

Free Assistance Services

Sign up with Travel Sure and avail a bouquet of Free Assistance Services!

- Telephone Medical Advice
- Medical Service Provider Referral
- Arrangement of Hospital Admission
- Worldwide Consulate and Embassy Referrals
- Medical Translation Services
- Delivery of Essential Medicine
- Arrangement of Emergency Medical Evacuation and 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 Document Delivery

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.
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.

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

Majestic + Majestic No Icing

Imperial Regal

Type

Individual Single Trip

Family Multi Trip

Effective Date _____

Expiry Date _____

Premium Payable (PKR) _____

Mode of Payment

Cheque Cash Credit Card

Date _____ Signature of the Insured Person _____

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

Date _____ Signature of the Insured Person _____

For Office Use Only

AN _____

AC _____

AON _____

CP _____

AA _____

TEL _____

General Policy Exclusions

This is not a private medical insurance policy. The following general exclusions are being given as a guide only. Please read the full policy exclusions under each section of the policy for a full list of exclusions that are applicable.

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 loss sustained while the Insured Person is participating in any professional/extreme sport or engaging in any non-scheduled flight.
5. Any expenses incurred as a result of a self-induced injury, suicide, drug addiction or abuse, alcohol abuse, or sexually transmitted diseases.
6. Any expenses related to the Insured Person engaging in the commission of an unlawful act.

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 Jan. 01, 2017

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) 111-234-234
Fax: (+92-21) 35301772
(+92-21) 111-567-567

Lahore
5-F.C.C.,
Syed Maratib Ali Road,
Gulberg, Lahore.
UAN: (+92-42) 111-308-308
Tel: (+92-42) 35753404-6
Fax: (+92-42) 35752338

Islamabad
Mezzanine Floor, Office 5,6 & 7 Kashmir Plaza, Block-B, Jinnah Avenue, Blue Area, Islamabad.
UAN: (+92-51) 111-308-308
Tel: (+92-51) 2277355
(+92-51) 2273840
Fax: (+92-51) 2277356

Gujranwala
Office # 9, 3rd Floor, Bhutta Center, G.T. Road, Gujranwala.
Tel: (+92-55) 4294260, 4294274
Fax: (+92-55) 4294273

Sialkot
Suite Nos. 10 and 11, 1st Floor, Soni Square, Khadim Ali Road, Mubarak Pura, Sialkot.
Tel: (+92-52) 3258437, 3258762
Fax: (+92-52) 3258438

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
2nd Floor, Sitara Tower, Bilal Chowk, Civil Lines, Faisalabad.
UAN: (+92-41) 111-308-308
Tel: (+92-41) 2629416, 2602415
2644735
Fax: (+92-41) 2629415

Peshawar
2nd Floor, The Mall Tower, 35 -The Mall, Saddar Cantt, Peshawar.
Tel: (+92-91) 5275535-36,
Fax: (+92-91) 5275537

Problems can be an arm's length away, if you travel without insurance.

Seriously!

Arrival ↓



Jan. 2018

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General

Call: 0800-2-34-34 www.igiinsurance.com.pk

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Safar Befikar

IGI
General

Plan for Senior Citizens also offered



IGI General Insurance Limited

IGI General Insurance Ltd is a flagship enterprise of the Packages Group. Headquartered in Karachi, we have offices in nationwide to provide prompt services to the customers. We have been awarded "AA" IFS rating by PACRA for 9 consecutive years authenticating our financial strength and stability.

IGI General Insurance Ltd offers a wide range of general insurance products including Motor, Travel, Health, Fire, Marine, Personal Accident, Home and Miscellaneous Insurances and have excellent reinsurance arrangements with "A" rated foreign reinsurers.*.

Travel safe with Travel Sure

Travel Sure offers an enhanced policy for Schengen states, now covering you for up to US\$ 100,000 for medical expenses abroad for both hospitalization and out-patient treatment. It is the finest travel plan that has been specially tailored according to your traveling needs and 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.

In collaboration with international SOS (Gulf) W.L.L., we offer international healthcare services through a dedicated Call-Collect Number: +971 4 601 8824 available from anywhere in the world

TRAVEL INSURANCE – Plan

COVERAGE	Amount in US DOLLARS				
	Majestic +	Majestic	No Icing	Imperial	Regal
Accidental Death and PTD	20,000	20,000	10,000	10,000	8,000
Medical Benefits					
Accident & Sickness Medical Expenses (Hospitalization & OPD) (Deductible USD 100 EEL*)	100,000	50,000	50,000	25,000	10,000
Emergency Evacuation	25,000	25,000		15,000	10,000
Emergency Dental Care (Deductible USD 100 EEL*)	600	500		300	200
Emergency Return Home following death of close family member	1,000	1,000		1,000	600
Return of Dependent Children / Repatriation of Family Member traveling with the Insured	2,000	1,500		1,000	1,000
Death Repatriation (Repatriation of Mortal Remains)	10,000	7,500	5,000	5,000	3,000
Losses					
In-flight checked-in Loss of Baggage	1,000	500		500	300
Loss of Passport (Deductible USD 25 EEL*)	300	200		200	100
Loss of Credit Card	500	300		100	50
Delays					
Baggage Delay (Excess first 8 Hours)	150	100		100	50
Flight Delay (Excess First 12 Hours)	500	300		200	100
Cancellations					
Trip Cancellation & Curtailment	300	300			
Emergencies					
Kidnap & Ransom Consultation	5,000	4,000		3,000	2,000
Travel & Stay Over of one family member	1,000				
Hijacking per day (Maximum 10 days)	1,000	500		200	100
Repatriation of family member traveling with the insured	2,000	1,000		1,000	500
Delivery of Medicines	150	100		100	100
Personal Liability (Deductible USD 100 TPPD**)	10,000	5,000		2,000	1,000
Assistance Services	Free	Free	Free	Free	Free

Majestic +, Majestic and No Icing plans are approved by Schengen States. Medical benefits in No Icing Plan are limited to hospitalization only.

* Each & Every Loss
** Third Party Property Damage

Premium for Individual (up to 65 Years)

4% additional premium will be charged in case of Non-Filers

Tenure of Coverage	Amount in PKR				
	Majestic +	Majestic	No Icing	Imperial	Regal
5 days	2,400	2,000	1,300	1,000	550
1 week	2,900	2,500	1,400	1,200	650
10 days	3,800	3,150	1,850	1,500	850
2 weeks	4,850	4,200	2,000	1,800	1,200
3 weeks	6,600	5,800	2,500	2,500	1,650
1 month	8,200	6,400	3,200	3,200	1,950
2 months	12,500	9,900	4,300	5,200	3,900
3 months	21,500	14,000	5,300	7,400	5,400
4 months	28,500	22,900	6,400	10,200	7,200
5 months	35,000	29,000	7,500	13,500	8,900
6 months	41,000	33,500	8,800	17,800	10,500
1 year (multi trip) (Max. stay per trip is 90 days)	19,500	15,650	11,500	11,800	8,500

Premium for Family (up to 65 Years)

Tenure of Coverage	Amount in PKR				
	Majestic +	Majestic	No Icing	Imperial	Regal
5 days	4,450	3,700	2,250	1,400	800
1 week	4,800	3,800	2,300	2,200	1,150
10 days	6,500	5,000	2,600	2,700	1,300
2 weeks	8,500	6,400	2,700	3,200	2,100
3 weeks	10,200	8,900	3,700	3,800	3,050
1 month	13,500	10,800	4,550	5,500	3,900
2 months	21,000	17,500	5,550	9,400	7,700
3 months	30,250	21,500	6,700	13,500	9,700
4 months	37,000	26,900	7,600	18,000	13,500
5 months	42,000	32,500	8,150	21,500	16,900
6 months	50,000	38,000	9,750	25,000	19,500
1 year (multi trip) (Max. stay per trip is 90 days)	32,000	28,000	15,500	27,000	12,900

Senior Citizen's Plan

No Icing plan is applicable for upto 75 Years with 100% additional premium.

For age 66 to 70 years 50% additional premium will be charged

For age 71 to 85 years 100% additional premium will be charged

Note: No Icing plan is Non Refundable

*Premiums are inclusive of all taxes and stamp duties

Key Benefits

Please read full policy document for detail of benefits

- Emergency Medical & Sickness Expenses:** Covers emergency hospitalization expenses for accident and illness, including Out-patient (OPD) expenses.
- Repatriation of Family Member:** Covers the costs of air transfer of an immediate family member or a person appointed by the Insured, in case the Insured is hospitalized for more than seven days or dies.
- Emergency Return Home following Death of a Close Family Member:** Covers the cost of air transfer to the place of residence of the Insured should a next of kin, parent, sibling, spouse or child of the Insured die whilst he/she is on a covered Trip abroad.
- Loss of Checked Baggage & Passport:** Covers total and complete loss of baggage checked in by an international airline and covers reasonable and necessary expenses to obtain a duplicate passport or a valid travel document.
- Delay of Checked in Baggage:** Covers cost of emergency purchase of replacement items in case of a delay of checked Baggage due to delay or misdirection by a Common Carrier for more than 8 hours from the time he/she arrives at the destination stated on the ticket.
- Hijacking:** Covers for a maximum of 10 days that an Insured is forcibly or illegally detained as a result of Hijacking during the covered period.
- Delivery of Medicines:** The Assistance Provider will arrange for medicines prescribed by the attending physician; medicines which are urgently required and not available at the place at which the Insured is under treatment.
- Emergency Sickness Dental Expenses:** Pays the usual, customary and reasonable medical expenses actually incurred as a result of sudden acute pain requiring immediate medical treatment.
- Travel and Stay Over of One Immediate Family Member:** The Insured will be compensated for the expenses incurred on one economy class airfare and accommodation, for an immediate family member or a person appointed by the Insured, if the Insured is hospitalized for more than seven days whilst on a Trip abroad during the period of Insurance.
- Trip Cancellation and Curtailment:** Covers against 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's covered Trip being necessarily cancelled or curtailed.