



**HABIB
INSURANCE**

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travelprotect
your passport to safe travel



**HABIB
INSURANCE**

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Preface



International travelling is on the rise from Pakistan for business, pleasure, higher education etc.

Of course that is exciting. From sight seeing to city tours, going to exotic beaches and what not. Happy memories you will always recall, enjoy and share.

Discerning travelers make it a point to always cover their trips with a travel insurance protection policy. And what can be better than **Travel Protect** a product of the well-reputed Habib Insurance Company Limited, your assurance of trust and reliability.

What matters most while travelling is to leave your worries behind. That's exactly what Travel Protect is designed to deliver.

Salient Features

- Emergency Dental care
- Hospitalization Medical expenses abroad
- Loss of baggage/passport/credit card
- Flight delay/cancellation
- ... and many more

Bon Voyage



Summary of Benefits: Worldwide



Currency: USD

S. No.	Section A: Medical and Other Expenses	Standard	Silver	Gold	Platinum
1	Medical Expenses & Hospitalization Abroad (Excess of USD 50 applies)	10,000	25,000	50,000	100,000
2	Emergency Dental Care (Excess of USD 60 applies)	600	600	600	600
3	Travel and Stay Over of One Immediate Family Member	100/Day with a max. of 1,000	100/Day with a max. of 1,000	100/Day with a max. of 1,000	100/Day with a max. of 1,000
4	Escort of Dependent Children	Actual	Actual	Actual	Actual
5	Repatriation of Family Member travelling with the Insured	Actual	Actual	Actual	Actual
Section B: Emergency Medical Evacuation and Repatriation					
6	Transport or Repatriation in case of illness or accident	Actual	Actual	Actual	Actual
7	Repatriation of Mortal Remains	Actual	Actual	Actual	Actual
Section C: Travel Inconvenience					
8	In-flight Loss of Checked-in Baggage	500	500	500	500
9	Loss of Credit Card	1,000	1,000	1,000	1,000
10	Loss of Passport	300	300	300	300
11	Emergency Return Home following Death of Close Family member	Actual	Actual	Actual	Actual
12	Delayed Departure	500	500	500	500
13	Trip Cancellation	500	500	500	500
Section D: Ancillary Services					
14	Connection Services	Actual	Actual	Actual	Actual
15	Delivery of Medicines	Actual	Actual	Actual	Actual
16	Long Distance Medical Information Service	Actual	Actual	Actual	Actual
17	Medical Referrals/Appointment of Local Medical Specialist	Actual	Actual	Actual	Actual
18	Relay of Urgent Messages	Actual	Actual	Actual	Actual

Worldwide Cover - Including USA and Canada



Tenure	Maximum Stay	Standard		Silver		Gold		Platinum	
		Individual	Family	Individual	Family	Individual	Family	Individual	Family
Up to 07 Days	07 Days	PKR 970	PKR 2,200	PKR 1,700	PKR 3,000	PKR 1,800	PKR 3,800	PKR 2,200	PKR 4,600
Up to 14 Days	14 Days	1,490	3,250	2,600	4,600	2,700	5,800	3,300	6,800
Up to 21 Days	21 Days	2,150	4,850	3,800	6,900	3,900	8,500	4,400	10,000
Up to 31 Days	31 Days	2,417	5,750	4,500	7,950	4,600	10,000	5,200	13,000
Up to 62 Days	62 Days	3,650	8,400	6,500	11,800	6,700	15,000	7,600	19,000
Up to 92 Days	92 Days	6,500	11,400	8,650	15,500	8,800	20,000	10,000	25,000
Up to 6 Month	62 Days	9,800	17,500	12,900	23,500	13,400	30,000	15,500	38,000
Up to 6 Month	92 Days	11,900	20,800	15,500	27,900	16,300	36,000	18,500	45,500
Up to 01 Year	62 Days	14,500	25,000	19,100	34,000	20,500	38,000	23,000	47,000
Up to 01 Year	92 Days	16,500	28,000	21,300	38,600	22,950	42,000	25,400	53,500

Worldwide Cover - Excluding USA and Canada

Tenure	Maximum Stay	Standard		Silver		Gold		Platinum	
		Individual	Family	Individual	Family	Individual	Family	Individual	Family
Up to 07 Days	07 Days	PKR 575	PKR 1,400	PKR 1,100	PKR 2,000	PKR 1,500	PKR 3,000	PKR 2,200	PKR 4,000
Up to 14 Days	14 Days	975	2,200	1,700	3,100	2,000	4,500	2,900	5,500
Up to 21 Days	21 Days	1,525	3,300	2,700	4,600	3,000	6,500	4,000	7,700
Up to 31 Days	31 Days	1,700	3,700	3,200	5,300	4,000	8,500	5,300	10,100
Up to 62 Days	62 Days	2,500	5,700	4,400	8,800	5,000	11,000	6,560	14,050
Up to 92 Days	92 Days	4,350	7,700	6,000	11,600	8,500	14,000	9,500	18,500
Up to 6 Month	62 Days	7,000	11,000	9,000	19,400	10,000	22,000	12,000	26,900
Up to 06 Month	92 Days	7,900	13,000	10,000	20,500	11,000	23,000	14,000	30,400
Up to 01 Year	62 Days	9,000	15,000	12,200	21,500	13,500	24,000	16,750	31,600
Up to 01 Year	92 Days	10,500	17,000	12,900	23,900	14,500	25,000	17,500	34,300

Important: Maximum age: 85 years. This premium is applicable for up to 65 years of age. For children up to 18 years, premium is discounted by 50%. For ages between 66 to 75, premium is increased by 50%. For ages between 76 to 80, premium is increased by 75%. For ages between 81 to 85, premium is increased by 100%. For winter and/or summer hazardous sports, premium will increase by 25%. Family means husband, wife and four children up to the age of 18.

Summary of Benefits: Schengen



Currency: USD

S. No.	Section A: Medical and Other Expenses	Gold	Platinum
1	Medical Expenses & Hospitalization Abroad (Excess of USD 50 applies)	50,000	100,000
2	Emergency Dental Care (Excess of USD 60 applies)	600	600
3	Travel and Stay Over of One Immediate Family Member	100/Day with a max. of 1,000	100/Day with a max. of 1,000
4	Escort of Dependent Children	Actual	Actual
5	Repatriation of Family Member travelling with the Insured	Actual	Actual
Section B: Emergency Medical Evacuation and Repatriation			
6	Transport or Repatriation in case of illness or accident	Actual	Actual
7	Repatriation of Mortal Remains	Actual	Actual
Section C: Travel Inconvenience			
8	In-flight Loss of Checked-in Baggage	500	500
9	Loss of Credit Card	1,000	1,000
10	Loss of Passport	300	300
11	Emergency Return Home following Death of Close Family member	Actual	Actual
12	Delayed Departure	500	500
13	Trip Cancellation	500	500
Section D: Ancillary Services			
14	Connection Services	Actual	Actual
15	Delivery of Medicines	Actual	Actual
16	Long Distance Medical Information Service	Actual	Actual
17	Medical Referrals/Appointment of Local Medical Specialist	Actual	Actual
18	Relay of Urgent Messages	Actual	Actual

Schengen Cover Plan



Tenure	Maximum Stay	Gold		Platinum	
		Individual	Family	Individual	Family
Up to 07 Days	07 Days	PKR 1,500	PKR 3,000	PKR 2,200	PKR 4,000
Up to 14 Days	14 Days	2,000	4,500	2,900	5,500
Up to 21 Days	21 Days	3,000	6,500	4,000	7,700
Up to 31 Days	31 Days	4,000	8,500	5,300	10,100
Up to 62 Days	62 Days	5,000	11,000	6,560	14,050
Up to 92 Days	62 Days	6,000	13,000	8,000	16,000
Up to 92 Days	92 Days	8,500	14,000	9,500	18,500
Up to 06 Months	62 Days	9,500	22,000	12,000	26,900
Up to 06 Months	92 Days	11,000	23,000	14,000	30,400
Up to 01 Year	62 Days	13,500	24,000	16,750	31,600
Up to 01 Year	92 Days	14,500	25,000	17,500	34,300

Important: Maximum age: 85 years. This premium is applicable for up to 65 years of age. For children up to 18 years, premium is discounted by 50%. For ages between 66 to 75, premium is increased by 50%. For ages between 76 to 80, premium is increased by 75%. For ages between 81 to 85, premium is increased by 100%. For winter and/or summer hazardous sports, premium will increase by 25%. Family means husband, wife and four children up to the age of 18.

Summary of Benefits: Hajj, Umrah and Ziarat



Highlights

- Maximum age: 85 years
- This premium is applicable for up to 65 years of age
- For ages between 66 to 75, premium is increased by 50%
- For ages between 76 to 80, premium is increased by 100%
- Family means husband, wife and four children up to the age of 18

Hajj, Umrah and Ziarat Cover Plan



Currency: PKR

Tenure & Maximum Stay	Basic			Plus			Premier Plus		
	Individual	Family	Group	Individual	Family	Group	Individual	Family	Group
Up to 07 Day	500	800	500	600	1,100	600	1,341	2,275	1,341
Up to 15 Days	900	1,700	900	1,200	2,000	1,000	2,386	3,740	2,385
Up to 21 Days	1,200	2,300	1,400	1,500	2,700	1,500	2,926	4,870	2,925
Up to 31 Days	1,600	2,900	1,700	1,800	3,100	1,800	3,250	5,360	3,250
Up to 45 Days	2,300	3,800	2,000	2,500	4,300	2,200	4,550	7,965	4,550

Summary of Policy

Currency: USD

	Basic	Plus	Premier Plus
Section A: Medical and Other Expenses			
1. Medical Expenses and Hospitalization Abroad (Excess of USD 50 Applies)	5,000	10,000	20,000
Section B: Accidental Death and Permanent Total Disablement			
2. Accidental Death and Permanent Total Disablement	2,500	5,000	20,000
Section C: Emergency Medical Evacuation and Repatriation			
3. Transport or Repatriation in case of illness or accident	15,000	15,000	15,000
4. Repatriation of Mortal Remains	5,000	5,000	15,000
Section D: Travel Inconvenience			
5. In-flight Loss of Checked-in Baggage	250	250	750
6. Loss of Credit Card	250	250	750
7. Loss of Passport	300	300	300
Section E: Ancillary Service			
8. International Assistance	Free	Free	Free

Branch Network



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