

## COVID 19 Coverage

The Company shall pay for necessary and reasonable emergency medical expenses for hospitalization abroad if the insured person suffers from COVID 19 during his/her insured trip, up to maximum amount as stated below in the compensation table.

### Conditions:

Following conditions apply to COVID 19 Coverage:

- Policy coverage validation will only be subjected to a Negative result of COVID 19 test undertaken 96 Hours prior to commencing the journey from Pakistan.
- Medical Coverage for COVID 19 is included within the overall sum insured/Limit of indemnity of Insuring Clause 2 i.e. emergency medical expenses for sickness & hospitalization abroad and is not in addition however following sub-limits to apply for this cover:
- In case of Positive COVID 19 test result abroad from any Government authorized Centre, the Hospitalization would be covered.
- COVID 19 Screening/Test expense under taken abroad is covered if resulted positive only.
- Follow up treatment is only covered when/if a followed up test is Positive and advised/prescribed by medical practitioner of recognized hospital.
- With respect to COVID 19, Medical Evacuation & Repatriation is included but limited to the compensation table of COVID 19 coverage as specified above. This cover is included within the COVID 19 cover sum insured & not in addition.
- 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 or through Cheque.
- This is one time benefit for entire policy period & the policy COVID 19 cover shall cease upon payment of lump sum policy cover or lump sum COVID 19 cover.

Table of COVID 19 coverage

S.No	Plan Name	Coverage limit
1	No Icing	USD 2000
2	Majestic	USD 2500
3	Majestic Plus	USD 3000

### Specific Exclusions:

- COVID 19 test for Self-investigation &/or Self-Evaluation.
- Any Diagnosis which is not related & not incidental to COVID 19 is not covered in this policy.
- Testing done at diagnostic Centre which is not authorized by the Government shall not be recognized under this policy.
- Airline/Visa requirement for any medical test related to COVID 19.

ALL OTHER TERMS AND CONDITIONS AS PER THE WORLDWIDE TRAVEL INSURANCE POLICY OF "IGI GENERAL INSURANCE LIMITED" SHALL APPLY.

## 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

## Travel Sure Application Form

Name of Insured \_\_\_\_\_

Mother Name \_\_\_\_\_

Source of Income ☐ Others ☐ Business ☐ Salary

Date of Birth Day  Month  Year

CNIC Number

CNIC Issuance Date \_\_\_\_\_

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

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 \_\_\_\_\_

## 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, 2023

## 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:

- Medical expenses arising out of Pre-existing Conditions.
- Insured Persons traveling abroad to obtain medical treatment as a consequence of accident, illness or Pre-existing Conditions.
- Any expenses for medical evacuation or repatriation if the Insured Person is not suffering from a Serious Medical Condition and can be treated locally.
- Any treatment or expenses related to childbirth, miscarriage or pregnancy.
- Any loss sustained while the Insured Person is participating in any professional/extreme sport or engaging in any non-scheduled flight.
- Any expenses incurred as a result of a self-induced injury, suicide, drug addiction or abuse, alcohol abuse, or sexually transmitted diseases.
- Any expenses related to the Insured Person engaging in the commission of an unlawful act.

## Notes

- Family plan includes the Insured, Spouse and 3 Children aged one month to 18 years.
- 100% medical expense limit for each family member.
- 50% accidental death and permanent total disability limit for the Spouse and 25% of the same for Children.
- Premiums are inclusive of all taxes and stamp duty.
- Endorsement is possible before the effective date.
- 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.
- Common Carriers are any land, water or air conveyance operated under a valid license for the transportation of passengers for hire.

## Branch Network

### Registered Office & Karachi Branch

7th Floor, The Forum, Suite No 701-713  
G-20 Block-9 Khayaban-e-Jam Clifton  
Karachi - 75600 Pakistan  
UAN +92 (21) 111-308-308  
Fax +92 (21) 35301706  
E-mail insurance.karachi@igi.com.pk

### Islamabad Branch

3rd Floor, 85 East, Kamran Center,  
Jinnah Avenue, F-7/G-7, Blue Area,  
Islamabad, Pakistan.  
UAN +92 (51) 111-308-308  
Tel +92 (51) 2271569, 2271579  
Fax +92 (51) 2277356  
E-mail insurance.islamabad@igi.com.pk

### Corporate Office & Lahore Branch

5-F C C Syed Maratub Ali Road  
Gulberg, Lahore - 54660 Pakistan  
UAN +92 (42) 111-308-308  
Tel +92 (42) 3575340446  
Fax +92 (42) 35752338, 35763542  
Email insurance.lahore@igi.com.pk

### Gujranwala Branch

Office No 9, 3rd Floor, Bhutta Center,  
G T Road, Gujranwala - Pakistan  
Tel +92 (55) 4294260, 4294274  
Fax +92 (55) 4294273  
E-mail insurance.gujranwala@igi.com.pk

### Multan Branch

Mezzanine Floor, Abdali Tower,  
Abdali Road, Multan - Pakistan  
UAN +92 (61) 111-308-308  
Tel +92 (61) 4580179, 4784401-02  
Fax +92 (61) 4784403  
Email insurance.multan@igi.com.pk

### Sialkot Branch

Suite No 11, First Floor, Som Square  
Khadim Ali Road, Mubarak Pura,  
Sialkot - Pakistan  
UAN +92 (52) 111-308-308  
Tel +92 (52) 3258437, 258762  
Fax +92 (52) 3258438  
E-mail insurance.sialkot@igi.com.pk

### Rahim Yar Khan Branch

Plot No 12, Model Town  
Town Hall Road, Rahim Yar Khan  
Pakistan  
Tel +92 (68) 5871651

### Faisalabad Branch

Ground Floor, Regency International  
Office # 02-05-08, 949-The Mall, Faisalabad.  
UAN +92 (41) 111-111-711  
Tel +92 (41) 2618914  
Fax +92 (41) 2614761  
E-mail insurance.faisalabad@igi.com.pk

### Packages Mall Branch Lahore

Gate No 06 Ground Floor, G-009  
Packages Mall, Lahore - Pakistan  
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Arrival  
↓



Jan, 2023

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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 nationwide to provide prompt services to the customers. We have been consistently awarded AA+IFS rating by PACRA and JCR-VIS, 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 "AA+" 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

COVERAGE	Amount in Dollars		
	Majestic +	Majestic	No Icing
Accidental Death and PTD	20,000	20,000	10,000
Medical Benefits			
Accident & Sickness Medical Expenses (Hospitalization & OPD) (Deductible 5% of EEL* or USD 250 on EEL* whichever is higher) (Deductible 20% of EEL* or USD 2500 on EEL* whichever is higher, for age more than 65 years)	100,000	50,000	50,000 (Hospitalization Only)
Emergency Evacuation	25,000	25,000	
Emergency Dental Care (Deductible USD 100 EEL*)	600	500	
Emergency Return Home following death of close family member	1,000	1,000	
Return of Dependent Children / Repatriation of Family Member traveling with the Insured	2,000	1,500	
Death Repatriation (Repatriation of Mortal Remains)	10,000	7,500	5,000
Losses			
In-flight checked-in Loss Baggage	1,000	500	
Loss of Passport (Deductible USD 25 EEL*)	300	200	
Loss Credit Card	500	300	
Delays			
Baggage Delay (Excess first 8 Hours)	150	100	
Flight Delay (Excess First 12 Hours)	500	300	
Cancellations			
Trip Cancellation & Curtailment	300	300	
Emergencies			
Kidnap & Ransom Consultation	5,000	4,000	
Travel & Stay over of one family member	1,000		
Hijacking per day (Maximum 10 days)	1,000	500	
Repatriation of family member travelling with the insured	2,000	1,000	
Delivery of Medicines	150	100	
Personal Liability (Deductible USD 1000 TPPD**)	10,000	5,000	
Assistance Services	Free	Free	Free
*Each and every Loss			
**Third Party Property Damage			
All Plans are Schengen compliant			
Medical benefits in No Icing plan are limited to hospitalization only.			

Travel Premium for individuals (UP TO 65 Years)			
IGI General insurance Travel plans			
Duration	Mejistic Plus	Mejistic	No icing
5 Days	3,400	2,750	1,650
1 Week	3,850	3,300	1,700
10 Days	4,950	4,000	2,250
2 Weeks	6,300	5,400	2,400
3 Weeks	8,450	7,250	3,000
1 Month	10,700	8,100	3,800
2 Month	18,700	14,600	5,050
3 Month	27,500	19,300	6,200
4 Month	36,400	28,000	7,500
5 Month	44,700	36,000	8,500
6 Month	52,200	41,500	10,250
1 Year (Multi trip)(Max stay per trip 90 days)	26,200	18,500	13,500

Senior Citizens Plans (Above 65)

- For Age in more than 65 till 70 years, 50% additional premium will be charged in Majestic Plus and Majestic Plans
- For Age more than 70 till 85 100% additional premium will be charged in Majestic Plus and Majestic Plans
- No icing Plan is available for age more than 65 till 75 Years with 100% additional premium.
- Maximum 30 days stay limit applied in one trip in 1 Year (Multi trip) plans for age more than 65 years

Travel Premium for Family (UP TO 65 Years)			
IGI General insurance Travel plans			
Duration	Mejistic Plus	Mejistic	No icing
5 D.,y.,	6,000	4,250	2,650
1 Week	6,450	4,800	2,750
10 Days	8,350	6,200	3,050
2 Weeks	10,700	7,900	3,200
3 Weeks	13,900	10,900	4,300
1 Month	17,500	13,200	5,250
2 Month	26,900	20,350	6,500
3 Month	36,850	26,200	7,800
4 Month	43,750	32,700	8,850
5 Month	51,000	39,500	9,500
6 Month	58,700	46,100	11,050
1 Year (Multi trip)(Max stay per trip 90 days)	40,050	32,430	17,950

Senior Citizens Plans (Above 65)

- For Age in more than 65 till 70 years, 50% additional premium will be charged in Majestic Plus and Majestic Plans
- For Age more than 70 till 85 100% additional premium will be charged in Majestic Plus and Majestic Plans
- No icing Plan is available for age more than 65 till 75 Years with 100% additional premium.
- Maximum 30 days stay limit applied in one trip in 1 Year (Multi trip) plans for age more than 65 years

\*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.