Safar Bakhair Travel Insurance — Hajj & Umrah Plan

Alfalah Insurance

Individual & Family cover for pilgrims — Basic / Plus / Premier Plus. UAN 111-786-234 | www.alfalahinsurance.com

Coverage & Benefit Table (Basic / Plus / Premier Plus)

Benefit	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 — Premium Rates (PKR)

Period	Individual Rates			Family Rates		
	Basic	Plus	Premier+	Basic	Plus	Premier+
7 Days	1,131	1,184	1,334	2,136	2,233	2,709
10 Days	1,757	1,960	2,586	2,921	3,467	3,996
15 Days	2,383	2,736	3,829	4,543	4,701	5,380
21 Days	3,264	3,740	5,212	6,253	6,429	7,390
32 Days	4,040	4,622	6,464	7,963	7,963	9,144
62 Days	6,050	10,007	16,618	10,801	11,356	13,665
92 Days	8,553	14,186	23,573	13,868	23,044	38,346
122 Days (Multi)	11,056	18,355	30,519	15,746	26,173	43,564
153 Days (Multi)	12,617	20,964	34,864	20,444	34,001	56,601
184 Days (Multi)	14,186	23,573	39,219	25,759	42,868	71,374
1 Year (Multi)	19,501	32,432	53,992	29,205	48,606	80,938

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.