

Schengen & World Plan

Benefits Coverage (USD)

	Applicable to all Countries including Schengen States			World (Excluding Schengen States)
	COSMOS+	COSMOS	GLOBE	
Personal Accident (Injury & Death) PTD*				
1	Common Carrier	\$20,000	\$15,000	\$5,000
	All other Accidents	\$15,000	\$15,000	\$10,000
Emergency Medical Expenses Cover				
2	Accident & Sickness Medical Expenses (Deductible USD 100 EEL**)	\$100,000	\$50,000	\$15,000
	Emergency Dental Treatment	\$500	\$300	\$200
	Emergency Medical Evacuation	✓	✓	✓
	Return of Dependent Children	✓	✓	✓
	Travel & Stay Over of one immediate Family Member	✓	✓	✓
	Repatriation of Mortal Remains	✓	✓	✓
Losses				
3	Total loss of checked-in Baggage (In case more than one bag is 50% and only one bag is 100% of market value or applicable sum insured whichever is lower). Refer to T & C for details.	\$800	\$500	\$100
	Loss of Passport (Deductible US 25 EEL**)	\$500	\$300	\$100
	Loss of Credit Card	\$500	\$300	-
Delays				
4	Baggage Delay (excess first 8 hours)	\$300	\$200	\$100
	Flight Delay (excess first 8 hours)	\$525	\$300	\$100
Cancellation				
5	Trip Cancellation & Curtailment	\$500	\$300	\$200
Emergencies				
6	Emergency Return Home Following Death of Close Family Member	✓	✓	-
	Kidnap and Ransom Consultation	\$5,000	\$3,000	\$2,000
	Hijacking Per Day (Maximum 10 days)	\$100	\$100	\$50
	Bail Bond	\$5,000	\$3,000	\$1,500
	Dispatch of Medication	✓	✓	✓
	Personal Liability (Deductible USD 1,000 for TPPD**)	\$100,000	\$50,000	\$10,000
	Travel/Whiz Help (Medical, Legal etc.)	✓	✓	✓

** EEL stands for Each and Every Loss | ** TPPD stands for Third Party Property Damage

Premium Table (Premium in Pak. Rupees)

Period of Cover	Applicable to All Countries including Schengen States						World (Excluding Schengen Countries)
	COSMOS+		COSMOS		GLOBE		
	Individual	Family	Individual	Family	Individual	Family	
1 Week	2,950	5,150	2,550	3,850	1,450	2,350	700
10 Days	3,800	6,600	3,100	5,000	1,850	2,550	800
2 Weeks	4,925	8,625	4,350	6,450	2,025	2,725	1,175
3 Weeks	6,700	11,750	5,750	8,850	2,525	3,725	1,525
One Month	8,800	15,050	6,475	10,750	3,175	4,425	2,050
Two Months	15,850	22,850	12,600	16,550	4,275	5,475	3,750
Three Months	22,800	30,100	16,750	21,650	5,275	6,675	5,175
Six Months	44,350	48,050	33,750	37,750	8,850	9,550	9,975
1 Year (Multi-Trip)	22,475	32,975	15,500	26,500	11,750	15,650	8,975

- ◆ For any emergencies abroad, please contact Aspire Life Styles Help Line Number.
- ◆ Cosmos +, Cosmos & Globe Plans are valid for all countries including Schengen States.
- ◆ Maximum 90 days per trip is covered in Annual Multi-Trip plans of "Cosmos+, Cosmos, Globe and World"
- ◆ Family means Husband, Wife aged up to 65 years and five (05) dependent children from 6 months till 18 years of age.
- ◆ Not valid for persons over 85 years.
- ◆ For age above 65 to 85 years; premium is increased by 100% and Cosmos + plan is not valid for age above 65 years.
- ◆ This product does not cover travel for Hajj, Umrah & Ziyarat.
- ◆ Pre-existing medical conditions are not covered.
- ◆ Medical Treatment for COVID-19 is covered. Please refer to the terms & conditions of the policy for coverage details at travel.pil.com.pk
- ◆ Premiums are inclusive of all taxes and stamp duty.
- ◆ Please refer to the terms and conditions for details on travel.pil.com.pk