



Alfalaha Insurance

سفر بخیر

Safar Bakhair

Travel Insurance

5-Saint Mary Park,
Gulberg III, Lahore

UAN: 92-42-111-234-222
For Information & Queries

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ALFALAH INSURANCE NETWORK

HEAD OFFICE:

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Fax: +92-42-35774329-30
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Web: www.alfalahinsurance.com

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LAHORE MAIN BRANCH:

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LAHORE CITY BRANCH:

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Web: afilcb@alfalahinsurance.com

SOUTH ZONE

FAISALABAD OFFICE:

P-72/2. Ching Plaza, 4th Floor,
Liaqat Road, Faisalabad.
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KARACHI OFFICE:

Finlay House, 1st Floor,
I.I. Chundrigar Road, Karachi.
Tel: +92-21-111-786-234, 32463839-42
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Markaz 1-8, Islamabad.
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KARACHI UNIT-1 OFFICE:

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MULTAN OFFICE:

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Bosan Road, Multan.
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Fax: 061-6211449
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HYDERABAD OFFICE:

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E-mail: afi.hyd@alfalahinsurance.com

COVERAGE TABLE

GEOGRAPHICAL COVERAGE			
	EXECUTIVE	TITANIUM	PLATINUM
MEDICAL EXPENSES & BENEFITS			
Medical expenses incurred during hospitalization	\$50,000	\$50,000	\$100,000
Emergency medical evacuation	\$15,000	\$25,000	\$40,000
Transportation of mortal remains	\$5,000	\$7,500	\$10,000
Outpatient doctor visit	\$50	\$50	\$50
Compassionate visit (Ticket and Accommodation)	-	-	\$1,000
Return / Escort of minor children	-	\$1,500	\$2,000
Emergency return home following death of close family member	-	\$1,000	\$1,500
Repatriation of family member travelling with the insured	-	\$1,000	\$2,000
Dental emergency due to accident	\$300	\$500	\$600
Fees of buying or shipping of urgent medicines	\$50	\$100	\$150
Hijacking per day up to 10 days	-	\$500	\$750
TRAVEL EXPENSES			
Loss of Passport	-	\$200	\$300
Luggage loss per Kg (up to 40 Kg)	-	\$15	\$25
Luggage delay (over 8 hours)	-	\$100	\$150
Loss of Credit Card	-	\$300	\$500
Flight delays (over 12 hours)	-	\$300	\$500
Trip cancellation per flight	-	\$300	\$300
Trip curtailment (up to the Cost of Return Economy Ticket limited)	-	\$300	\$300
PERSONAL ACCIDENT			
Death due to accident only	\$10,000	\$20,000	\$20,000
Total Permanent Disability (Accident Only)	\$10,000	\$20,000	\$20,000
Partial Permanent Disability (Accident Only)	\$10,000	\$20,000	\$20,000
PERSONAL LIABILITY (subject to extra premium)			
Material and bodily damage	\$5,000	\$5,000	\$10,000
MEDICAL & TRAVEL ASSISTANCE			
Telemedicine	Free Services		
Medical service provider referral	Free Services		

GENERAL POLICY EXCLUSIONS:

- Self-inflicted injury and suicide, drug addiction or abuse, alcohol abuse, or sexually transmitted diseases.
- Medical treatment related to any pre-existing condition, cancer, or pregnancy is excluded.
- Insured person traveling abroad to obtain medical treatment as a consequence of accident, illness, or pre-existing condition.

WORLDWIDE

PERIOD UP TO	INDIVIDUAL RATES			FAMILY RATES		
	EXECUTIVE	TITANIUM	PLATINUM	EXECUTIVE	TITANIUM	PLATINUM
5 DAYS	1,960	2,383	3,044	3,829	4,684	5,997
7 DAYS	2,189	2,674	3,405	4,278	5,230	6,720
10 DAYS	2,841	3,467	4,437	5,574	6,834	8,773
15 DAYS	3,150	3,855	4,930	6,208	7,601	9,752
21 DAYS	4,172	5,107	6,552	8,245	10,113	12,996
32 DAYS	4,948	6,059	7,777	9,796	12,026	15,446
62 DAYS	7,531	9,232	11,867	14,961	18,372	23,626
92 DAYS	10,704	13,137	16,883	21,299	26,164	33,674
122 DAYS (MULTI)	13,436	16,495	21,211	26,773	32,890	42,321
153 DAYS (MULTI)	14,565	17,888	22,991	29,020	35,675	45,900
184 DAYS (MULTI)	16,178	19,871	25,556	32,255	39,642	51,004
1 YEAR (MULTI)	19,686	24,181	31,101	43,617	53,613	69,003
2 YEARS (MULTI)	42,762	52,564	67,645	85,433	105,028	135,191
122 DAYS (CS)	26,773	32,890	42,321	53,445	65,689	84,552
153 DAYS (CS)	29,020	35,675	45,900	57,958	71,233	91,691
184 DAYS (CS)	32,255	39,642	51,004	64,411	79,184	101,916
1 YEAR (CS)	39,263	48,254	62,110	87,134	107,126	137,888

WORLDWIDE (Excluding USA & Canada)

PERIOD UP TO	INDIVIDUAL RATES			FAMILY RATES		
	EXECUTIVE	TITANIUM	PLATINUM	EXECUTIVE	TITANIUM	PLATINUM
5 DAYS	1,334	1,801	2,048	2,559	3,494	3,996
7 DAYS	1,484	2,048	2,286	2,868	3,996	4,472
10 DAYS	1,907	2,330	2,965	3,723	4,551	5,838
15 DAYS	2,119	2,577	3,291	4,137	5,054	6,491
21 DAYS	2,797	3,405	4,366	5,486	6,720	8,624
32 DAYS	3,308	4,040	5,177	6,517	7,980	10,245
62 DAYS	5,018	6,138	7,883	9,919	12,185	15,658
92 DAYS	7,108	8,721	11,197	14,115	17,341	22,295
122 DAYS (MULTI)	8,914	10,942	14,062	17,738	21,792	28,015
153 DAYS (MULTI)	9,664	11,859	15,243	19,227	23,626	30,378
184 DAYS (MULTI)	10,739	13,172	16,936	21,361	26,244	33,763
1 YEAR (MULTI)	14,485	17,791	22,877	28,870	35,481	45,653
2 YEARS (MULTI)	28,315	34,794	44,763	56,522	69,479	89,426
122 DAYS (CS)	17,738	21,792	28,015	35,367	43,467	55,940
153 DAYS (CS)	19,227	23,626	30,378	38,355	47,134	60,656
184 DAYS (CS)	21,361	26,244	33,763	42,621	52,388	67,416
1 YEAR (CS)	28,870	35,481	45,653	57,650	70,863	91,207

*we provide multi-year insurance for up to 5 years

PREMIUM LOADING ON SENIOR CITIZENS (65 YEARS & ABOVE)

- 66-75 years | 50% additional premium
- 76-80 years | 70% additional premium
- 81-85 years | 100% additional premium

HAJJ & UMRAH PLAN

GEOGRAPHICAL COVERAGE	LIMITS UP TO		
	BASIC	PLUS	PREMIER PLUS
MEDICAL EXPENSES & BENEFITS			
Emergency medical evacuation	\$15,000	\$20,000	\$25,000
Transportation of mortal remains	\$15,000	\$20,000	\$25,000
Medical expenses incurred during hospitalization	\$10,000	\$20,000	\$30,000
Medical expenses incurred during hospitalization due to Covid-19	\$5,000	\$10,000	\$15,000
Outpatient doctor visit	\$50	\$50	\$50
Return / Escort of minor children	\$400	\$500	\$600
Dental emergency due to accident	\$300	\$400	\$500
Deductible for medical dental emergencies (refer to GC)	\$100	\$100	\$100
Fees of buying or shipping of urgent medicines	\$50	\$75	\$100
TRAVEL EXPENSES			
Loss of Passport	\$100	\$100	\$100
Loss of Credit Card	\$100	\$100	\$100
Luggage loss per Kg (up to 40 Kg)	\$5	\$10	\$12.50
Luggage delay (over 8 hours)	\$50	\$75	\$100
Flight delays (over 12 hours)	\$100	\$200	\$300
PERSONAL ACCIDENT			
Death due to accident only	\$10,000	\$10,000	\$10,000
Total Permanent Disability (Accident Only)	\$10,000	\$10,000	\$10,000
Partial Permanent Disability (Accident Only)	\$10,000	\$10,000	\$10,000
PERSONAL ACCIDENT COMMON CARRIER			
Death due to accident in common carrier	\$10,000	\$10,000	\$10,000

HAJJ & UMRAH PLAN

PERIOD UPTO	INDIVIDUAL RATES			FAMILY RATES		
	BASIC	PLUS	PREMIER PLUS	BASIC	PLUS	PREMIER PLUS
7 DAYS	1,131	1,184	1,334	1,131	2,233	2,709
10 DAYS	1,757	1,960	2,586	1,757	4,798	7,927
15 DAYS	2,383	2,736	3,829	2,383	4,701	5,380
21 DAYS	3,264	3,740	5,212	3,264	6,429	7,390
32 DAYS	4,040	4,622	6,464	4,040	7,963	9,144
62 DAYS	6,050	10,007	16,618	6,050	11,356	13,665
92 DAYS	8,553	14,186	23,573	8,553	23,044	38,346
122 DAYS (MULTI)	11,056	18,355	30,519	11,056	26,173	43,564
153 DAYS (MULTI)	12,617	20,964	34,864	12,617	34,001	56,601
184 DAYS (MULTI)	14,186	23,573	39,219	14,186	48,606	80,938
1 YEAR (MULTI)	19,501	32,432	53,992	19,501	48,606	80,938

STUDENT PLAN

GEOGRAPHICAL COVERAGE	WORLDWIDE	
	TITANIUM	PLATINUM
MEDICAL EXPENSES & BENEFITS		
LIMITS UP TO		
Emergency medical evacuation	\$25,000	\$40,000
Transportation of mortal remains	\$7,500	\$10,000
Medical expenses incurred during hospitalization including Covid-19	\$50,000	\$100,000
Outpatient doctor visit	\$50	\$50
Compassionate visit (Ticket and Accomodation)	—	\$1,000
Return / Escort of minor children	\$1,500	\$2,000
Emergency return home following death of close family member	\$1,000	\$1,500
Repatriation of family member travelling with the insured	\$1,000	\$2,000
Dental emergency due to accident	\$500	\$600
Fees of buying & shipping of urgent medicines	\$100	\$150
Hijacking per day up to 10 Days	\$500	\$750
TRAVEL EXPENSES		
Loss of Passport	\$200	\$300
Luggage loss per Kg (up to 40 Kg)	\$15	\$25
Luggage delay (over 8 hours)	\$100	\$150
Loss of Credit Card	\$300	\$500
Flight delays (over 12 hours)	\$300	\$500
Trip cancellation per flight	\$300	\$300
Trip curtailment (up to the Cost of Return Economy Ticket)		
PERSONAL ACCIDENT		
Death due to accident only	\$20,000	\$20,000
Total Permanent Disability (Accident Only)	\$20,000	\$20,000
Partial Permanent Disability (Accident Only)	\$20,000	\$20,000
PERSONAL LIABILITY		
Material and bodily damage	\$5,000	\$10,000

WORLDWIDE STUDENT PLAN

PERIOD UP TO	TITANIUM	PLATINUM
184 DAYS (CS)	30,140	46,209
1 YEAR (CS)	44,155	67,698
2 YEARS (CS)	73,525	112,758