Safar Bakhair Travel Insurance — Worldwide Plan

Alfalah Insurance

Individual & Family cover, worldwide and worldwide excluding USA & Canada — Executive / Titanium / Platinum. UAN 111-786-234 | www.alfalahinsurance.com

Coverage & Benefit Table (Executive / Titanium / Platinum)

Benefit	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
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 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		

Worldwide — Premium Rates (PKR)

Period	Individual Rates			Family Rates		
	Exec	Tit	Plat	Exec	Tit	Plat
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 Excl. USA & Canada — Premium Rates (PKR)

Period	Individual Rates			Family Rates		
	Exec	Tit	Plat	Exec	Tit	Plat
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

Senior Citizen Loading (65+)

Age Band	Additional Premium
66-75 years	50%
76-80 years	75%
81-85 years	100%

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.