



Schengen and World Policy Wordings



Section I – General Definitions

PREAMBLE

WHEREAS the insured by a signed, application and declaration which shall be the basis of this Policy and is deemed to be incorporated herein has applied to the company for the insurance hereinafter contained and has paid the premium in advance for such insurance;

Premier Insurance Ltd. (hereinafter called "The Company"), hereby insures the person named in the Schedule (hereinafter called the Insured) and subject to the provisions, conditions and exclusions of this Policy, promises to indemnify for loss resulting from Injury or Sickness to the extent herein provided.

This Policy takes effect on the date and hour stated in the Application and expires on the same hour at the end of the number of days stated in Application.

SCOPE OF COVER

The company hereby agrees, subject to the terms, conditions and exclusions contained herein, to pay to the Insured a sum as compensation for any loss or damage as described under different sections hereunder but not exceeding the Sum Insured specified for the specific section in the Schedule and subject to applicable deductible excess.

GENERAL DEFINITIONS

"ACCIDENT" A sudden, unforeseen, uncontrollable and unexpected physical event caused by external, violent and visible means.

"AIDS" mean an opportunistic infection or a malignant neoplasm. For the purpose of this definition, the term "Acquired Immune Deficiency Syndrome" shall have the meaning assigned to it by the World Health Organization "Acquired Immune Deficiency Syndrome" shall include H.I.V. (Human Immune Deficiency Virus), encephala (dementia) or H.I.V. wasting syndrome.

"Air Travel" means the act of boarding an aircraft for the purpose of flying therein and alighting there from following a flight.

"BENEFICIARY" means the person or persons nominated by the Insured Person as stated on the Policy Schedule, if not mentioned then the Beneficiary will be the legal heirs of the Insured Person. If Family Plan is selected then the beneficiary in case of death of the spouse or the child is the Insured Person.

"CHECKED - IN BAGGAGE" means the baggage handed over by the Insured and accepted by the carrier (airline) for transportation in the same carrier in which the Insured is going to travel and for which the carrier has issued a baggage receipt to the Insured.

"Common Carrier" means any commercial airline, ship, vessel, road conveyance and train operating under a license from a relevant authority for the transportation of passengers and cargo for hire.

"Company" means Premier Insurance Ltd.

“DEDUCTIBLE EXCESS” Means the amount of expenses to be incurred by the insured before the compensation under the cover shall become payable and shall not be reimbursed by the company.

"Dependent" means the lawful spouse of the Insured not above the age of 65 years and any non-earning child of the Insured between the age of six (6) month and eighteen (18) years.

“Description of Hazards” This insurance shall apply only to Injury sustained by an Insured Person while travelling anywhere in the world

- A) while operating, riding in or upon, boarding or alighting from, or through being struck or run down by any conveyance being used as a means of land or water transportation, except:
 - a) any such conveyance which the Insured Person has hired to operate; or
 - b) any such conveyance which the Insured Person is operating for the transportation of passengers or property for hire, profit or gain;
- B) while riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from any civilian aircraft having a current and valid airworthiness certificate, and piloted by a person who then holds a valid and current certificate of competency for a rating authorizing him to pilot such aircraft, provided that, this hazard shall not apply while such Insured Person is riding in or on, or boarding or alighting from, any civilian aircraft other than as expressly described herein, unless previously consented to in writing by Us.
- C) By being struck or run down by an aircraft.

“Disease” An illness or affliction of the bodily organ(s) having a defined and recognized pattern of symptom(s) which causes more than temporary indisposition and such illness or affliction first manifested itself and was contracted during the course of an Insured Journey requiring treatment by a Physician or an Illness, disorder or ailment suffered by the Insured and certified by a physician or surgeon.

"Disappearance" We will pay benefit for loss of life if the body of an Insured person cannot be located within 180 days after the forced – landing stranding, sinking or wrecking of a conveyance in which such person was a passenger or as a result of any Acts of God, in which case it shall be deemed, subject to all other terms and provision of the policy, that such Insured Person shall have suffered loss of life within the meaning of the policy.

"EFFECTIVE DATE OF COVERAGE" means the Start Date of Cover as shown on the Policy Schedule. Cover cannot start after an Insured Journey has begun.

"Emergency Evacuation means" (a) the Insured Person's medical condition warrants immediate transportation from the place where he is injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; (b) after being treated at a local Hospital, his medical condition warrants transportation to the country where the trip commenced to obtain further medical treatment or to recover; or (a) and (b) above (c) Both.

“Emergency Medical Expenses” Expenses incurred by the Insured Person during the course of an Insured Journey for services and supplies, which are recommended by the attending Physician.

"Exposure" For the purpose of Accidental Death benefits above, a loss as described above resulting from such person being unavoidably exposed to the element due to an Accident will be payable as if resulting from an Injury. Loss must occur within 180 days of the date of the accident.

"FAMILY" means Family means the lawful spouse of the Insured not above the age of 65 years and up to unlimited number of children of the Insured between the age of 6 months and 18 years.

"Felonious Assault" means an act of violence against the Insured or a Traveling Companion requiring medical treatment in a Hospital.

"GEOGRAPHICAL COVERAGE" means outside country of residence.

"HIJACKING" - means the unlawful seizure or wrongful exercise of control of an aircraft or other Common Carrier, or the crew thereof, in which The Insured Persons are traveling as a passenger.

"Hospital" A medically recognized establishment:

- a) that provides a 24-hour nursing service and has at least one qualified and registered professional nurse present and on duty;
- b) that holds a valid license (if required by law) to practice medicine;
- c) the primary function of which is to provide for the care and treatment of sick or injured persons;
- d) that has a staff of one or more physicians actually available on the premises at all times; and
- e) That has diagnostic and surgical facilities on its own premises or in facilities available to the Hospital on a pre-arranged basis.
- f) It is not, except incidental to its primary function, a clinic, nursing home, rest home, convalescent home for the aged, or any similar institution.

"IMMEDIATE FAMILY MEMBER" shall mean an Insured persons' legally wedded spouse; siblings; siblings in law; parents; parents in law; legal guardian; ward; step parents; who reside in Pakistan.

"Inclement Weather" means any severe, catastrophic weather conditions, which delays the scheduled arrival or departure of a common carrier. This does not include normal, seasonal climatic/ weather changes.

"Injury" Accidental bodily injury resulting directly and independent of all other causes, which is sustained by the Insured Person during the Period of Insurance. For the avoidance of doubt, the definition of Injury does not extend to the non-physical consequences (such as mental, nervous or emotional disorders, depression or anxiety) of any Accident and these are specifically agreed to be excluded for the purposes of the Policy.

"INSURED" Insured means the person named in the application as the Insured and where a Family Policy is issued shall mean the Insured and his/her accompanying spouse and their accompanying children between the ages of six months and eighteen (18) years. Under Family Policy, coverage for the spouse and each child extends to hundred (100%) of the amount stated under each section of the insured's selected plan except in the case of Accidental Death and Permanent Total Disability where the coverage for spouse is limited to 50% and each child to 25% of that selected plan.

However, in no case shall the total liability of the Company exceed twice the amount stated under the Accidental Death and Permanent Total Disability benefit given for Common Carriers in the Insured's selected plan.

"Insurable Event" shall mean an event, loss or damage for which the Insured shall be compensated under this policy.

"Insured Journey" Travel undertaken to a destination which is beyond the territorial limits of the Insured Person's country of domicile.

"OUT - PATIENT TREATMENT" This benefit covers Out-Patient Treatment provided the same is critical and cannot be deferred till the Insured's return to Pakistan and will be reimbursed in Pakistan only.

"PERIOD OF INSURANCE" means the period chosen by the Insured Person as per the Policy Schedule, for which premium has been paid, starting from the departure Date of Cover as shown on the Policy Schedule and expiring at the end of the chosen period.

"Permanent Total Disability" A disability lasting twelve calendar months and at the expiry of that period being beyond reasonable hope of improvement and certified to that effect by a competent and qualified Physician appointed by Us.

"Physician" A licensed practitioner of the healing arts acting within the scope of his/her license. The attending physician may not be (a) an Insured Person; (b) an Insured Person's spouse; or (c) a person who is related to an insured person or an insured Person's Spouse, in any of the following ways: child, parent, or sibling.

"Policy" means Insured's Application Form, the Schedule, the Company's covering letter to the Insured and any endorsement attaching to or forming part thereof, either at inception or during the Period of Insurance.

"Pre-existing condition" means the chronic illnesses, or ailments and consequences of such illnesses or ailments existing or known to exist at the commencement of the Trip abroad, even if the same had not been treated, or for illnesses treated or for which medical advice has been sought in the last 6 months before commencement of the Trip abroad or advice to be treated in the next two years including their consequences.

"REASONABLE ADDITIONAL EXPENSES" means any expenses for meals and lodging which are necessarily incurred by the Insured as the result of a Trip Interruption or Trip Delay and does not include meals and lodging provided by the Common Carrier or any other party free of charge.

"Reasonable and Customary Charges" A medical expense which:

- a) is charged for treatment, supplies or medical services Medically Necessary to treat an Insured Person's condition;
- b) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred;
- c) does not include charges that would not have been made if no insurance existed.

"SCHEDULE" The Schedule of Benefits

“Serious Injury or Sickness” Injury or sickness certified as being dangerous to life by a legally qualified Physician.

"Service Provider" means any person, organization or institution that provides services to the Insured for an Insured Event covered under this policy and that is liable to be paid by the Company.

“Sum Insured” means the maximum amount of coverage, as specified in the schedule attached to this Policy that the insured is entitled to in respect of each benefit and as applicable per trip under this Policy

"Sound Natural Teeth" means natural teeth that are either unaltered or are fully restored to their normal function and are Disease-free, have no decay and are not more susceptible to Injury than unaltered natural teeth.

“TRANSPORTATION” Any land, water or air conveyance required to transport an Insured Person during an Emergency Evacuation. Transportation includes, but is not limited to air ambulances, land ambulances and private motor vehicles.

"Traveling Companion" means an individual or individuals traveling with the Insured during the policy Period, provided that, the Insured and such individual(s) is/ are also insured under the Company's Travel Policy.

"Third Party Administrator (TPA)" means such person or persons as may be appointed by the Company from time to time to provide assistance to the Insured in terms of this policy.

"Trip" In respect of any Single Trip plans, means the travel You are undertaking & commences from the time You leave your home or place of departure to start Your trip until You return home or until the end of the period of insurance shown as the return date on the policy of insurance, whichever is sooner.

In respect to Annual Multi-trip plans, means the travel You are undertaking & commences from the time You leave your home or place of departure to start Your trip until You return home or until the end of the period of insurance shown on the policy of insurance, whichever is sooner. The length of any trip cannot exceed the days declared in the Policy.

"Trip Duration" means the length of time period commencing from the date when the Insured travels out of Pakistan and ending on the date of return of the Insured to Pakistan, both days inclusive and calculated according to Pakistan Standard Time (PST).

"VALUABLES" means photographic, audio, video, computer and any other electronic equipment, telecommunications and electrical equipment, telescopes, binoculars, antiques, watches, jewelry, furs and articles made of precious stones and metals.

"USUAL COUNTRY OF RESIDENCE" means the country where the Policy was issued (Pakistan).

"Usual Place of Residence" means the permanent residence of the Insured in the Usual Country of Residence.

“We, Our, Us, Company” Premier Insurance Limited.

“You, Your” The Policyholder shown in the Schedule.

Benefit 1 - Personal Accident

What it Cover?

The Company shall compensate the Insured or his nominee (in case of death of the Insured) for any accidental Injury suffered by the Insured during the Period of Insurance whilst on a Trip abroad, as per Table of Benefits appended below, but not exceeding the Sum Insured, for the following:

- I. Death of the Insured: If such an Injury results in his death within 180 days from the date of the accident.
- II. Permanent Disablement of the Insured: If such an Injury results in the permanent impairment of the Insured's physical capabilities, provided such impairment occurs within 180 days of the accident.

Contingency	Per Cent of Accidental Death Sum Insured Payable	Contingency	Per Cent of Accidental Death Sum Insured Payable
Accidental Death	100%	Loss of one eye	50%
Loss of two limbs or both eyes or one Limb and one eye	100%	Loss of thumb	17.5
Loss of speech and hearing (both ears)	100%	Loss of index finger	7.5%
Loss of speech	50%	Loss of any other finger	5%
Loss of arm above the elbow	50%	Loss of leg above knee	50%
Loss of arm below the elbow	45%	Loss of leg below knee	35%
Permanent total deafness (both ears)	50%	Loss of great toe	5%
Permanent total deafness (one ear)	25%	Loss of any other toe	3%
Other permanent total disablement	5%		

Special Conditions

- 1) If the accident affects parts of the body or senses whose loss or inability is not dealt with above, the governing factor in determining the benefit payable will be the degree to which the normal physical capabilities are impaired, solely from a medical point of view, as ascertained by the TPA.
- 2) If the accident affects any physical function, which was already impaired, a deduction will be made proportionately.
- 3) In the event of permanent disablement, the Insured will be under obligation:

- a) To have himself/ herself examined by doctors appointed by the Company/ TPA and the Company will pay the costs involved thereof.
- b) To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required.

Exclusions Applicable to Benefit 1; Personal Accident:

What it does not cover?

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured in connection with or in respect of:

- 1) Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions which affect the entire body and pathological disturbances caused by mental reaction to the same.
- 2) Damage to health caused by curative measures, radiations, infection, poisoning except where these arise from an accident.
- 3) Any payment under this benefit whereby the Company's liability would exceed the sum payable in the event of death.
- 4) Any other claim after a claim for death has been admitted by the Company and becomes payable.
- 5) Any claim which arises out of an accident connected with the operation of an aircraft or which occurs during parachuting except when the Insured is flying as a passenger on a multi-engine, commercial aircraft.
- 6) Any claim arising out of an accident related to pregnancy or childbirth, venereal Disease or infirmity.
- 7) Any claim related directly or indirectly to any disease, physical defect, infirmity or illness which existed before the start of trip.
- 8) Any claim if the insured person engages in any activity where this policy states that person accident cover is excluded.
- 9) Any exclusion mentioned in the 'General Exclusions' section of this Policy.

Benefit 2 - Emergency Medical Expenses Cover

What it Cover?

The Company shall compensate the Insured for any expenses incurred for availing emergency medical treatment required on account of any Illness contracted or Injury sustained on a Trip abroad by the Insured during the Period of Insurance, but are not due to a Pre-existing condition & not exceeding the Sum Insured mentioned in the attached Schedule for this specific cover and subject to the applicable deductible excess in respect of this benefit each and every loss.

Please note that this is not a private medical insurance policy and does not provide cover for elective or non-emergency procedures.

For the purpose of this benefit, 'Medical Treatment' shall be deemed to include only the following:

- 1) Out - Patient Treatment, provided, the same is critical and cannot be deferred till the Insured's return to Pakistan.
- 2) Out - Patient expenses mean expenses incurred overseas by the insured person for services and supplies which are recommended by the attending physician, these include:
 - The service of a Physician.
 - Drugs, medicines and therapeutic services and supplies.
- 3) In - Patient Treatment in a local hospital at the place the Insured is staying at the time of occurrence of an insurable event or at the nearest hospital, requiring hospitalization for at least 24 hours.
- 4) Medical aid that is prescribed by a Physician as necessary part of any treatment & broken limbs or injuries (e.g. plaster casts, bandages and walking aids).
- 5) Radiotherapy, heat therapy or phototherapy and other such treatment prescribed by a Physician.
- 6) X - Ray, diagnostic tests, provided these pertain to the diagnosed Diseases due to which hospitalization was deemed necessary.
- 7) Cost of transportation, including necessary care en route, by recognized emergency service providers for medical attention at the nearest hospital or at the nearest Physician.
- 8) Cost of being transferred to a special clinic if this is medically necessary and prescribed by the Physician as such.

ALSO COVERS.

Transportation:

- 1) Any extra costs of medically necessary and prescribed transportation from the foreign country to Pakistan provided that:
 - Extra costs in the event of transportation arises as a consequence of the Insurable Event and;
 - In the opinion of TPA, the Insured is capable of being transported to Pakistan.
- 2) Additional costs of accompanying person(s), if it is medically necessary that the Insured be accompanied as such to Pakistan.

Emergency Medical Expenses – COVID 19

What it covers?

The Company shall pay for necessary and reasonable medical expenses if the insured person suffers from COVID 19 during his/her insured trip incurred in a hospital, up to maximum amount as stated in the table of benefits of specified coverage for COVID 19.

The company may guarantee the medical expenses incurred by the insured in the hospital up to the maximum amount as stated in compensation table of COVID 19, if the insured is admitted to a hospital as an inpatient. This will be decided solely by the Company based on the medical necessity.

Specific Conditions:

Following conditions apply to COVID 19 Coverage:

1. Medical Coverage for COVID 19 will only be applicable if the policy is issued on or after July 1, 2020.
2. Policy Coverage Validation will only be subjected to a Negative COVID 19 test undertaken 72 Hours prior to commencing the journey from Pakistan.
3. Medical Coverage for COVID 19 would be included in actual sum insured but limited to per policy as under:

A sum of USD 2000 is Maximum Liability applicable per insured person for all Plan excluding Domestic. For Domestic it cover 100 USD.

4. Post-Treatment Screening/Test taken in abroad is only covered when/if resulted in Positive.
5. Follow-up treatment is only covered when/if a followed up test is Positive and advised/prescribed by a medical practitioner of recognized hospital.
6. With respect to COVID 19, Medical Evacuation & Repatriation is included but limited to the compensation table of COVID 19 coverage.
7. There is no deductible on loss arising from COVID 19.
8. All claims related to COVID 19 will only be considered after the submission of Negative test report prior to travel from Pakistan.
9. All claims related to COVID 19 will be settled on Pay & Claim basis and will be reimbursed in PKR at Insured's local Bank Account in Pakistan @ 160 PKR TO USD

Exclusions Applicable to Benefit 2 Medical Expenses:

What these do not cover?

As mentioned under exclusions to Benefit 3 below

Benefit 3 - Emergency Dental Treatment

What it Cover?

The Company shall compensate the Insured for any expenses incurred on acute anesthetic treatment of a Sound Natural Tooth or Teeth during a Trip abroad within the Period of Insurance. Such compensation shall be limited by the Sum Insured mentioned in the attached Schedule for this specific benefit, subject to the applicable deductible excess in respect of this benefit each and every loss.

Exclusions Applicable to Benefit 2 & 3; Medical Expenses & Dental Treatment:

What these do not cover?

The Company shall not be liable to make any payments under these benefits in connection with or in respect of any expenses whatsoever incurred by the Insured for the following:

In addition to the general exclusions listed in this Policy, these specific exclusions apply to this sub-section (Accident and Emergency Medical Expenses subsection). We will not cover:

- 1) services, supplies, or treatment, including any period of hospital confinement, which was not recommended, approved, and certified as Medically Necessary by a Physician;
- 2) routine physical or other examination where there are no obvious indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician;
- 3) elective, cosmetic, or plastic surgery, except as a result of an accident;
- 4) Congenital anomalies and conditions arising out of or resulting there from;
- 5) expenses incurred in connection with weak, strained, or flat feet, corns, calluses, or toenails;
- 6) the diagnosis and treatment of acne;
- 7) deviated septum, including sub mucous resection and/or other surgical correction thereof;
- 8) organ transplants that competent medical professionals consider experimental;
- 9) childcare including exams and immunizations;
- 10) expenses, which are not exclusively medical in nature;
- 11) any expenses incurred in Pakistan or country of residence;
- 12) eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury or Sickness has caused impairment of vision or hearing;
- 13) treatment provided in a government hospital or services for which no charge is normally made;
- 14) mental, nervous, or emotional disorders or rest cures;
- 15) pregnancy and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child; birth control, including surgical procedure and devices;
- 16) any Pre-existing Condition;
- 17) medical expenses covered under any worker's compensation policy;
- 18) medical expenses incurred as the result of alcohol and/or drug abuse, addiction or overdose.
- 19) Rehabilitation and/ or physiotherapy or the costs of prostheses/prosthetics (artificial limbs) etc.
- 20) The cost of dental treatment involving the provision of dentures, artificial teeth, permanent crowns, bridgework or the use of precious metals.

- 21) Treatment, which could reasonably be delayed until the Insured's return to Pakistan. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Physicians and qualified personnel from TPA.
- 22) Any exclusion mentioned in the 'General Exclusions' section of this policy.

Benefit 4 - Emergency Medical Evacuation

What it Cover?

This benefit is included under the Medical Expenses Cover and is not a separate benefit.

An Emergency Evacuation must be ordered by the Assistance Service or a Physician who certifies that the severity or the nature of the Insured Person Injury or Sickness warrants his Evacuation. Covered expenses are those for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with the Emergency Evacuation. All Transportation arrangements made for evacuating the Insured Person must be by the most direct, economical route possible and only compensate the expenses incurred for one way economy class airfare. Expenses for Transportation must be:

- a) Recommended by the attending Physician.
- b) required by the standard regulations of the conveyance transporting;
- c) and arranged and authorized in advance by the third party administrator (TPA).

Exclusions Applicable to Benefit 4: Emergency Medical Evacuation:

What these do not cover?

1. Transportation unless by common carrier is not covered particularly chartered planes or similar means of transport.

Benefit 5 - Return of Dependent Children

What it covers?

This benefit is included under the Medical Expenses Cover and is not a separate benefit. The Company shall compensate the Insured for any expenses incurred for one way economy class airfare in the event of dependent children of the Insured below 18 years of age are left unattended whilst on a covered Trip within the period of insurance, in consequence of an insured event provided their hired means of transportation becomes unusable.

Benefit 6 - Travel and Stay over of One Immediate Family Member

What it covers?

This benefit is included under the Medical Expenses Cover and is not a separate benefit. The Company shall compensate the Insured for the expenses incurred for one economy class airfare and accommodation expenses for ten (10) days, maximum US\$ 100/- per day, for an immediate family member or a person

appointed by the Insured, if the Insured is hospitalized for more than seven (7) days whilst on a Trip abroad during the period of Insurance.

Benefit 7 - Repatriation Of Mortal Remains:

What it covers?

This benefit is included under the Medical Expenses Cover and is not a separate benefit. In the event of death of the Insured due to an Insurable Event, the Company shall compensate for the costs of transporting the remains of the deceased Insured back to Pakistan or up to an equivalent amount for local burial or cremation in the country where the death occurred, subject to the maximum limit as specified in the schedule attached

Covered expenses include are

- a) embalming;
- b) cremation;
- c) coffins; and
- d) Transportation.

Benefit 8 - In-flight Loss of Checked-in Baggage

What it covers?

The Company shall compensate the Insured for the loss of Checked-In Baggage caused by a Common Carrier on the Trip abroad during the policy period, the insurance company acts as a secondary insurance carrier.

The primary coverage is provided by the transportation company. The Company shall compensate the Insured for the market value of the Checked-In Baggage in the event of its total loss, the Sum Insured mentioned in the attached Schedule for this specific cover being the limit subject to the applicable deductible excess in respect of this benefit each and every loss.

However, maximum amount payable per Checked-In Baggage, in case more than one bag has been Checked-In, is 50% of the applicable Sum Insured. In case only one bag being Checked-In, the amount payable is 100% of the market value of the lost baggage or the applicable Sum Insured whichever is lower. There is also a combined maximum limit of 10% of the Sum Insured for the following items: jewelry, watches, articles, consisting in part or in whole of silver, gold or platinum, furs, articles trimmed with or made mostly of fur, camera and accessories, computers and electronic equipment.

We will reimburse an Insured Person up to the maximum shown in the Schedule of Benefits, for the cost of replacement of the baggage and its contents. All claims must be verified by the Common Carrier.

In the event that the Company makes any payment or reimbursement under this benefit, it is a condition of such payment that any recovery from the Carrier responsible, under the terms of the Convention for the Unification of Certain Rules Relating to International Carriage by Air, 1929 (Warsaw Convention) shall be deducted from such payment.

“Limitations” Benefits for baggage will be in excess of any amount paid or payable by the Common Carrier responsible for the loss.

Benefits for baggage will be in excess of all other valid and collectible insurance, if at the time of the occurrence of any loss there is any other valid and collectible insurance in place. We will be liable only for the excess of the amounts of loss over the amount of such other insurance, and any applicable deductible.

Exclusions Applicable to Benefit 8 - Loss of Checked-In Baggage

What it does not cover?

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured for the following:

Benefits will not be provided for any loss of:

1. animals, birds or fish.
2. automobiles or automobile equipment, boats, motors, trailers, motorcycles or other conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier).
3. household furniture.
4. eyeglasses or contact lenses.
5. artificial teeth or dental bridges.
6. hearing aids.
7. prosthetic limbs.
8. musical instruments.
9. money or securities.
10. tickets or documents.
11. perishables and consumables.
12. Any Checked-In Baggage loss in Pakistan.
13. Losses arising from any delay, detention, confiscation by custom officials or other public authorities.
14. If the transportation company denies your claim based on the fact that you did not file a claim or that the claim was not filed in time, we will also deny your claim since we are secondary to the transportation company.
15. Loss of property unless a Property Irregularity Report or any other such report usually issued by the carriers in the event of loss of Checked-In Baggage along with a statement from the carrier showing the compensation received from carrier, has been procured and submitted to the Company.
16. Items contained within the Checked-In Baggage which are valued in excess of US \$ 100 without appropriate proof of ownership.

Benefits will not be provided for any loss resulting (in whole or in part) from:

1. wear and tear or gradual deterioration.
2. insects or vermin.
3. inherent vice or damage.
4. confiscation or expropriation by order of any government or public authority.
5. seizure of destruction under quarantine or custom regulation.
6. radioactive contamination.
7. usurped power or action taken by government authority hindering, combating or defending against such an occurrence.
8. transporting contraband or illegal trace.
9. mysterious disappearance.
10. breakage of brittle or fragile articles, cameras, musical instruments, radios, and similar property.

Benefit 9 - Loss of Passport

What it covers

We will reimburse the Insured Person, subject to any deductible, if you lose your passport and incur necessary and reasonable expenses in connection with obtaining a duplicate or new passport up to the maximum stated in the Schedule of Benefits. The limit of indemnity is aggregate to all such events, subject to deductible, if any, shall apply to each insured event and shall be borne by you.

Exclusions Applicable To Benefit 9 - Loss of Passport

What it does not cover?

The Company shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured for the following:

1. Loss of passport due to delay or confiscation or detention by the customs, police or public authorities.
2. Loss of passport due to theft unless it has been reported to the police within 24 hours of the Insured becoming aware of the theft and a written police report being obtained in this regard.
3. Loss of passport due to it being left unattended or forgotten by the insured in a public place or public transport, hotel or apartment.
4. Loss or theft of the passport from a private place or from a private vehicle, unless it was locked and forcible and violent means were used to gain access to it.
5. Loss of passport in Pakistan.

6. Expense excluded in the 'General Exclusions' section of this policy.

Benefit 10 - Loss of Credit Card

What it covers?

The Company shall advance funds to the Insured, an amount up to the limit mentioned in the schedule if the Insured is deprived of cash due to loss of credit card whilst on the trip abroad during the policy period. The Insured will be required to repay any such sum advanced within 45 days of receiving it.

Benefit 11 - Baggage Delay

What it covers?

The Company shall compensate the Insured for the temporary delay of Checked-In Baggage being transported during a Trip abroad during the period of Insurance. The payment for this benefit will be limited to the travel destinations specified in the main travel ticket from Pakistan and return trip back to Pakistan.

All claims must be verified by the Common Carrier who must certify the delay or misdirection.

The compensation will not exceed the Sum Insured for this coverage, mentioned in the attached Schedule and will be subject to an applicable deductible excess mentioned therein and deductions due to any recovery from the Carrier.

The Company will pay for the costs of necessary emergency purchases of toiletries, medication and clothing in the event the Insured suffering temporary delay of his/ her Checked-In Baggage provided that:

1. The delay of Checked-In Baggage is more than 8 hours from the actual arrival time of the Common Carrier at the destination.
2. Insured provides the Company written proof of delay from the Common Carrier.
3. Insured provides the Company with the receipts for the necessary emergency purchases of toiletries, medication and clothing that he/ she needed to buy.

Important Note: In the event that the claims are submitted for the total loss as well as temporary delay of Checked-In Baggage, the higher of the claims shall be payable by the Company in respect of the same item(s) of Checked-In Baggage during any one Period of Insurance.

Exclusions Applicable to Benefit 11 - Baggage Delay

What it does not cover?

Loss of property unless a Property Irregularity Report or any other such Report usually issued by the carriers in the event of delay of Checked-In Baggage, has Been procured and submitted to the Company.

1. Losses arising from any delay, detention, confiscation by custom officials or any other public authorities.
2. Any Checked-In Baggage delay in Pakistan.

3. Any exclusion mentioned in the 'General Exclusions' section of this policy.

Benefit 12 - Flight Delay

What it covers?

The Company shall compensate the Insured for the Reasonable Additional Expenses incurred by the Insured, if the Insured's trip is delayed due to Common Carrier for more than eight (8) hours from the scheduled time until travel becomes possible. Incurred expenses must be accompanied by supporting receipts. This benefit is payable for only one delay per Insured per Trip.

The compensation under this cover will not exceed the specific Sum Insured for this coverage as mentioned in the schedule attached here subject to applicable deductible excess in respect of this benefit mentioned therein each & every loss.

Benefit 13 - Trip Cancellation and Curtailment

What it covers?

The Company shall compensate the Insured or his/ her legal representative for 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 persons covered Trip being necessarily cancelled or curtailed due to:

1. Unforeseen Illness, Injury or death of the Insured or Insured's family member. Injury or Illness must be so disabling as to reasonably cause a Trip to be cancelled or interrupted.
2. Termination of employment or layoff affecting the Insured or the Traveling Companion of the Insured, provided that the insured or the Traveling Companion, as the case may be, have been employed with the employer at least for the last five years.
3. Inclement weather conditions.
4. The place intended to be occupied by the Insured for the purpose of Insured's stay during the Trip being made uninhabitable by fire, flood, vandalism, burglary or any natural disaster.
5. The insured being abducted or quarantined.
6. A terrorist incident in the destination city listed on the Insured's itinerary within 30 days of the Insured's scheduled arrival.
7. The Insured or a Traveling Companion becomes the victim of a felonious act within 10 days prior to departure date, provided the Insured or the Companion is/ are not the principal or accessory in such felonious assault.

Trip Cancellation Benefits: The Company will reimburse for the forfeited, non-refundable prepaid payments, made prior to the Insured's departure.

Trip Curtailment Benefits: In addition to the above, the Company will reimburse any additional transportation expenses incurred by the Insured to return to Pakistan.

The above compensation will be limited to the specific Sum Insured for this coverage as per attached schedule.

Exclusions Applicable to Benefit 13 - Trip Cancellation and Curtailment

What it does not cover?

The insurers shall not be liable to make any compensation for claims arising due to:

1. Any condition or set of circumstances known to the Insured at the time of the Trip booking or purchase of this insurance, whichever is later, where such condition or set of circumstances could reasonably have been expected to give rise to the cancellation or curtailment of the Trip.
2. Lack of reasonable care taken over means of travel, route or departure time.
3. Common Carrier - caused cancellations including an announced, organized sanctioned union labor strike.
4. Changes in the plans by the Insured, an immediate family member or traveling companion.
5. Adverse changes in the financial circumstances of the Insured, any family member, or a traveling companion.
6. Any business or contractual obligations of the insured, any family member or traveling companion except for termination of employment or layoff as defined above.
7. Any government regulation or prohibition.
8. An event or circumstance, which occurs prior to commencement of this insurance.

Benefit 14 - Emergency Return Home Following Death of a Close Family Member

What it covers

This benefit covers that should a next of kin parent, sibling, spouse or child of the Insured die whilst he/she is on a covered trip abroad during the period of insurance, the Company shall compensate for the expenses up to the limit mentioned in the schedule of benefits for an Economy Class Air ticket to the place of resident of the Insured Person whenever he/she is unable to travel by his/her own means of transport or the means of transport hired for the Trip.

I pay Bail Bond costs the Insured Person incur, as a result of false arrest or wrongful detention by any Government or Foreign Power up to the amount stated in the attached schedule of benefits.

Benefit 15 - Dispatch of Medication

What it covers?

The Assistance Provider of the Company shall arrange medicines prescribed as urgent by the attending Physician and which are not available at the place to which the Insured has traveled, up to the maximum 300 USD.

1. its arising from any Family Member or Traveling Companion or Family Member of a Travel Companion against an Insured Person.

Benefit 16 - On Travel Services, Medical, Legal and Communication

What it covers?

Whilst traveling abroad during the Period of Insurance, the Insured will be entitled to contact the TPA in order to obtain information/ referrals in the country where he/ she is located for the following services:

1. To obtain medical advice over phone, however it shall be noted that a telephone conversation cannot establish a diagnosis and shall be considered as an advice only.
2. To obtain information concerning Medical Service Provider name, address, telephone number and if available, office hours for physicians, hospitals, clinics, dentists, and dental clinics. The final selection of the
3. Medical Service Provider shall be the responsibility of the Insured.
4. To obtain information concerning visas and inoculation requirements for foreign countries worldwide.
5. To obtain the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.
6. To obtain directions for recovery of lost luggage or passport.
7. To obtain name, address, telephone numbers, if available, for referred lawyers and legal practitioners. The Company will not provide any legal advice and/ or will not accept any consequences of the usage of any services of the referred lawyers and practitioners by the insured.
8. To obtain the address, telephone number and hours of operating of Interpreters worldwide.

Exclusions Applicable To Benefit 16 - On Travel Services Legal and Communication

What it does not cover?

1. The above services are purely on referral or arrangement basis only.
2. The Company or the TPA shall not be responsible for any third party expenses incurred which shall be the responsibility of the Insured.
3. The selection of Medical Service Provider shall be the responsibility of the Insured and the Company or TPA will not assume any responsibility for determining the appropriate medical specialist nor for providing medical diagnosis or treatment.
4. The Company and/ or the TPA shall not be liable in respect of any consequences arising out of or howsoever caused by the services provided by the Medical Services Provider referred by the Company or TPA.
5. Any exclusion mentioned in the 'General Exclusions' section of this policy.

What you need to watch out for?

General Exclusions (Applicable To All Benefits under This Policy)

Without prejudice to anything contained in this policy, the Company shall not be liable to make any payments in respect of:

- 1) Claims pertaining to outside Geographical Coverage.
- 2) Any claim relating to events occurring before the commencement of the cover or otherwise outside of the period of insurance.
- 3) Any claim if the insured:
 - a) Is traveling against the advice of a physician or
 - b) Is receiving, or is on a waiting list to receive, specified medical treatment declared in a physician's report or certificate.
 - c) Has received terminal prognosis for a medical condition.
 - d) Is taking part in a naval, military or air force operation or any other crew member.
- 4) Any claim arising out of Illness or accidents that the Insured has caused intentionally or by committing a crime including suicide, attempted suicide, self-inflicted injury or as a result of drunkenness or addiction (drugs, alcohol).
- 5) Any claim arising out of mental disorder, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immune Deficiency Virus) and/ or HIV related Illness including AIDS (Acquired Immune Deficiency Syndrome) and/ or any mutant derivative or variations thereof howsoever caused.
- 6) Illness and accidents that are results of war and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
- 7) Any act of terrorism - For the purpose of this endorsement an act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof, or an act harmful to human life, tangible or intangible property or infrastructure, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This condition also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any of the above stated occurrences. Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence of directly or indirectly any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage

happened independently of the existence of such abnormal conditions. In any action, suit or other proceedings where the company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

- 8) Any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:
 - a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or
 - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 9) Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi- professional sports.
- 10) Any claim arising out or participation in piloting an aircraft, skydiving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, contests of speed using a motor vehicle, boat, motorcycle or bicycle.
- 11) Engaging in occupational activities underground or requiring the use of explosives;
- 12) Sexually transmitted diseases;
- 13) Any pre-existing condition.

What you need to remember?

General Conditions (Applicable to All Benefits under This Policy)

- 1) The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, miss description or non-disclosure of any material particular in the Application Form, personal statement declaration and/ or any other connected document.
- 2) Minimum age of the Insured shall be six (06) months and maximum age shall be sixty five (65) years. 100% extra premium will be charged from sixty five (65) to eighty five (85) years.
- 3) The maximum number of travel days that may be insured, under the single trip policy, shall be 180 days. The policy may be extended further, at the sole discretion of the Company, for a maximum number of 180 days at a premium to be decided.
- 4) Policy start date should be on or before the Trip start date (Departure date).
- 5) All deductibles will be charged on each and every loss basis.
- 6) The Insured shall take all reasonable precautions to prevent Injury, Illness and Diseases in order to minimize claims. Failure to do so will prejudice the Insured's claim under this policy.
- 7) In the event of payment the Company shall be subrogated to all the Insured's rights or recovery thereof against any person or organization, and the Insured shall execute and deliver instruments and papers necessary to secure such rights.

- 8) If at the time of the happening of any loss or damage covered by this policy, there exists any other insurance covering the same, then the Company shall not be liable to pay or contribute more than its reasonable proportion of any loss or damage.
- 9) If any dispute or difference shall arise as to the quantum to be paid under this Policy, (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole Arbitrator, to be appointed in writing by the parties to or, if they cannot agree upon a single Arbitrator within 30 Days of any Party invoking Arbitration, the same shall be referred to a panel of three Arbitrators, comprising two Arbitrators - one to be appointed by each of the parties to the dispute/difference and the third Arbitrator to be appointed by such two Arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Pakistan Arbitration and Conciliation Act and the Seat of the Arbitration Tribunal shall be in Karachi, Pakistan and the Arbitration Tribunal shall apply the overall governing laws of Pakistan. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator/Arbitrators of the amount of the loss or damage shall be first obtained.

Note: A cancellation charge equivalent to Administrative Surcharge will be deducted from all types of refund.