Free Assistance Services

Sign up with Travel Sure and avail a bouquet of Free Assistance Services!

- Telephone Medical Advice
- Medical Service Provider Referral
- Arrangement of Hospital Admission
- Worldwide Consulate and Embassy Referrals
- Medical Translation Services
- Delivery of Essential Medicine
- Arrangement of Emergency Medical Evacuation and Repatriation
- Arrangement of Compassionate Visit
- Arrangement of Return of Minor Children
- Arrangement of Accommodation
- Interpreter Referral
- Lost Luggage and Passport Assistance
- Legal Referrals
- Emergency Travel Service Assistance
- Emergency Document Delivery

Notes

- 1. Family plan includes the Insured, Spouse and 3 Children aged one month to 18 years.
- 2. 100% medical expense limit for each family member.
- 3. 50% accidental death and permanent total disability limit for the Spouse and 25% of the same for Children.
- 4. Premiums are inclusive of all taxes and stamp duty.
- 5. Endorsement is possible before the effective date.
- 6. Serious Medical Condition means any such medical condition that requires urgent remedial treatment to avoid death or serious impairment to the Insured's health prospects.
- 7. Common Carriers are any land, water or air conveyance operated under a valid license for the transportation of passengers for hire.

Travel Sure **Application Form** Name of Insured Date of Birth Day Month Year Year CNIC Number CNIC Issuance Date -Passport Number _____ Address ____ Spouse's Name Day Month Year Year Passport Number _ 1. Child's Name Day Month Year Year Date of Birth 2. Child's Name Date of Birth Day Month Year Year 3. Child's Name Day Month Year M Date of Birth Name of Beneficiary Relationship Plan Selected ☐ Majestic + ☐ Majestic ☐ No Icing Type ☐ Single Trip Individual ☐ Family ☐ Multi Trip Effective Date ____ Expiry Date _____ Premium Payable (PKR) Mode of Payment ☐ Cheque ☐ Cash ☐ Credit Card

Signature of the Insured Person

Declaration Form
☐ I am not traveling to receive medical treatment, diagnoses or consultations.
I am now in good health and have never been treated for or advised that I have heart disease, abnormal blood pressure, kidney disease, cancer or diabetes.
☐ Medical History, if any
Do you have any existing ailment?
☐ Yes ☐ No
If yes, please specify
Date Signature of the Insured Person
For Office Use Only
AN
AC
AON
CP

General Policy Exclusions

This is not a private medical insurance policy. The following general exclusions are being given as a guide only. Please read the full policy exclusions under each section of the policy for a full list of exclusions that are applicable.

We will not pay any claim, which results from loss or damage to property or expense, directly or indirectly caused by:

- 1. Medical expenses arising out of Pre-existing Conditions.
- 2. Insured Persons traveling abroad to obtain medical treatment as a consequence of accident, illness or Pre-existing Conditions.
- 3. Any expenses for medical evacuation or repatriation if the Insured Person is not suffering from a Serious Medical Condition and can be treated locally.
- 4. Any treatment or expenses related to childbirth, miscarriage
- 5. Any loss sustained while the Insured Person is participating in any professional/extreme sport or engaging in any nonscheduled flight.
- 6. Any expenses incurred as a result of a self-induced injury, suicide, drug addiction or abuse, alcohol abuse, or sexually transmitted diseases.
- 7. Any expenses related to the Insured Person engaging in the commission of an unlawful act.

Claims Procedure

To ensure prompt processing of your claim, please submit a completed form along with a copy of your Insurance Certificate and supporting documents. Please retain a copy for your own record.

Policy/Brochure effective from Feb, 2019

Branch Network

Registered Office & Karachi Branch

7th Floor, The Forum, Suite No. 701-713 G-20 Block-9 Khayaban-e-Jami Clifton Karachi - 75600 Pakistan UAN: +92(21)111-308-308 Fax : +92 (21) 35301706 E-mail: insurance.karachi@igi.com.pk

UAN: +92 (42) 111-308-308 Tel : +92 (42) 35753404-6

Multan Branch

Mezzanine Floor, Abdali Tower, Abdali Road, Multan - Pakistan UAN: +92(61)111-308-308 Tel : +92 (61) 4500179, 4784401-02 Fax : +92 (61) 4784403 Email: insurance.multan@igi.com.pk

Peshawar Branch

2nd Floor, The Mall Tower 35- The Mall, Saddar Cantt Peshawar - Pakistan Tel: +92 (91) 5275535 Fax : +92 (91) 5275537

E-mail: insurance.peshawar@igi.com.pk

Plot No. 12, Model Town

Mezzanine Floor, Office No. 5 - 7

Kashmir Plaza, Block-B, Jinnah Avenu Blue Area, Islamabad, Pakistan. UAN: +92 (51) 111-308-308 Tel : +92 (51) 2271579, 2271536 : +92 (51) 2271569, 2271566 Fax : +92 (51) 2277356 E-mail: insurance.islamabad@igi.com.pk

| Gujranwala Branch

Fax : +92 (55) 4294273

Office No. 9, 3rd Floor, Bhutta Center,

G.T. Road, Gujranwala - Pakistan Tel : +92 (55) 4294260, 4294274

E-mail: insurance.gujranwala@igi.com.pk

| Corporate Office & Lahore Branch 5-F.C.C. Syed Maratib Ali Road

Gulberg, Lahore - 54660 Pakistan Fax : +92 (42) 35752338, 35763542 Email: insurance.lahore@igi.com.pk

Suite No.11, First Floor, Soni Squre Khadim Ali Road, Mubarak Pura, Sialkot - Pakistan UAN :+92 (52) 111-308-308 Tel : +92 (52) 3258437, 3258762 Fax : +92 (52) 3258438 E-mail: insurance.sialkot@igi.com.pk

| Faisalabad Branch

2nd Floor, Sitara Tower, Bilal Road, Civil Lines, Faisalabad - Pakistan UAN : +92 (41) 111-308-308 Tel : +92 (41) 2629416, 2602415, 2644735 Fax : +92 (41) 2629415 E-mail: insurance.faisalabad@igi.com.pk

| Rahim Yar Khan Branch

Town Hall Road, Rahim Yar Khan Pakistan Tel: +92 (68) 5871651

| Packages Mall Branch Lahore

Gate No. 06 Ground Floor, G-009 Packages Mall, Lahore - Pakistan Tel: +92 (42) 38303572



Call: 111-308-308 www.igiinsurance.com.pk

Problems can be an arm's length away, if you travel without insurance. Seriously!









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 outpatient 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) (Deductible 5% of EEL* or USD 250 on EEL* whichever is higher) (Deductible 20% of EEL* or USD 2500 on EEL* whichever is higher, for age more than 65 years)	100,000	50,000	50,000 (Hospitalization Only)		
Emergency Evacuation	25,000	25,000			
Emergency Dental Care (Deductible USD 100 EEL*)	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 perday (Maximum 10 days)	1,000	500			
Repatriation of family member travelling with the insured	2,000	1,000			
Delivery of Medicines	150	100			
Personal Liabilty (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

Amounts in PKR Upto 65 Years of Age						
	Majestic Plus	Majestic	No Icing			
Duration	All Plans are Schengen Complient					
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 <i>,</i> 850	8,800			
1 Year (Multi trip) (Max stay per trip 90 days)	22,500	15,800	11,600			

Senior Citizen Plans (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

-For Age more than 70 till 85, 100% additional premium will be charged in Majestic Plus and Majestic Plans

-No icing Plan is available for age more than 65 till 75 Years with 100% additional premium.

-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.

-4% additional premium will be charged in case of Non-Filers.
-No Icing Plan is Non Refundable

o 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 Complient						
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				
Year (Multi trip) (Max stay per trip 90	34,550	28,000	15,500				

Senior Citizen Plans (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

-For Age more than 70 till 85, 100% additional premium will be charged in Majestic Plus and Majestic Plans

-No icing Plan is available for age more than 65 till 75 Years with 100% additional premium.

-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.

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-4% additional premium will be charged in case of Non-Filers.

-No Icing Plan is Non Refundable.

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.

*Premiums are inclusive of all taxes and stamp duties