

# TRAVEL SAFE

WORRY-FREE JOURNEY



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## 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 reinsurance arrangements with one of the leading travel reinsurer of world, Swan International Assistance. Swan is known for its strong global presence in particular travel segment assistance, with offices spread in Middle East, Africa, Europe and North America. They have the capability to assist travellers globally whilst they face diverse situations during their travels at various stages right from policy issuance till they return to their homes.

## 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, Elite 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 & 180 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	Elite 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>50,000 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	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 400	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 350	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 700	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 400	Economy ticket up to 500
Escort of Minor Child in Case of Accident/Sudden Illness of The Insured	1500	2500	3500	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	500
Delay Departure Abroad	50 per each completed 6 hours max. up to 500. Excess: 6 hours	50 per each completed 6 hours 50 max. up to 500. Excess: 6 hours	50 per each completed 6 hours 50 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	Per bag 200 max. up to 500
Loss of Passport	300	300	300	300
Loss of Credit Card	1000	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: 10,000	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)		Elite (USD 50,000)		Platinum (USD 100,000)	
		Individual	Family	Individual	Family	Individual	Family	Individual	Family
Up to 05 days	5 days	1,979	3,857	2,722	5,345	3,315	6,530	3,682	7,260
Up to 07 days	07 days	2,605	5,110	3,232	6,364	4,335	8,571	4,968	9,837
Up to 14 days	14 days	3,459	6,814	4,897	9,689	5,790	11,480	6,428	12,766
Up to 21 days	21 days	4,691	9,287	6,838	13,576	7,448	14,797	8,224	16,343
Up to 31 days	31 days	5,566	11,038	8,347	16,594	10,280	20,512	11,475	22,849
Up to 60 days	60 days	7,843	15,591	11,708	23,311	14,337	28,524	16,557	33,025
Up to 92 days	92 days	12,482	24,863	14,715	29,331	17,119	34,137	19,798	39,490
Up to 06 Months-Multi Trip	92 days	18,091	36,093	23,576	47,058	26,176	52,278	29,243	58,392
One Year-Multi Trip	92 days	21,488	42,875	27,791	55,481	34,443	68,786	41,506	83,192
One Year-Multi Trip	180 days	42,875	85,651	55,481	104,931	68,786	137,473	83,187	166,284
Two Year-Multi Trip	92 days	74,957	149,814	97,012	193,919	120,327	240,553	145,510	290,915
Two Year-Multi Trip	180 days	149,814	299,528	193,924	387,743	240,553	481,007	290,915	581,730

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

Duration	Max. Stay	Silver (USD 10,000)		Gold (USD 25,000)		Elite (USD 50,000)		Platinum (USD 100,000)	
		Individual	Family	Individual	Family	Individual	Family	Individual	Family
Up to 05 days	5 days	1,607	3,109	2,150	4,195	2,703	5,305	2,937	5,780
Up to 07 days	07 days	2,101	4,107	2,702	5,293	3,621	7,142	4,142	8,178
Up to 14 days	14 days	2,637	5,179	4,262	7,176	4,795	9,490	5,167	10,229
Up to 21 days	21 days	3,125	6,150	5,043	9,741	6,377	12,628	6,713	13,332
Up to 31 days	31 days	4,473	8,846	6,198	12,296	8,367	16,634	9,158	18,221
Up to 60 days	60 days	5,672	11,038	8,737	17,374	11,276	22,451	12,475	24,860
Up to 92 days	92 days	9,090	18,075	11,094	22,088	13,980	27,809	15,843	31,580
Up to 06 Months-Multi Trip	92 days	14,116	28,132	18,207	36,313	21,073	42,047	23,354	46,599
One Year-Multi Trip	92 days	17,210	30,945	23,082	42,047	27,376	54,651	31,861	63,632
One Year-Multi Trip	180 days	34,320	61,790	46,064	83,994	54,651	109,202	63,627	127,165
Two Year-Multi Trip	92 days	59,991	119,882	72,875	162,696	95,552	191,003	111,279	222,453
Two Year-Multi Trip	180 days	119,882	239,663	145,650	318,486	191,003	381,906	222,458	444,806

## SCHEDULE OF BENEFITS – SCHENGEN COUNTRIES PLAN

Coverage/Benefits	Products	
	Standard Schengen Plan	Enhanced Standard 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	1,660	2,324
Up to 07 days	07 days	2,175	3,061
Up to 14 days	14 days	3,173	4,484
Up to 21 days	21 days	4,033	5,720
Up to 31 days	31 days	5,020	7,121
Up to 60 days	60 days	6,803	9,669
Up to 92 days	92 days	8,931	12,715
Up to 06 Months-Multi Trip	92 days	11,287	16,085
One Year-Multi Trip	92 days	13,920	19,842
One Year-Multi Trip	180 days	27,739	39,585
Two Year-Multi Trip	92 days	48,469	69,199
Two Year-Multi Trip	180 days	96,849	138,297

## SCHEDULE OF BENEFITS – STUDENT WORLDWIDE PLAN

Coverage/Benefits	Products		
	A	B	C
<b>Section 1: Personal Assistance</b>	Limits up to USD		
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)
<b>6 Months</b>	26,492	35,647	44,038
<b>12 Months</b>	43,093	57,799	72,277
<b>24 Months</b>	87,667	114,203	146,046

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

Duration	Plan A (USD 10,000)	Plan B (USD 25,000)	Plan C (USD 50,000)
<b>6 Months</b>	21,530	28,658	35,828
<b>12 Months</b>	34,745	46,293	57,889
<b>24 Months</b>	69,093	92,975	116,857

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

Coverage/Benefits	Products		
	Basic	Plus	Extra
<b>Section 1: Personal Assistance</b>	Limits up to USD		
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	1,517	2,929	1,851	3,597	2,409	4,717
Up to 10 days	10 days	1,912	3,821	2,371	4,643	3,130	6,166
Up to 15 days	15 days	2,951	5,684	3,587	7,074	4,563	9,080
Up to 21 days	21 days	3,595	6,898	4,600	9,101	6,166	12,227
Up to 31 days	31 days	4,786	8,411	5,832	10,831	7,429	13,877
Up to 45 days	45 days	6,028	10,471	7,912	13,485	10,942	17,146