

Travel Sure Application Form

Name of Insured _____

Date of Birth Day Month Year

CNIC Number

Passport Number _____

Address _____

Tel No. _____

Spouse's Name _____

Date of Birth Day Month Year

Passport Number _____

1. Child's Name _____

Date of Birth Day Month Year

2. Child's Name _____

Date of Birth Day Month Year

3. Child's Name _____

Date of Birth Day Month Year

Name of Beneficiary _____

Relationship _____

Plan Selected

Type

Individual Single Trip Regal

Family Multi Trip Royal

Imperial

Majestic*

Effective Date _____

Expiry Date _____

Premium Payable (PKR) _____

Mode of Payment Cheque Cash Credit Card

Signature of the Insured Person _____

Date _____

*Approved by Schengen States

Declaration Form

I am not traveling to receive medical treatment, diagnoses or consultations.

I am now in good health and have never been treated for or advised that I have heart disease, abnormal blood pressure, kidney disease, cancer or diabetes.

Medical History, if any

Do you have any existing ailment?

Yes No

If yes, please specify

Signature of the Insured Person _____

Date _____

For Office Use Only

AN _____

AC _____

AON _____

CP _____

AA _____

TEL _____

General Policy Exclusions

We will not pay any claim, which results from loss or damage to property or expense, directly or indirectly caused by:

1. Medical expenses arising out of Pre-existing Conditions.
2. Insured Persons traveling abroad to obtain medical treatment as a consequence of accident, illness or Pre-existing Conditions.
3. Any expenses for medical evacuation or repatriation if the Insured Person is not suffering from a Serious Medical Condition and can be treated locally.
4. Any expenses for medical evacuation or repatriation where the Insured Person can travel without a medical escort.
5. Any treatment or expenses related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or complications within the first 24 weeks.
6. Any loss sustained while the Insured Person is participating in any professional/extreme sport or engaging in any non-scheduled flight.
7. Any expenses incurred as a result of a self-induced injury, suicide, drug addiction or abuse, alcohol abuse, or sexually transmitted diseases.
8. Any expenses related to the Insured Person engaging in the commission of an unlawful act.

Notes

1. Family plan includes the Insured, Spouse and 3 Children aged one month to 18 years.
2. 100% medical expense limit for each family member up to the age of 75.
3. 50% accidental death and permanent total disability limit for the Spouse and 25% of the same for Children.
4. Premiums are inclusive of all taxes and stamp duty.
5. Endorsement is possible before the effective date.
6. Serious Medical Condition means any such medical condition that requires urgent remedial treatment to avoid death or serious impairment to the Insured's health prospects.
7. Common Carriers are any land, water or air conveyance operated under a valid license for the transportation of passengers for hire.

Claims Procedure

To ensure prompt processing of your claim, please submit a completed form along with a copy of your Insurance Certificate and supporting documents. Please retain a copy for your own record.

(Policy/Brochure effective from April 15, 2008.)

Branch Network

Karachi (Head Office)

7th Floor, The Forum, Suite Nos. 701-713, G-20, Block-9, Khayaban-e-Jami, Clifton, Karachi-75600, Pakistan.
UAN: (92-21) 111-308-308
Fax: (92-21) 5301772
(92-21) 111-567-567

Karachi

Bungalow D-32, Block-2, Clifton, Karachi.
Tel: (92-21) 5831030-32
Fax: (92-21) 5831062-64

Multan

Mezzanine Floor, Abdali Tower, Abdali Road, Multan.
UAN: (92-61) 111-308-308
Tel: (92-61) 4500179
(92-61) 4784402
Fax: (92-61) 4784403

Faisalabad

Second Floor, Sitara Tower, Bilal Chowk, Civil Lines, Faisalabad.
Tel: (92-41) 111-308-308
(92-41) 2629416
Fax: (92-41) 2629415

Lahore

5-F.C.C., Syed Maratib Ali Road, Gulberg, Lahore.
UAN: (92-42) 111-308-308
Tel: (92-42) 5753404-6
Fax: (92-42) 5752338

Islamabad

Basement, Razia Sharif Plaza, 90 Blue Area, G/7, Islamabad.
UAN: (92-51) 111-308-308
Tel: (92-51) 2277355
(92-51) 2273840
Fax: (92-51) 2277356

Sialkot

Suite Nos. 10 and 11, First Floor, Soni Square, Khadim Ali Road, Mubarik Pura, Sialkot.
Tel: (92-52) 3258437
Fax: (92-52) 3258438

Gujranwala

Anwar Industries Complex, Block B-1, Gujranwala.
Tel: (92-55) 4294260-72
Fax: (92-55) 4294273

IGI
Insurance

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Traveling without insurance is ancient history.
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Insurance

TRAVEL INSURANCE - Plan

S.NO.	BENEFITS	Amount in US DOLLARS			
		Majestic	Imperial	Royal	Regal
1	Accidental Death & PTD	20,000	16,000	12,000	8,000
2	Medical Expenses Accidental & Sickness Hospitalization including Out-patient treatment Excess \$50 EEL	50,000	25,000	20,000	15,000
3	Emergency Dental Sickness Excess \$50 EEL	600	400	300	200
4	Emergency Evacuation	25,000	20,000	20,000	15,000
5	Death Repatriation	7,500	5,000	4,000	3,000
6	Repatriation of family member traveling with the Insured	2,000	1,000	1,000	1,000
7	Emergency return home following death of a close family member	1,000	1,000	1,000	1,000
8	Loss of Baggage	1,200	750	500	350
9	Loss of Passport	300	200	150	100
10	Baggage Delay (excess 8 hours)	150	100	75	50
11	Hijacking (maximum 10 days)	150	100	75	50
12	Kidnap & Ransom Consultant	per day	per day	per day	per day
13	Flight Delay (excess 12 hours)	12,000	10,000	10,000	8,000
14	Personal Liability (excess \$750 EEL)	500	300	250	200
15	Delivery of medicines	100,000	75,000	50,000	30,000
		Actual	Actual	Actual	Actual
16	Relay of urgent messages	Exp. Max.\$100	Exp. Max.\$100	Exp. Max.\$100	Exp. Max.\$100
17	Loss of Credit Card	included	included	included	included
		300	200	150	100

TRAVEL INSURANCE - Premium Table

S.NO.	TENURE OF COVERAGE		66 to 70 years Amount in Pak Rupees				71 to 75 years Amount in Pak Rupees			
			Majestic*	Imperial	Royal	Regal	Majestic*	Imperial	Royal	Regal
1	One Week	Individual	3,060	1,595	1,090	585	4,080	2,125	1,455	775
		Family	4,590	2,380	1,630	865	6,120	3,175	2,175	1,152
2	Two Weeks	Individual	5,610	2,145	1,465	780	7,480	2,860	1,950	1,040
		Family	8,415	3,205	2,220	1160	11,220	4,270	2,960	1550
3	Three Weeks	Individual	7,650	3,100	2,115	1,120	10,200	4,130	2,820	1,500
		Family	11,475	4,645	2,840	1,675	15,300	6,190	3,785	2,230
4	One Month	Individual	9,180	4,065	2,775	1,470	12,240	5,420	3,700	1,955
		Family	13,770	6,100	4,155	2,195	18,360	8,130	5,544	2,930
5	Two Months	Individual	13,260	7,380	5,035	2,655	17,680	9,845	6,710	3,540
		Family	19,890	11,065	7,545	3,980	26,520	14,755	10,060	5,305
6	Three Months	Individual	21,420	11,530	7,860	4,145	28,560	15,375	10,475	5,520
		Family	32,130	17,280	11,780	6,205	42,840	23,040	15,705	8,275
7	Four Months	Individual	27,540	14,845	10,115	5,330	36,720	19,795	13,485	7,105
		Family	41,310	22,255	16,358	7,990	55,080	29,670	21,810	10,655
8	Five Months	Individual	35,700	18,985	12,610	6,815	47,600	25,315	16,815	9,085
		Family	53,550	28,470	19,400	10,215	71,400	37,960	25,860	13,620
9	Six Months	Individual	41,820	22,300	15,130	7,200	55,760	29,735	20,175	9,605
		Family	62,730	33,445	22,775	10,910	83,640	44,590	30,370	14,545
10	One Year** (multi trip)	Individual	26,400	15,050	10,030	5,000	35,200	20,100	13,400	6,700
		Family	39,000	23,400	15,600	7,800	52,000	31,200	20,800	10,400

* Approved by Schengen States
** Maximum stay per trip is 60 days

IGI Insurance Limited

IGI Insurance Limited is one of the leading insurance companies of Pakistan. Established in 1953, IGI Insurance underwrites all types of property and casualty insurance: Fire, Marine, Motor, Travel, Home, Health and Miscellaneous.

IGI Insurance provides comprehensive risk management services to a number of distinguished local and multinational business concerns through a network of branches in Pakistan. IGI Insurance's fastest processing of claims and "AA" rating by PACRA for seven consecutive years has placed it in the top insurance companies in Pakistan.

In the last five decades, we have developed long-term relationships with our clients by creating value for our customers and shareholders alike. Our covenant with customers has always been to attain total customer satisfaction, which we have achieved through commitment and a highly professional attitude.

Travel Sure Insurance Policy

Travel Sure Insurance Policy has been revised and now offers customers an enhanced policy with better rates and more coverage. It is the finest travel plan that has been specially tailored according to your traveling needs in order to make your journey stress free with the assurance that any and all emergencies will be taken care of in a prompt and professional manner.

Our plan offers you cover for US\$ 50,000 for medical treatment abroad, accidental death and emergencies, personal liability, flight delays, loss of passport and loss of baggage. It also assists in fulfilling visa requirements (particularly in Schengen countries) and provides other free assistance services as mentioned below.

With Travel Sure you have the freedom of availing medical benefits at foreign facilities without having to pay the bills yourself. For your convenience, you have a 24-hour complete access to International SOS Pte. Ltd., which will guide and support you in all emergencies. So register now with Travel Sure and ensure complete protection for you and your family.

Collect Call Number of International SOS Pte. Ltd.: +65-63377979

Free Assistance Services

- Telephone Medical Advice
- Medical Service Provider Referral
- Arrangement of Hospital Admission
- Medical Translation Services
- Delivery of Essential Medicine
- Arrangement of Emergency Medical Evacuation & Repatriation
- Arrangement of Compassionate Visit
- Arrangement of Return of Minor Children
- Arrangement of Accommodation
- Interpreter Referral
- Lost Luggage and Passport Assistance
- Legal Referrals
- Emergency Travel Service Assistance
- Emergency Interpreting Assistance
- Embassy Referral
- Emergency Document Delivery

Additional Benefits Under Travel Insurance

Repatriation of Family Member: This benefit covers that should the Insured be hospitalized for more than seven days or become deceased, the Company will meet costs up to the limit mentioned in the benefits schedule in respect of Economy Class Air ticket or First Class Rail ticket of an immediate family member or, a person appointed by the Insured and having the same country of residence as the member, considering this person was traveling alone with the Insured.

Emergency Return Home Following Death of a Close Family Member: 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 residence 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.

Baggage Delay: The Company will reimburse the Insured Person for the expenses of necessary personal effects, up to the maximum limit stated in the schedule, if his/her checked Baggage is delayed or misdirected by a Common Carrier for more than 8 hours from the time he/she arrives at the destination stated on the ticket, other than his/her final destination, until the time it arrives.

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

Hijacking: Hijack means the unlawful seizure of, or wrongful taking control of, an aircraft, ship or train in which an Insured Person is traveling.

The Company will pay for each completed day up to the limit as stated in the schedule for maximum of 10 days, that an Insured Person is forcibly or illegally detained as the result of Hijacking which starts during the period of Insurance.

Kidnap & Ransom Consultant

Kidnap: Kidnap means seizing, detaining or carrying away by force or fraud of one or more Insured Persons by a third party without the consent of an Insured Person and without lawful excuse.

Kidnap for Ransom: Kidnap for Ransom means any event or connected series of events of seizing, detaining or carrying away by force or fraud of one or more Insured Persons for the purpose of demanding cash, monetary instruments, property or services.

Consultant Costs: Consultant costs mean reasonable fees and expenses of the Consultant incurred during response to a Kidnap for Ransom, including costs of travel, accommodation, qualified interpretation, communication and payments to informants subject to the limit as mentioned in the schedule.

Delivery of Medicines: 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 limit as mentioned in the schedule of benefits.

Loss of Credit Card: 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.

Emergency Sickness Dental Expenses: The Company will pay benefits for the Usual, Customary and Reasonable medical expenses actually incurred as a result of sudden acute pain requiring immediate Dental Treatment. Dental benefits will be provided for necessary filling of the tooth or surgical treatment, services or supplies, subject to a limit mentioned in the schedule of benefits and subject to the applicable deductible in respect of this benefit's each and every loss.

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.

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 services of a Physician
- Drugs, medicines and therapeutic services and supplies.