

IGI Travel Sure Umrah Plan

Travel safe with

Travel Sure



IGI INSURANCE LIMITED

IGI Insurance Limited (formerly International General Insurance Company of Pakistan 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, 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. It has the highest solvency margin in the market as well as net realizable value. IGI Insurance's fastest processing of claims and "AA" rating by PACRA for seven consecutive years has placed it among 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.

IGI TRAVEL SURE UMRAH PLAN

Umrah, a time to celebrate a new beginning; a time to strengthen our resolve as true Muslims in faith and action; a journey towards truth and a life time of peace. IGI Insurance congratulates you on partaking this journey.

IGI Insurance Ltd wishes you a momentous Umrah and a safe return home. On this occasion we offer you cover for travel, medicine and emergencies with the IGI Travel Sure Umrah Plan. Let us do our part in making your experience hassle-free and protecting you from all the troubles of travel with the IGI Travel Sure Umrah Plan, exclusively for this sacred journey.

FREE ASSISTANCE SERVICES

- Telephone Medical Advice
- Medical Service Provider Referral
- · Arrangement of Hospital Admission
- Medical Translation Service
- 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 Interpreting Assistance
- Embassy Referral
- · Emergency Document Delivery

Premium Umrah (in PKR)	Individual	Family	Group 15-49 persons	Group 50 persons
5 DAYS	360	713	323	284
7 DAYS	499	987	450	394
10 DAYS	709	1,403	637	553
14 DAYS	982	1,943	882	766
21 DAYS	1.334	2,639	1,199	1,041
31 DAYS	1.629	3,204	1,457	1,278

BENEFITS	UMRAH PACKAGE	
Accidental Death and PTD Common Carrier	USD 20,000	
All other accident Medical Benefits Medical Expenses In-Hospital	20,000	
Deductible Travel Inconvenience	50	
Benefits Loss of Baggage	200	
Loss of Passport Baggage delay (6 Hrs) Flight Delay (12 Hrs)	75 50 100	
Personal Liability	100,000	

AGE

Age maximum covered upto 65 years.

Customers between 66 & 85 years of age
will be charged 75% extra premium for 100% coverage.

Or else 50% coverage will be provided on normal premium.

CHILDREN COVER:

Children between age 1 month and 18 years are covered under Family Package.

Accidental Death Child cover is limited up to \$2000. Maximum number of children per family is 4.

IGI TRAVEL SURE UMRAH PLAN

Enrollment Form

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Name of Insured			
Date of Birth Day	Month Year		
CNIC Number			
Passport Number			
Address			
Tel No			
Spouse's Name			
Date of Birth Day			
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		
4. Child's Name			
Date of Birth Day	Month Year		
Name of Beneficiary			
Relationship			
Effective Date			
Expiry Date			
Premium Payable (PKR)			
Mode of Payment	Cash Credit Card		
Date			
	Signature of the Insured Person		

GENERAL POLICY EXCLUSIONS

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

- Any medical expenses incurred as result of a Pre-existing Condition.
- 2. Users Traveling abroad to obtain medial treatment as a consequence of accident, illness or Pre-existing Condition.
- Any expenses for medical evacuation or repatriation if the User is not suffering from a Serious Medical Condition and can be treated locally.
- 4. Any Expenses for medical evacuation or repatriation where the User can travel without a medical escort.
- Any treatment or expenses related to childbirth, miscarringe 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 sports 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.
- 8. Any expenses related to the User engaging in the commission of an unlawful act.

NOTES

- 1. Family Plan includes the insured, spouse and 4 children aged 1 month to 18 years.
- 2. 100% of medical expense limit for each family member up to the age of 65. Customers between 66 & 85 years of age will be charged 75% extra premium for 100% coverage. Or else 50% coverage will be provided on normal premium.
- 3. 50% of accidental death and permanent total disability limit for the spouse and 10% of the same for children.
- 4. Premiums are inclusive of all taxes and stamp duty.
- 5. Endorsement is possible prior to 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 passenger for hire.

CLAIMS PROCEDURE

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

(Policy/brochure effective from July 2007.)

IGI OFFICES

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