

TRAVEL SAFE

WORRY-FREE JOURNEY



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WINGS OF CONFIDENCE

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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

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
Section 1: Personal Assistance	Limits up to USD			
Emergency Medical Expenses, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, Due to Accident/Sudden Illness/Emergency Medical Evacuation	10,000 Excess: USD 100	25,000 Excess: USD 100	50,000 Excess: USD 100	100,000 Excess: USD 100
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				
Section 2: Trip Cancellation & Delay				
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
Section 3: Luggage Assistance				
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			
Section 4: Personal Accident				
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	1,920	3,746	2,644	5,189	3,315	6,530	3,682	7,260
Up to 07 days	07 days	2,531	4,961	3,139	6,177	4,335	8,571	4,968	9,837
Up to 14 days	14 days	3,359	6,612	4,752	9,403	5,790	11,480	6,428	12,766
Up to 21 days	21 days	4,553	9,011	6,635	13,170	7,448	14,797	8,224	16,343
Up to 31 days	31 days	5,402	10,709	8,097	16,099	10,280	20,512	11,475	22,849
Up to 60 days	60 days	7,610	15,124	11,359	22,614	14,337	28,524	16,557	33,025
Up to 92 days	92 days	12,110	24,120	14,278	28,451	17,119	34,137	19,798	39,490
Up to 06 Months-Multi Trip	92 days	17,550	35,016	22,874	45,648	24,875	52,278	29,243	58,392
Up to 06 Months-Multi Trip	180 days	25,553	45,975	31,115	58,806	40,970	81,835	52,447	96,547
One Year-Multi Trip	92 days	20,846	41,591	26,958	53,822	32,729	65,352	41,506	83,192
One Year-Multi Trip	180 days	36,459	65,638	44,404	83,963	58,483	116,867	74,879	137,881
Two Years-Multi Trip	92 days	63,727	127,359	82,475	164,844	102,293	204,485	127,318	261,833
Two Years-Multi Trip	180 days	127,359	254,614	164,850	329,599	204,485	408,871	240,834	464,218

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	1,559	3,019	2,088	4,070	2,703	5,305	2,937	5,780
Up to 07 days	07 days	2,042	3,985	2,702	5,137	3,621	7,142	4,142	8,178
Up to 14 days	14 days	2,563	5,025	4,138	6,963	4,795	9,490	5,167	10,229
Up to 21 days	21 days	3,035	5,970	5,043	9,450	6,377	12,628	6,713	13,332
Up to 31 days	31 days	4,340	8,586	6,188	11,932	8,367	16,634	9,158	18,221
Up to 60 days	60 days	5,672	10,709	8,477	16,854	11,276	22,451	12,475	24,860
Up to 92 days	92 days	8,820	17,534	10,766	21,427	13,980	27,809	15,843	31,580
Up to 06 months-Multi Trip	92 days	13,697	27,294	17,666	35,226	20,384	39,949	23,354	46,599
Up to 06 Months-Multi Trip	180 days	20,463	36,804	27,447	47,078	28,947	53,238	42,251	75,650
One Year-Multi Trip	92 days	16,695	30,022	22,390	40,788	26,013	51,926	31,861	59,805
One Year-Multi Trip	180 days	29,188	52,534	39,170	67,214	41,307	76,007	60,315	108,028
Two Years-Multi Trip	92 days	51,006	101,917	61,959	138,309	67,439	162,370	91,954	190,697
Two Years-Multi Trip	180 days	101,917	203,729	123,818	270,727	134,783	299,391	169,264	360,117

SCHEDULE OF BENEFITS – SCHENGEN COUNTRIES PLAN

Coverage/Benefits	Products	
	Standard Schengen Plan	Enhanced Standard Plan
Section 1: Personal Assistance	Limits up to Euro	
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, Due to Accident/Sudden Illness	30,000 Excess: € 100	50,000 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		
Section 2: Trip Cancellation & Delay		
Trip Cancellation	Not Covered	150
Delay Departure Abroad	Not Covered	50 per each completed 6 hours max. up to 150
Section 3: Luggage Assistance		
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
Section 4: Personal Accident		
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)	
		Individual	Family	Individual	Family
Up to 05 days	5 days	1,660	3,221	2,324	4,547
Up to 07 days	07 days	2,175	4,250	3,061	6,023
Up to 14 days	14 days	3,173	6,246	4,484	8,867
Up to 21 days	21 days	4,033	7,965	5,720	11,340
Up to 31 days	31 days	5,020	9,939	7,121	14,143
Up to 60 days	60 days	6,803	13,506	9,669	19,237
Up to 92 days	92 days	8,931	17,762	12,715	25,330
Up to 06 months-Multi Trip	92 days	11,287	22,475	16,085	32,070
Up to 06 Months-Multi Trip	180 days	17,513	34,925	24,974	49,849
One Year-Multi Trip	92 days	13,920	27,739	19,842	39,585
One Year-Multi Trip	180 days	24,974	49,849	35,636	71,173
Two Years-Multi Trip	92 days	43,629	87,163	62,289	124,478
Two Years-Multi Trip	180 days	87,174	174,248	124,478	248,855

SCHEDULE OF BENEFITS – STUDENT WORLDWIDE PLAN

Coverage/Benefits	Products		
	A	B	C
Section 1: Personal Assistance	Limits up to USD		
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, Due to Accident/Sudden Illness	10,000 Excess: USD 50	25,000 Excess: USD 100	50,000 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		
Section 2: Luggage Assistance			
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		
Section 3: Personal Accident			
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	23,855	32,091	39,643
12 Months	38,794	52,030	65,059
24 Months	78,911	102,793	131,451

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	19,386	25,802	32,256
12 Months	31,279	41,676	52,110
24 Months	62,193	83,687	105,181

SCHEDULE OF BENEFITS – HAJJ, UMRAH & ZIARAT PLAN

Coverage/Benefits	Products		
	Basic	Plus	Extra
Section 1: Personal Assistance	Limits up to USD		
Medical, Hospitalization, Pharmaceutical Expenses, and Surgical Expenses Abroad, Due to Accident/Sudden Illness	5,000	10,000	15,000
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		
Section 2: Luggage Assistance			
Loss of Checked-in Luggage	Up to 250	Up to 250	Up to 250
Loss of Passport	300	300	300
Section 3: Personal Accident			
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