Policy Certificate
GoSecure Travel Insurance

GOSECURE Travel & Health Insurance

Agent / Broker:	NEOTERIC TECHNOLOGIES (PRIVATE) LIMITED	Policy No.	PL
Issue Date:	17/03/2021	Total Premium(PKR):	2,000

Policy Details		Insured Details	
Type:	Single Trip	Name:	
Plan:	Schengen Basic	CNIC No.:	
		CNIC Issue Date:	
Plan Type:	Individual	Passport No.:	
Travel Destination:	Turkey	Date of Birth:	
Travel Destination 2:			
Geographical Limit:	Outside Pakistan	Age:	28
Purpose of Visit:	Others	Gender:	Male
Period of Insurance:	15 Days	Contact Detail:	
Policy Date:	From: 01/05/2021 To: 15/05/2021	Address:	

BENEFICIARY DETAILS

Name:		Relationship with Insured:	Brother
Address:			

FAMILY DETAILS

Name	Passport	RelationShip	DOB

BENEFITS

Plan Type: Schengen Basic
SUM INSURED PER PERSON (All Amount are in US $)

Medical Benefits	
Emergency Medical Expenses - Accident & sickness	50,000
Emergency Dental Care	300
Deductible on Medical & Dental	100
Emergency Medical Evacuation	INCLUDED
Compassionate Visit	-
Repatriation of Mortal Remains	INCLUDED
Return of Dependent Child	-
Delivery of Medicine	INCLUDED
24/7 Worldwide Assistance Service	INCLUDED

Travel Inconvenience Benefits	
Baggage Loss - Checked In (Limit of 10% per item)	-
Baggage Delay - Checked In (Excess First 8 Hours)	-
Flight Delay (Excess First 12 Hours)	-
Passport Loss (Excess $25 EEL*)	-
Credit Card Loss - Cash Advance	-
Trip Cancellation & Curtailment	-
Personal Liability (Excess $1,000 for TPPD)	-

Personal Accidental Benefits	
Accidental Death	5,000
Accidental Death(Common Carrier)	5,000
Permanent Total Disability	AS PER THE COMPENSATION TABLE LIMITS

*For policy verification, please visit **http://www.adamjeetravelinsurance.com**
*All plan types fulfill Schengen Visa requirement, except **Care Plan**.

Premium Details (Amounts in PKR)**	
NET PREMIUM	2,000
Advance Tax	0
TOTAL AMOUNT	2,000

Premium amounts are inclusive of all applicable taxes and stamp duty.
This Travel Insurance Policy is not valid in the country where the insured is a national of or has a permanent resident status declared by the Government.
Treatment of Coronavirus (Covid-19) coverage is applicable on policies issued from 01 July, 2020. (Refer Policy Wording for details)

Medical treatment related to any pre-existing condition, cancer or pregnancy fall under exclusion and is not covered.

This travel insurance policy is only valid when the insured's departure is from Pakistan on or after the policy start date.

UNDERWRITTEN BY:

Policy Wording

ADAMJEE INSURANCE COMPANY LTD.

ADAMJEE INSURANCE CO. LTD.

This is a computer generated E-Policy and does not require signature.

International SOS

Medical emergency hotline number **00971 4601 8823**.
A 24/7 emergency medical & travel assistance service is operated by international SOS through our call center for the benefit of the insured persons. If you are admitted in a hospital as an inpatient, International SOS must be notified within 24 hours of your admission in order to confirm the condition of coverage, and arrange approval for direct payment if case is covered.

*By receiving this certificate the insured person(s) declare to agree to the terms and conditions, exclusions and limitations of this Travel Insurance policy. For policy terms and conditions or detailed benefits, Please visit **www.adamjeeinsurance.com** or ask your travel agent.

FOR BRIEF POLICY TERMS & CONDITIONS AND SECP COMPLIANCE REFER PAGE # 2-4

IMPORTANT BENEFITS & COVERS

Below is a brief outline of the terms & condition of your travel insurance policy.
For Detailed Terms & Conditions Please Visit http://www.adamjeeinsurance.com

1. Emergency Medical Expenses – Accident & Sickness

The Company shall pay for all necessary and reasonable medical expenses if the insured person suffers from injury or illness during his/her insured trip incurred in a hospital, subject to any excess, up to maximum amount as stated in the table of benefit of emergency medical expenses.
The company may guarantee the medical expenses incurred by the insured in the hospital up to the maximum amount as stated in the table of benefits, if the insured is admitted to a hospital as an inpatient. This will be decided solely by the Third Party Administrator and the Company based on the medical necessity.

Please note that this is not a private medical insurance policy and does not provide cover for elective or non-emergency procedures.

2. Emergency Dental Care

The Company shall pay for necessary and reasonable emergency dental treatment expenses for the alleviation of pain in a sound natural tooth by a qualified dentist. Dental benefits cover for the filling of the tooth or surgical treatment, services or supplies, subject to a maximum limit of US$ 100 per tooth. These expenses will form part of the benefit amount as stated in the table of benefits.

3. Repatriation of Mortal Remains

The company will pay up to the maximum amount as stated in the table of benefits of emergency medical expenses, in the event of death of the insured person due to an accident, sickness or injury during an insured event, for the reasonable and necessary costs of repatriating the body to the country of residence or an equal amount for local burial or cremation.

4. Baggage Loss – Checked In

The company will reimburse up to the maximum amount as stated in the table of benefits of baggage loss for the replacement of the baggage and its contents and subject to the sub-limits as shown below for the accidental damage, theft or loss of the personal checked-in baggage by the common carrier, during the insured trip which are normally worn or carried and owned by the insured person.
Sub-limits for the baggage are;

- Per bag limit is upto 50% of the maximum amount as stated in table of benefits of Baggage of any one insured person.
- Per item limit shall not exceed 10% of the maximum amount as stated in the table of benefits for any one article, pair, set or collection in respect of any one insured person.

The company shall make payment, reinstate, or repair subject to due allowance for wear and tear and depreciation at their own opinion. Any claim amount will be in excess of any amount paid or is payable by the common carrier responsible for the loss. Property Irregularity Report Issued by the carrier accepting the baggage loss and a letter stating compensation received for lost baggage by the carrier will be required for claim settlement.

5. Baggage Delay – Checked In

The company shall reimburse the insured person up to the maximum amount as stated in the table of benefits of baggage delay, subject to any excess, in the event the insured person's checked-in baggage being delayed or temporarily misplaced by the common carrier upon arrival the scheduled destination abroad for the following;

- The actual costs of emergency purchase of essential clothing, medication or toiletries.

Provided that:

1. The delay of Checked-In Baggage is more than eight (8) hours from the actual arrival time of the Common Carrier at the destination.
2. Insured provides the Company written proof of delay from the Common Carrier.
3. Insured provides the Company with the receipts for the necessary emergency purchases of toiletries, medication and clothing that the insured person needed to buy.
4. Property Irregularity Report stating the date and time of baggage arrival and original bills/receipt of emergency items purchased will be required for claim settlement.

6. Flight Delay

The company will pay the insured person up to the maximum amount stated in the table of benefits of flight delay for the Reasonable Additional Expenses incurred by the Insured, subject to any excess, in the event that the common carrier in which the insured person is travelling is delayed for more than twelve (12) hours from the departure or arrival time specified in the itinerary as a result of mechanical or electrical breakdown of the common carrier, adverse weather conditions or strike. Incurred expenses must be accompanied by supporting receipts. This benefit is payable for only one delay per Insured per Trip.

7. Trip Cancellation and Curtailment

The company will reimburse the insured person up to the maximum amount as stated in the table of benefits of trip cancellation and curtailment for any irrecoverable and unused travel fare accommodation expenses and other pre-paid charges which have been paid in advance or contracted to be paid for which the insured person is legally liable due to

- Unforeseen Illness Injury or accidental death of the Insured or Insured's family member. Injury or Illness must be so disabling as to reasonably cause an insured trip to be cancelled or interrupted.

Trip Cancellation Benefits: The Company will reimburse for the forfeited non - refundable prepaid payments made prior to the Insured's departure.
Trip Curtailment Benefits: In addition to the above the Company will reimburse any additional economy transportation expenses incurred by the Insured to return to Pakistan

GENERAL EXCLUSIONS

Applicable to all sections of the policy, the company will not cover loss, injury, damage or legal liability caused by, sustained or arising directly or indirectly from:

1. Any pre-existing condition, congenital and hereditary condition.
2. Claims pertaining to outside Geographical Coverage or arising in the country of residence.
3. Any claim relating to events occurring before the commencement of the cover or otherwise outside of the period of insurance.
4. If the insured was not present in Pakistan at the time of policy issuance.
5. If the insured has not travelled from Pakistan on and/or after the policy start date.
6. Any claim if the insured person: (A) Is traveling against the advice of a physician or for the purpose of obtaining treatment or undergoing tests or investigations abroad or has been diagnosed as suffering from terminal illness. (B) Is receiving, or is on a waiting list to receive, specified medical treatment declared in a physician's report or certificate. (C) Has received terminal prognosis for a medical condition. (D) Is taking part in a naval, military or air force operation or armed force services including being in service or on duty with or undergoing training with any military or police force, or militia or paramilitary organization.
7. Any claim arising out of Illness or accidents that the Insured has caused intentionally or by committing a crime including suicide, attempted suicide, self-inflicted injury or as a result of drunkenness or addiction of drugs or alcohol.
8. Any claim arising out of mental disorder, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immuno Deficiency Virus) and/ or HIV related Illness including AIDS (Acquired Immuno Deficiency Syndrome) and/ or any mutant derivative or variations thereof howsoever caused.

9. Illness and accidents that are results of war and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
10. Any act of terrorism which means an act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/ or to put the public, or any section of the public in fear.
11. Any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from: (A) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or (B) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
12. Any claim arising out of sporting and/or recreational activities. And/or including the training or participation in competitions of professional, semi-professional or amateur sport.
13. Any claim arising from driving or riding any kind of motor racing, or engaging in a sport in a professional capacity or where the insured person would or could earn income or remuneration from engaging in such sport.
14. Any claim arising out of participation in piloting an aircraft, skydiving, parachuting, hand gliding, bungee jumping, scuba diving, mountain climbing, contests of speed using a motor vehicle, boat, motorcycle or bicycle.
15. Any claim arising from flying in an aircraft owned, leased or operated by or on behalf of the insured person, family member or close relative.
16. Engaging in any kind of manual labor work, engaging in offshore activities like commercial diving, oil rigging, engaging in occupational activities underground or aerial photography; handling or requiring use of explosives, performing as an actor, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort.
17. Sexually transmitted diseases.
18. Any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care, post –natal care and other complications arising therefrom infertility or other problems related to inability to conceive a child, birth control including surgical procedures and devices.
19. Travel into or through Afghanistan and Syria.
20. Any claim not meeting the pre-defined criteria in claim procedure.
21. Any claim directly or indirectly arising from an epidemic, pandemic or outbreak of an infectious disease, or the threat or perceived threat of any such epidemic, pandemic or outbreak, excluding a medical claim from COVID 19..

Note: **Policy cancellation will not applicable if visa is granted for the countries where travel insurance is mandatory to obtain the visa or the insured has travelled to any country within the policy period.**

For complete 'Policy Wording' document (Terms, Conditions& Exclusions) please visit our website http://www.adamjeeinsurance.com or call 0800-00242. You can also email your queries to travel@adamjeeinsurance.com

Complaints in respect of Insurance Policy

"If you have any complaint or grievance against the insurance company, agent, or bank representative in respect of your insurance policy, you may file your complaint directly with the insurance company at the following address:

Name of the Insurer: Adamjee Insurance Company Limited
Name of the focal person for grievance handling: Mr. Imran Ali
Designation: Head of Internal Audit & Regulatory Compliance
Email: complaint@adamjeeinsurance.com
Contact Number (Landline & Cell phone): +92 42 35772960-79 Ext: 8056
Postal Address: 80/A, Block E-1, Main Boulevard, Guberg III, Lahore - 54000.

However, in case if the insurance company fails to address your grievance, you may file your complaint with other external independent forums at the following addresses: -

(1) **Federal Insurance Ombudsman**
2nd Floor, Pakistan Red Crescent Society
Annexe Building, Plot # 197/5
Dr. Doud Pota Road,
Karachi.
Phone: 021-99207761-62
Website: www.fio.gov.pk
Note: Policyholders from any part of Pakistan, AJK/Gilgit Baltistan may approach FIO

(2) **Official Coordinator, Small Disputes Resolution Committee -Karachi**
Specialized Companies Division, 5th Floor, State Life Building No. 2,
Wallace Road, Off. I. I. Chundrigar Road, Karachi.
Phone: 021-32414204
Email: sdrc.khi@secp.gov.pk
Note: Policyholders belonging to provinces of Sindh and Balochistan may approach this Committee

(3) **Official Coordinator, Small Disputes Resolution Committee -Lahore**
Company Registration Office – Lahore, Associate House, 3rd & 4th Floor, 7-Egerton Road, Lahore.
Phone: 042-99204962-66
Email: sdrc.lhr@secp.gov.pk
Note: Policyholders from all districts of Punjab except Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock may approach this Committee

(4) **Official Coordinator, Small Disputes Resolution Committee-Islamabad**
Insurance Division, 3rd Floor, NIC Building, 63-Jinnah Avenue,
Blue Area, Islamabad.
Phone: 051-9207091-4
Email: sdrc.isb@secp.gov.pk
Note: Policyholders belonging to Islamabad Capital Territory, Khyber Pakhtunkhwa, Gilgit Baltistan, Azad Jammu & Kashmir and the western side of the province of Punjab (i.e. Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock districts) may approach this Committee

Complaint against an insurance company may also be filed with Securities and Exchange Commission of Pakistan (insurance regulator in Pakistan) at the following address:

Securities and Exchange Commission of Pakistan (SECP)
NIC Building, 63-Jinnah Avenue,
Blue Area, Islamabad.
Phone: Toll free 080088008 / 051-9207091-4
Email: complaints@secp.gov.pk
https://sdms.secp.gov.pk/ (for online filing of complaints)
Note: Policyholders from any part of Pakistan, AJK/Gilgit Baltistan may approach SECP

10,000-2020

بیمہ پالیسی کے متعلق شکایات

اگر آپ کو اپنی بیمہ پالیسی کے حوالے سے متعلقہ انشورنس کمپنی، ایجنٹ، یا بینک کے نمائندے سے کوئی شکایت ہو تو، سب سے پہلے متعلقہ انشورنس کمپنی کو براہ راست اپنی شکایت درج ذیل پتہ پر بھجوائیں

بیمہ کمپنی کا نام: آدم جی انشورنس کمپنی لمیٹڈ
کمپنی کی جانب سے شکایت کے ازالے کے لئے نامزد افسر کا نام: عمران علی
آفسر کا عہدہ: ہیڈ آف انٹرنل آڈٹ اینڈ ریگولیٹری کمپلائنس
آفسر کا ای میل ایڈریس: complaint@adamjeeinsurance.com
کمپنی کا رابطہ نمبر (لینڈ لائن اور سیل فون): +92 42 35772960-79 Ext: 8056
کمپنی کا پوسٹل ایڈریس: 80/A، بلاک E-1، مین بولیورڈ، گلبرگ III، لاہور 54000

اگر انشورنس کمپنی آپ کی شکایات کا ازالہ کرنے میں ناکام رہے یا آپ کمپنی کے جواب سے مطمئن نہ ہو تو، آپ مندرجہ ذیل ایکسٹرنل انڈیپنڈنٹ فورم کے ساتھ اپنی شکایت کا اندراج کروا سکتے ہیں

1) **وفاقی انشورنس محتسب**
سیکنڈ فلور، ریڈ کریسنٹ سوسائٹی
انیکسی بلڈنگ، پلاٹ نمبر 197/5 ڈاکٹر داؤد پوتا روڈ، کراچی
فون نمبر: 021-99207761-62
ویب سائٹ: www.fio.gov.pk/
نوٹ: پاکستان کے کسی بھی علاقے سے تعلق رکھنے والے پالیسی ہولڈر، آزاد جموں کشمیر گلگت بلتستان وفاقی انشورنس محتسب (ایف آئی او) سے رجوع کر سکتے ہیں۔

2) **دفتری رابطہ کار—کراچی**
سمال ڈسپیوٹس ریزولوشن کمیٹی
سپیشلائزڈ کمپنیز ڈویژن، 5th فلور، سٹیٹ لائف بلڈنگ نمبر 2
ولاس روڈ، آف آئی آئی چندریگر روڈ، کراچی
فون نمبر: 021-32414204
ای میل: sdrc.khi@secp.gov.pk
نوٹ: صوبہ سندھ اور بلوچستان سے تعلق رکھنے والے پالیسی ہولڈر کراچی میں قائم کمیٹی سے رجوع کر سکتے ہیں

3) **دفتری رابطہ کار-لاہور**
سمال ڈسپیوٹس ریزولوشن کمیٹی
کمپنی رجسٹریشن آفس-لاہور، ایسوسی ایٹ ہاؤس، 3rd اینڈ 4th فلور،
ایجرٹن روڈ، لاہور
فون نمبر: 042-99204962-66
ای میل: sdrc.lhr@secp.gov.pk
نوٹ: بھکر، خوشاب، میانوالی، جہلم، چکوال، راولپنڈی اور اٹک کے سوا پنجاب کے تمام اضلاع کے پالیسی ہولڈر لاہور میں قائم کمیٹی سے رجوع کر سکتے ہیں۔

4) **دفتری رابطہ کار—اسلام آباد**
سمال ڈسپیوٹس ریزولوشن کمیٹی
سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان
تھرڈ فلور، این آئی سی بلڈنگ 63 جناح ایونیو
بلیو ایریا، اسلام آباد
فون نمبر: 051-9207091-4
ای میل ایڈریس: sdrc.isb@secp.gov.pk
نوٹ: اسلام آباد کیپٹل ٹیریٹری، خیبر پختونخوا، گلگت بلتستان، آزاد جموں و کشمیر اور صوبہ پنجاب کے مغربی حصے (یعنی بھکر، خوشاب، میانوالی، جہلم، چکوال، راولپنڈی اور اٹک اضلاع) سے تعلق رکھنے والے پالیسی ہولڈر اسلام آباد میں قائم کمیٹی سے رجوع کر سکتے ہیں۔

انشورنس کمپنی کے خلاف شکایت سیکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان (جو کہ پاکستان میں انشورنس سیکٹر کا ریگولیٹر ہے) کے پاس بھی درج ذیل ایڈریس پر دائر کی جا سکتی ہے۔

سیکیورٹیز اینڈ ایکسچینج کمیشن آف پاکستان
این آئی سی بلڈنگ، 63 جناح ایونیو،
بلیو ایریا، اسلام آباد۔
فون: ٹول فری 051-9207091-4/080088008
ای میل: complaints@secp.gov.pk
(شکایات کی آن لائن فائلنگ کے لئے) https://sdms.secp.gov.pk/
نوٹ: پاکستان کے کسی بھی علاقے سے تعلق رکھنے والے پالیسی ہولڈر، آزاد جموں کشمیر/گلگت بلتستان ایس ای سی پی سے رجوع کر سکتے ہیں۔

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