

# TRAVEL SAFE

WORRY-FREE JOURNEY



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# WINGS OF CONFIDENCE

## CONTENTS

COMPANY OVERVIEW.....	03
REINSURANCE PROTECTION .....	04
RATING & AWARDS .....	04
ATLAS INSURANCE TRAVEL SAFE.....	05
AGE LIMIT.....	06
OVERSEAS HELP DESK .....	06
SCHEDULE OF BENEFITS – WORLDWIDE PLAN .....	07
PRICING-WORLDWIDE INCLUDING USA, CANADA, AUSTRALIA & JAPAN .....	08
PRICING-WORLDWIDE EXCLUDING USA, CANADA, AUSTRALIA & JAPAN .....	08
SCHEDULE OF BENEFITS – SCHENGEN COUNTRIES PLAN .....	09
PRICING-SCHENGEN.....	10
SCHEDULE OF BENEFITS – STUDENT WORLDWIDE PLAN .....	11
PRICING STUDENT-INCLUDING USA, CANADA, JAPAN & AUSTRALIA.....	11
PRICING STUDENT-EXCLUDING USA, CANADA, JAPAN & AUSTRALIA .....	11
SCHEDULE OF BENEFITS – HAJJ, UMRAH & ZIARAT PLAN.....	12
PRICING-HAJJ, UMRAH & ZIARAT .....	12

## COMPANY OVERVIEW

The company came into existence in 1934 with Dr. Sir Allama Muhammad Iqbal as its founder by the name of Muslim Insurance Company and was taken over by Atlas Group in 1980. The group subsequently rebranded it as Atlas Insurance Limited in 2006. Atlas Insurance maintains its strong position among the leading general insurance companies in Pakistan by continuously showing commitment to clients, offering diversified products with unique and attractive features through our wide network of branches across the country. The company since its acquisition has consistently grown to emerge as a strong and preferred insurer for its valued customers.

Atlas Insurance commenced **“Window Takaful Operation”** in March 2016 with a license from SECP to offer Shariah-compliant products under the supervision of a certified and experienced Shariah Advisor.

Acknowledging the financial strength of the company, Pakistan Credit Rating Agency Ltd. (PACRA) has assigned Insurer Financial Strength (IFS) rating of **“AA+”** which denotes a very strong capacity to meet policyholders’ and contract obligations. At the same time, risk factors are considered modest and the impact of any adverse business or economic factor is expected to be very limited.

## REINSURANCE PROTECTION

Atlas Insurance has very sound reinsurance arrangements with the leading reinsurers of the world including Swiss Re from Switzerland, Hannover Re from Germany, Tokio Marine & Nichodo Fire and Sompo from Japan. The company has also made Retakaful arrangements under the lead of one of the top Retakaful companies, Swiss Re Retakaful.

Atlas Insurance has sound reinsurance arrangements with the leading travel reinsurer of the world – Hannover Re.

## RATING & AWARDS

Pakistan Credit Rating Agency Ltd. (PACRA) has assigned Insurer Financial Strength (IFS) rating of (AA+) to Atlas Insurance Ltd. which denotes a very strong capacity to meet policyholders’ and contract obligations. The company was a recipient of Best Corporate Report Awards in 2003, 06, 07, 08, 09, 10, 11 & 15 by the Joint Committee of ICAP and ICMAP. The company also received South Asian Federation of Accountants Best Presented Accounts Awards from 2006 to 2011 and the KSE Top 25 Companies Award in 2005.

# ATLAS INSURANCE TRAVEL SAFE



Atlas Insurance - Travel Safe offers comprehensive worldwide insurance coverage for your travel needs. Whether you are travelling for business or leisure, Atlas Travel Safe is your assurance of 24 hours protection worldwide. For convenience web portal facilities are available with travel agents for issuance of policies. Salient insurance coverages for foreign travellers are mentioned below:

## 1. WORLDWIDE COVERAGE PLANS

Travel Safe offers worldwide coverage plans of Silver, Gold and Platinum for worldwide coverage including USA, Canada, Australia & Japan.

### WIDE RANGE OF COVERAGE

Provides wide range of coverage including Emergency Medical, Hospitalization, Pharmaceutical and Surgical Expenses, Accidental Death and Permanent Disability, Repatriation of Mortal Remains, Loss of Passport, Baggage and Personal Accident to name of few.

### SEPARATE LIMIT FOR EACH FAMILY MEMBER (FOR NON SCHENGEN PLAN ONLY)

100% medical reimbursement for all payable claims for each member under family cover.

### MULTIPLE TRIPS ADVANTAGES

Multiple Trip Coverage of 6 months, 1 year and 2 years with up to 92 days maximum stay for single trip.

### FAMILY PLAN ADVANTAGE (FOR NON SCHENGEN PLAN ONLY)

Covers husband, wife and four children up to the age of 18 years travelling together.

## 2. STANDARD SCHENGEN AND ENHANCED SCHENGEN PLANS

Travel Safe offers duly approved Standard Schengen & Enhanced Schengen plans for visit Schengen states. Family coverage is not available under Schengen plans.

## 3. WORLDWIDE PLANS FOR STUDENTS

Travel Safe provides worldwide Students plans of A, B and C with broad range of coverages.

## 4. PILGRIMAGE PLAN FOR HAJJ, UMRAH AND ZIARAT

Travel Safe provides Hajj, Umrah and Ziarat plans for pilgrimage of Saudi Arabia, Iraq, Iran and Syria. Wide range of Basic, Plus and Extra plans are available for pilgrimage.

### AGE LIMIT

Atlas Travel Safe can be extended to travellers age up to 80 years.

- Children up to the age of 18 years 50% discount on normal premium (Only for Schengen States)
- From 18 years to 65 years Normal Premium
- From 66 years to 70 years 50% loading
- From 71 years to 75 years 100% loading
- From 76 years to 80 years 150% loading

### COVID-19 EXTENSION

Covid-19 Emergency Medical Expenses additional coverage limit USD 30,000 with 100% premium loading.

**Note:** Excluding travel to war zone areas

**Email:** atlas.travel@ail.atlas.pk Contact: 0300-0344488 / 0300-3279303

## OVERSEAS HELP DESK

24 hours assistance around the globe

**Swan International Assistance**  
International Helpline No.: 0096 1921 1662  
Email: request@swanassistance.com

## SCHEDULE OF BENEFITS – WORLDWIDE PLAN

Coverage/Benefits	Products		
	Silver Plan	Gold Plan	Platinum Plan
<b>Section 1: Personal Assistance</b>	<b>Limits up to USD</b>		
Emergency Medical Expenses, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, Due to Accident/Sudden Illness/Emergency Medical Evacuation	<b>10,000 Excess: USD 100</b>	<b>25,000 Excess: USD 100</b>	<b>100,000 Excess: USD 100</b>
Emergency Dental Care Abroad	600 Excess: USD 50	600 Excess: USD 50	600 Excess: USD 50
Transport to a Properly Equipped Medical Facility/Repatriation in Case of Accident/Sudden Illness (Medical Evacuation and Repatriation)	Up to Actual Expenses Included Under Medical Expenses		
Repatriation of Mortal Remains	Up to Actual Expenses Included Under Medical Expenses		
Emergency return home to the country of residence following death of a close family member	Economy ticket up to 250	Economy ticket up to 350	Economy ticket up to 500
Travel of One Immediate Family Member to Stay with The Insured in Case of Accident/Sudden Illness (Compassionate Visit)	Cost of return economy ticket up to 200	Cost of return economy ticket up to 300	Cost of return economy ticket up to 400
Stay of One Immediate Family Member to Stay with The Insured in Case of Accident/Sudden Illness (Compassionate Visit)	Per day 100 max. up to 250	Per day 100 max. up to 500	Per day 100 max. up to 1,000
Repatriation of Family Member Travelling with The Insured	Economy ticket up to 250	Economy ticket up to 300	Economy ticket up to 500
Escort of Minor Child in Case of Accident/Sudden Illness of The Insured	1500	2500	5000
Travel Assistance Services	Covered Assistance Only 24/7		
Delivery of Medicines			
Dispatched of Specialized Physician Abroad			
Medical Referral/Appointment of Local Medical Specialist Abroad			
Connection Services			
Relay of Urgent Messages			
<b>Section 2: Trip Cancellation &amp; Delay</b>			
Trip Cancellation	500	500	500
Delay Departure Abroad	50 per each completed 6 hours max. up to 500. Excess: 6 hours	50 per each completed 6 hours max. up to 500. Excess: 6 hours	50 per each completed 6 hours max. up to 500. Excess: 6 hours
<b>Section 3: Luggage Assistance</b>			
Loss of Checked-in Luggage	Per bag 100 max. up to 500	Per bag 150 max. up to 500	Per bag 200 max. up to 500
Loss of Passport	300	300	300
Loss of Credit Card	1000	1000	1000
Location and Forwarding of Delayed Checked-in Luggage and Personal Effects	Assistance Only		
<b>Section 4: Personal Accident</b>			
Accidental Death	Sum Insured: 2,500	Sum Insured: 5,000	Sum Insured: 20,000
Permanent Total Disability	100% of Sum Insured		
Permanent Partial Disability	% of Sum Insured as Per Wording Scale		

## PRICING-WORLDWIDE INCLUDING USA, CANADA, AUSTRALIA & JAPAN

Duration	Max. Stay	Silver (USD 10,000)		Gold (USD 25,000)		Platinum (USD 100,000)	
		Individual	Family	Individual	Family	Individual	Family
Up to 05 days	5 days	2,800	5,500	3,411	6,718	3,971	7,841
Up to 07 days	07 days	3,782	7,464	4,311	8,522	5,363	10,626
Up to 14 days	14 days	4,764	9,427	5,996	11,891	6,944	13,789
Up to 21 days	21 days	6,850	13,600	7,801	15,501	8,880	17,659
Up to 31 days	31 days	8,642	17,184	10,568	21,036	12,396	24,693
Up to 60 days	60 days	11,489	22,878	14,057	28,014	17,895	35,691
Up to 92 days	92 days	16,055	32,009	16,801	33,501	21,393	42,686
Up to 06 Months-Multi Trip	92 days	22,593	45,087	26,932	53,763	31,608	63,116
One Year-Multi Trip	92 days	26,835	53,570	31,744	63,389	45,013	89,927
Two Years-Multi Trip	92 days	93,670	187,245	110,858	221,610	157,298	314,496

## PRICING-WORLDWIDE EXCLUDING USA, CANADA, AUSTRALIA & JAPAN

Duration	Max. Stay	Silver (USD 10,000)		Gold (USD 25,000)		Platinum (USD 100,000)	
		Individual	Family	Individual	Family	Individual	Family
Up to 05 days	5 days	2,260	4,420	2,853	5,606	3,168	6,236
Up to 07 days	07 days	3,045	5,991	3,589	7,079	4,466	8,833
Up to 14 days	14 days	4,067	8,028	5,153	10,207	5,576	11,051
Up to 21 days	21 days	5,500	10,900	6,982	13,865	7,251	14,402
Up to 31 days	31 days	6,933	13,767	8,811	17,518	9,895	19,689
Up to 60 days	60 days	9,211	18,323	11,713	23,341	13,482	26,864
Up to 92 days	92 days	14,140	28,180	14,057	28,014	17,117	34,133
Up to 06 Months-Multi Trip	92 days	18,543	36,987	21,878	43,656	25,235	50,371
One Year-Multi Trip	92 days	21,489	42,878	26,643	53,186	34,440	68,780
Two Years-Multi Trip	92 days	74,962	149,824	93,001	185,901	120,291	240,482

## SCHEDULE OF BENEFITS – SCHENGEN COUNTRIES PLAN

Coverage/Benefits	Products	
	Standard Schengen Plan	Enhanced Schengen Plan
<b>Section 1: Personal Assistance</b>	<b>Limits up to Euro</b>	
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, Due to Accident/Sudden Illness	<b>30,000</b> Excess: € 100	<b>50,000</b> Excess: € 100
Repatriation of Mortal Remains to the Country of Residence	5,000	5,000
Emergency Dental Care Abroad	Not Covered	600 Excess: € 50
Transport to a Properly Equipped Medical Facility/Repatriation in Case of Accident/Sudden Illness (Medical Evacuation and Repatriation)	Not Covered	20,000
Travel Assistance Services	Not Covered	Covered Assistance Only 24/7
Delivery of Medicines		
Dispatched of Specialized Physician Abroad		
Connection Services		
Relay of Urgent Messages		
<b>Section 2: Trip Cancellation &amp; Delay</b>		
Trip Cancellation	Not Covered	150
Delay Departure Abroad	Not Covered	50 per each completed 6 hours max. up to 150
<b>Section 3: Luggage Assistance</b>		
Loss of Checked-in Luggage	Per bag 50 max. up to 500	Per bag 100 max. up to 500
Loss of Passport, Driving License, National Identity Card Abroad	Not Covered	100
Location and Forwarding of Personal Effects	Not Covered	Assistance Covered Only 24/7
<b>Section 4: Personal Accident</b>		
Accidental Death	Sum Insured: 2,500	Sum Insured: 12,500
Permanent Total Disability	100% of Sum Insured	
Permanent Partial Disability	% of Sum Insured as per wording scale	

## PRICING-SCHENGEN

Duration	Max. Stay	Standard Schengen (EUR 30,000)	Enhanced Schengen (EUR 50,000)
Up to 05 days	5 days	1,872	2,628
Up to 07 days	07 days	2,456	3,463
Up to 14 days	14 days	3,590	5,083
Up to 21 days	21 days	4,567	6,482
Up to 31 days	31 days	5,687	8,077
Up to 60 days	60 days	7,714	10,974
Up to 92 days	92 days	10,134	14,435
Up to 06 Months-Multi Trip	92 days	12,815	18,264
One Year-Multi Trip	92 days	15,804	22,535
Two Years-Multi Trip	92 days	55,066	78,619

## SCHEDULE OF BENEFITS – STUDENT WORLDWIDE PLAN

Coverage/Benefits	Products		
	A	B	C
<b>Section 1: Personal Assistance</b>	<b>Limits up to USD</b>		
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, Due to Accident/Sudden Illness	<b>10,000</b> Excess: USD 50	<b>25,000</b> Excess: USD 100	<b>50,000</b> Excess: USD 150
Emergency Dental Care Abroad	200	300	500
Travel and stay of One Immediate Family Member to Stay with The Insured in case of Accident/Sudden Illness (Compassionate Visit)	Up to Cost of Return Economy Ticket 1,000	Up to Cost of Return Economy Ticket 2,500	Up to Cost of Return Economy Ticket 5,000
Repatriation of Mortal Remains to the Country of Residence	Up to Actual Expenses Included Under Medical Expenses		
Travel Assistance Services	Covered Assistance Only 24/7		
<b>Section 2: Luggage Assistance</b>			
Loss of Checked-in Luggage	Up to 150	Up to 250	Up to 500
Loss of Passport	300	300	300
Location and Forwarding of delayed checked in luggage and personal effects	Assistance Only		
<b>Section 3: Personal Accident</b>			
Accidental Death (Common Carrier Only)	Sum Insured: 2,500	Sum Insured: 5,000	Sum Insured: 7,000
Permanent Total Disability	100% of Sum Insured		
Permanent Partial Disability	% of Sum Insured as Per Wording Scale		

## PRICING STUDENT-INCLUDING USA, CANADA, JAPAN & AUSTRALIA

Duration	Plan A (USD 10,000)	Plan B (USD 25,000)	Plan C (USD 50,000)
6 Months	31,147	41,920	51,791
12 Months	50,677	67,978	85,014

## PRICING STUDENT-EXCLUDING USA, CANADA, JAPAN & AUSTRALIA

Duration	Plan A (USD 10,000)	Plan B (USD 25,000)	Plan C (USD 50,000)
6 Months	25,309	33,694	42,132
12 Months	40,859	54,445	68,084

## SCHEDULE OF BENEFITS – HAJJ, UMRAH & ZIARAT PLAN

Coverage/Benefits	Products		
	Basic	Plus	Extra
<b>Section 1: Personal Assistance</b>	<b>Limits up to USD</b>		
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, Due to Accident/Sudden Illness	<b>5,000</b>	<b>10,000</b>	<b>15,000</b>
Transport to a Properly Equipped Medical Facility/Repatriation in Case of Accident/Sudden Illness (Medical Evacuation and Repatriation)	15,000	15,000	15,000
Repatriation of Mortal Remains to the Country of Residence	5,000	5,000	5,000
Travel Assistance Services	Covered Assistance Only 24/7		
<b>Section 2: Luggage Assistance</b>			
Loss of Checked-in Luggage	Up to 250	Up to 250	Up to 250
Loss of Passport	300	300	300
<b>Section 3: Personal Accident</b>			
Accidental Death (Common Carrier Only)	Sum Insured: 2,500	Sum Insured: 5,000	Sum Insured: 5,000
Permanent Total Disability	100% of Sum Insured		

## PRICING-HAJJ, UMRAH & ZIARAT

Term	Max. Stay	Basic (USD 5,000)		Plus (USD 10,000)		Extra (USD 15,000)	
		Individual	Family	Individual	Family	Individual	Family
Up to 07 days	07 days	1,588	3,077	1,941	3,782	2,530	4,960
Up to 10 days	10 days	2,006	4,017	2,491	4,881	3,291	6,482
Up to 15 days	15 days	3,103	5,975	3,772	7,439	4,798	9,550
Up to 21 days	21 days	3,782	7,255	4,837	9,575	6,482	12,864
Up to 31 days	31 days	5,035	8,848	6,133	11,391	7,817	14,606
Up to 45 days	45 days	6,341	11,020	8,323	14,189	11,514	18,043