plans are Schengen Compliant |          |          |
| 5 Days   | 2,650                            | 2,200    | 1,350    |
| 1 Week   | 3,050                            | 2,650    | 1,400    |
| 10 Days  | 4,000                            | 3,250    | 1,850    |
| 2 Weeks  | 5,150                            | 4,500    | 2,000    |
| 3 Weeks  | 7,050                            | 6,100    | 2,500    |
| 1 Month  | 9,000                            | 6,850    | 3,200    |
| 2 Month  | 16,000                           | 12,500   | 4,300    |
| 3 Month  | 23,650                           | 16,600   | 5,300    |
| 4 Month  | 31,350                           | 24,050   | 6,400    |
| 5 Month  | 38,500                           | 31,050   | 7,300    |
| 6 Month  | 45,100                           | 35,850   | 8,800    |
| 1 Year (Multi trip) (Max stay per trip 90 days)  | 22,500                           | 15,800   | 11,600   |
| Senior Citizen Plans<br>(Age More than 65 Years)   |                                  |          |          |
| -For Age more than 65 till 70 years, 50% additional premium will be charged in Majestic Plus and Majestic Plans<br>-For Age more than 70 till 85, 100% additional premium will be charged in Majestic Plus and Majestic Plans<br>-No icing Plan is available for age more than 65 till 75 Years with 100% additional premium.<br>-Maximum 30 days stay limit applied in one trip in 1 Year (Multi trip) plans for age more than 65 years, after any one trip policy will be expired. |                                  |          |          |
| Note:<br>-4% additional premium will be charged in case of Non-Filers.<br>-No Icing Plan is Non Refundable   |                                  |          |          |
| Family   |                                  |          |          |
| Amounts in PKR   |                                  |          |          |
| Upto 65 Years of Age   |                                  |          |          |
| Plan Type  | Majestic Plus                    | Majestic | No Icing |
| Duration   | All Plans are Schengen Compliant |          |          |
| 5 Days   | 4,900                            | 3,500    | 2,200    |
| 1 Week   | 5,300                            | 4,000    | 2,300    |
| 10 Days  | 6,950                            | 5,250    | 2,550    |
| 2 Weeks  | 9,000                            | 6,700    | 2,700    |
| 3 Weeks  | 11,800                           | 9,350    | 3,700    |
| 1 Month  | 14,950                           | 11,350   | 4,450    |
| 2 Month  | 23,100                           | 17,500   | 5,550    |
| 3 Month  | 31,750                           | 22,600   | 6,700    |
| 4 Month  | 37,750                           | 28,250   | 7,600    |
| 5 Month  | 44,100                           | 34,150   | 8,150    |
| 6 Month  | 50,750                           | 39,900   | 9,500    |
| 1 Year (Multi trip) (Max stay per trip 90 days)  | 34,550                           | 28,000   | 15,500   |
| Senior Citizen Plans<br>(Age More than 65 Years)   |                                  |          |          |
| -For Age more than 65 till 70 years, 50% additional premium will be charged in Majestic Plus and Majestic Plans<br>-For Age more than 70 till 85, 100% additional premium will be charged in Majestic Plus and Majestic Plans<br>-No icing Plan is available for age more than 65 till 75 Years with 100% additional premium.<br>-Maximum 30 days stay limit applied in one trip in 1 Year (Multi trip) plans for age more than 65 years, after any one trip policy will be expired. |                                  |          |          |
| Note:<br>-4% additional premium will be charged in case of Non-Filers.<br>-No Icing Plan is Non Refundable.  |                                  |          |          |

\*Premiums are inclusive of all taxes and stamp duties

Key Benefits

Please read full policy document for detail of benefits

- **Emergency Medical & Sickness Expenses:** Covers emergency hospitalization expenses for accident and illness, including Out-patient (OPD) expenses.
- **Repatriation of Family Member:** Covers the costs of air transfer of an immediate family member or a person appointed by the Insured, in case the Insured is hospitalized for more than seven days or dies.
- **Emergency Return Home following Death of a Close Family Member:** Covers the cost of air transfer to the place of residence of the Insured should a next of kin, parent, sibling, spouse or child of the Insured die whilst he /she is on a covered Trip abroad.
- **Loss of Checked Baggage & Passport:** Covers total and complete loss of baggage checked in by an international airline and covers reasonable and necessary expenses to obtain a duplicate passport or a valid travel document.
- **Delay of Checked in Baggage:** Covers cost of emergency purchase of replacement items in case of a delay of checked Baggage due to delay or misdirection by a Common Carrier for more than 8 hours from the time he/she arrives at the destination stated on the ticket.
- **Hijacking:** Covers for a maximum of 10 days that an Insured is forcibly or illegally detained as a result of Hijacking during the covered period.
- **Delivery of Medicines:** The Assistance Provider will arrange for medicines prescribed by the attending physician; medicines which are urgently required and not available at the place at which the Insured is under treatment.
- **Emergency Sickness Dental Expenses:** Pays the usual, customary and reasonable medical expenses actually incurred as a result of sudden acute pain requiring immediate medical treatment.
- **Travel and Stay Over of One Immediate Family Member:** The Insured will be compensated for the expenses incurred on one economy class airfare and accommodation, for an immediate family member or a person appointed by the Insured, if the Insured is hospitalized for more than seven days whilst on a Trip abroad during the period of Insurance.
- **Trip Cancellation and Curtailment:** Covers against all irrecoverable deposits, advance payments and other charges paid or due to be paid for travel and / or accommodation in the event of the Insured’s covered Trip being necessarily cancelled or curtailed.