

WHY TRAVEL INSURANCE?

Travelling is a wonderful, exciting, adventurous and memorable experience when all is going well for you! Unfortunately you have no control over accidents, which can happen anytime or anywhere. A serious illness can strike without warning, resulting in hospitalization and expenses.

Let PICIC Insurance take you worries from you. just sit back, relax and enjoy your time abroad, knowing that you and your loved ones are protected against the financial consequences of an unforeseen mishap or sickness.

PICIC Insurance offers you the finest travel protection providing compensation in the event of :

TRAVEL INSURANCE

The cover is available to any Pakistani traveler, proceeding abroad as a paying air passenger.

SCHENGEN PACKAGE INDIVIDUAL	
PERSONAL ACCIDENT	U.S.\$ 10,000
EMERGENCY MEDICAL	US \$ 50,000
PERIOD	
up to 7 days	Rs. 1,593
8-10 days	Rs. 1,836
11-15 days	Rs. 2,106
16-21 days	Rs. 3,024
22-31 days	Rs. 3,564
32-62 days	Rs. 4,995
63-93 days	Rs. 6,588
94-185 days	Rs.15,363
Annual Multi Trip	Rs. 13,797

SCHENGEN PACKAGE FOR FAMILY	
PERSONAL ACCIDENT	U.S.\$ 10,000
EMERGENCY MEDICAL	US \$ 50,000
PERIOD	
up to 7 days	Rs. 2,860
8-10 days	Rs. 3,273
11-15 days	Rs. 3,768
16-21 days	Rs. 5,390
22-31 days	Rs. 6,353
32-62 days	Rs. 8,910
63-93 days	Rs. 11,743
94-185 days	Rs.27,390
Annual Multi Trip	Rs. 24,613

WORLD WIDE EXCLUDING USA & CANADA PACKAGE FOR INDIVIDUAL			
Days	Basic	Standard Lite	Standard Plus
PA IN US \$ EMERGENCY MEDICAL IN US \$	US \$ 5,000 US \$ 10,000	US \$ 15,000 US \$ 50,000	US \$ 25,000 US \$ 100,000
7	Rs. 1,650	Rs. 2,525	Rs. 2,900
8 to 10	Rs. 2,300	Rs. 3,500	Rs. 4,025
11 to 15	Rs. 2,850	Rs. 4,375	Rs. 5,050
16 to 21	Rs. 3,500	Rs. 5,375	Rs. 6,175
22 to 31	Rs. 4,175	Rs. 6,350	Rs. 7,300
32-62	Rs. 5,275	Rs. 7,775	Rs. 8,950
63-93	Rs. 7,350	Rs. 10,725	Rs. 12,350
94-185	Rs. 12,800	Rs. 19,700	Rs. 22,650
Annual Multiple Trip	Rs. 11,600	Rs. 17,850	Rs. 20,525

WORLD WIDE EXCLUDING USA & CANADA PACKAGE FOR FAMILY			
Days	Basic	Standard Lite	Standard Plus
PA IN US \$ EMERGENCY MEDICAL IN US \$	US \$ 5,000 US \$ 10,000	US \$ 15,000 US \$ 50,000	US \$ 25,000 US \$ 100,000
up to 7 days	Rs. 2,900	Rs. 4,425	Rs. 5,075
8 to 10	Rs. 4,025	Rs. 6,125	Rs. 7,050
11 to 15	Rs. 5,000	Rs. 7,675	Rs. 8,850
16 to 21	Rs. 6,125	Rs. 9,425	Rs. 10,825
22 to 31	Rs. 7,325	Rs. 11,125	Rs. 12,775
32-62	Rs. 9,250	Rs. 13,625	Rs. 15,675
63-93	Rs. 12,875	Rs. 18,775	Rs. 21,625
94-185	Rs. 22,400	Rs. 34,475	Rs. 39,650
Annual Multiple Trip	Rs. 20,300	Rs. 31,250	Rs. 35,925

WORLD WIDE INCLUDING USA & CANADA PACKAGE FOR INDIVIDUAL			
Days	Basic	Standard Lite	Standard Plus
PA IN US \$ EMERGENCY MEDICAL IN US \$	US \$ 5,000 US \$ 10,000	US \$ 15,000 US \$ 50,000	US \$ 25,000 US \$ 100,000
up to 7 days	Rs. 2,300	Rs. 3,400	Rs. 3,900
8 to 10	Rs. 3,175	Rs. 4,600	Rs. 5,300
11 to 15	Rs. 4,050	Rs. 6,025	Rs. 6,925
16 to 21	Rs. 4,925	Rs. 7,225	Rs. 8,300
22 to 31	Rs. 5,800	Rs. 8,425	Rs. 9,700
32-62	Rs. 7,000	Rs. 10,400	Rs. 11,950
63-93	Rs. 9,950	Rs. 15,325	Rs. 17,625
94-185	Rs. 19,275	Rs. 27,575	Rs. 31,725
Annual Multiple Trip	Rs. 17,075	Rs. 22,225	Rs. 25,550

WORLD WIDE INCLUDING USA & CANADA PACKAGE FOR INDIVIDUAL			
Days	Basic	Standard Lite	Standard Plus
PA IN US \$ EMERGENCY MEDICAL IN US \$	US \$ 5,000 US \$ 10,000	US \$ 15,000 US \$ 50,000	US \$ 25,000 US \$ 100,000
up to 7 days	Rs. 4,025	Rs. 5,950	Rs. 6,825
8 to 10	Rs. 5,575	Rs. 8,050	Rs. 9,275
11 to 15	Rs. 7,100	Rs. 10,550	Rs. 12,125
16 to 21	Rs. 8,625	Rs. 12,650	Rs. 14,525
22 to 31	Rs. 10,150	Rs. 14,750	Rs. 16,975
32-62	Rs. 12,250	Rs. 18,200	Rs. 20,925
63-93	Rs. 17,425	Rs. 26,825	Rs. 30,850
94-185	Rs. 33,750	Rs. 48,275	Rs. 55,525
Annual Multiple Trip	Rs. 29,900	Rs. 38,900	Rs. 44,725

NOTES:

Children under age 16: 50% of rates if travelling with an insured adult.
Age 66-74 rates are 150% in excess of stated rates
Age 75-80 years rates are 300% of the above rates
maximum age at expiry of Insurance: 80 years
Age calculated at the commencement of trip
Pre-existing conditions are not covered
Death benefits under the Personal Accident section for person under 16 and over 65 years limited to US \$ 5,000/-
Family: parents plus 4 children below the age of 16 years
Annual Multiple trips (AMT) maximum trip duration - 90 days
Hazardus sports and hazardous activities are excluded from cover
Terrorism (excluding Nuclear Chemical or Biological Weapons) 125% of above rates

STUDENT PLAN WORLD WIDE EXCLUDING USA & CANADA PACKAGE FOR INDIVIDUAL			
Months	Basic	Standard Lite	Standard Plus
PA IN US \$ EMERGENCY MEDICAL IN US \$	US \$ 5,000 US \$ 10,000	US \$ 15,000 US \$ 50,000	US \$ 25,000 US \$ 100,000
1	Rs. 2,400	Rs. 3,675	Rs. 4,175
2	Rs. 3,225	Rs. 4,400	Rs. 5,075
3	Rs. 4,175	Rs. 5,000	Rs. 6,000
6	Rs. 7,175	Rs. 11,850	Rs. 13,650
9	Rs. 10,600	Rs. 17,525	Rs. 19,825
Annual Multiple Trip	Rs. 14,175	Rs. 23,500	Rs. 26,825

STUDENT PLAN WORLD WIDE INCLUDING USA & CANADA PACKAGE FOR INDIVIDUAL			
Months	Basic	Standard Lite	Standard Plus
PA IN US \$ EMERGENCY MEDICAL IN US \$	US \$ 5,000 US \$ 10,000	US \$ 15,000 US \$ 50,000	US \$ 25,000 US \$ 100,000
1	Rs. 3,300	Rs. 5,450	Rs. 6,625
2	Rs. 3,950	Rs. 6,725	Rs. 7,675
3	Rs. 5,600	Rs. 9,925	Rs. 10,725
6	Rs. 10,750	Rs. 17,900	Rs. 20,575
9	Rs. 15,800	Rs. 26,225	Rs. 32,050
Annual Multiple Trip	Rs. 21,250	Rs. 35,400	Rs. 41,350

NOTES:

Medical examination over 66 years of age is pre-requisite
Applies to Student aged 16 - 40 years only
Age calculated at the commencement of trip
Pre-existing conditions are not covered
Hazardus sports and hazardous activities are excluded from cover
Terrorism (excluding nuclear Chemical or Biological Weapons) 125% of above rates

SCOPE OF COVER & SCHEDULE OF BENEFITS						
SECTION OF COVER	B E N E F I T S	BASIC PLAN	STANDARD LITE PLAN	STANDARD PLUS PLAN	SCHENGEN PLAN	EXCESS APPLICABLE TO ALL PLANS
		Max. Sum Insured	Max. Sum Insured	Max. Sum Insured	Max. Sum Insured	
A	Personal Accident	\$5,000	\$15,000	\$25,000	\$10,000	Nil
B	Emergency Medical Expenses and Emergency Medical Evacuation	\$10,000	\$50,000	\$100,000	\$50,000	\$100
	Emergency Dental Care	\$400	\$600	\$600	\$600	\$100
	Repatriation of Mortal Remains	Covered	Covered	Covered	Covered	\$100
	Repatriation of family member travelling with the Insured	N/A	Covered	Covered	Covered	\$100
	Travel of one immediate family member	N/A	Covered	Covered	Covered	\$100
C	Loss of Checked Baggage	\$250	\$1,000	\$1,500	\$1,000	\$100
	Delayed Baggage \$50 per each 12 hour period of delay	N/A	\$250	\$1,000	\$250	12 hours
D	Personal Liability	N/A	\$10,000	\$50,000	\$50,000	\$250
E	Hi-Jack \$ 50 per each 24 hour period of detention	N/A	N/A	\$1,500	N/A	24 hours
F	Escort of Dependant Child	N/A	N/A	\$2,000	N/A	\$100
G	Emergency Return Home following Death of a Close Family Member	N/A	N/A	\$2,000	N/A	\$100
H	Catastrophe	N/A	N/A	\$2,000	N/A	\$100
		N/A				
J	Cancellation and Curtailment	N/A	N/A	\$2,500	N/A	\$100
K	Travel Delay	N/A	\$50 per 24 hrs, up to a max. of \$200	\$50 per 24 hrs, up to a max. of \$200	\$200	12 hours

FOR STUDENT STANDARD LITE PERSONAL ACCIDENT COVER IS US \$ 10, 000