



17/12/2021 - 11:01 AM

UIC TRAVEL & HEALTH GUARD

UICPK-

INSURED DETAILS

Name of Insured:-

Age:

Passport No.:

NIC#:

Address:



Beneficiary:

Contact No.:

Relationship:

Brother

TRIP DETAIL

Country of Travel: SCHENGEN/TURKEY

Date of Issue: December 17, 2021 11:01 am

No of Days: 15 Days

Producer's ID: Easy Insurance

Effective Date: January 05, 2022

Issued at: Garden Town Branch

Expiry Date: January 19, 2022

Lahore

* The insurance offered is only with respect to the benefits as specially indicated in the Schedule of Cover subject to the policy terms and in consideration of the premium paid as plan selected

* All Pre Existing Medical Conditions are not covered.

* **Treatment of Coronavirus (COVID-19) is Covered.**

ZONE OF TRAVEL	CHOICE OF PLAN	CHOICE OF BENEFITS
☒ SCHENGEN COUNTRIES	☒ Single	☒ GOLD

Premium Amount: 2,530.00

Advance Tax (I.T.O) 2001 : 0.00

Total Premium Payable in Pak Rupees.:2,530.00

(Two Thousand Five Hundred Thirty Rupees Only)

SCHENGEN POLICY

Medical Expenses & Hospitalization Abroad - € 30,000

Repatriation of Mortal Remains - Actual Expenses

MAPFERE ASISTENCA

For Gulf Assist Contact

Tel : (Bahrain) : +(973) 17 218899,+(973) 17 576640

(Ireland) : +(353) 91 560621

Fax: +(973) 17 215177 (24 hours)



United House, 6-D Upper Mall, Lahore

UAN:(92 42) 111 000 014 Tel: (92 42) 35776475-83.

<http://www.theunitedinsurance.com>

DECLARATION:

I am not traveling to receive medical treatment, diagnosis or consultation.

COVERAGE FOR TRAVEL GUARD

Schedule of Benefits	Schengen Countries		Rest of World (Excluding USA, CANADA & AUSTRALIA)		Worldwide	
	Diamond	Gold	Silver	Standard	Platinum	Gold Plus
Currency	USD	USD	USD	USD	USD	USD
Medical Expenses, Hospitalization Abroad & COVID-19	50,000 (Excess \$ 50)	50,000 (Excess \$ 50)	25,000 (Excess \$ 50)	10,000 (Excess \$ 50)	100,000 (Excess \$ 100)	50,000 (Excess \$ 100)
Transport or Repatriation in case of illness or Accident	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Repatriation of Mortal Remains	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Emergency Dental Care	600	600	600	600	600	600
Repatriation of Family Member Travelling with Insured	Actual Expenses	Actual Expenses	N/A	N/A	Actual Expenses	Actual Expenses
Travel of One Immediate Family Member	100/Day-Max 1,000	100/Day-Max 1,000	N/A	N/A	100/Day-Max 1,000	100/Day-Max 1,000
Delivery of Medicines	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Relay of Urgent Messages	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Long Distance Medical Information Service	Unlimited	Unlimited	N/A	Unlimited	Unlimited	Unlimited
Medical Referral / Appointment of Local Medical Specialist	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Connections Services	N/A	N/A	N/A	N/A	Unlimited	N/A
Loss Of Credit Card	500	300	200	200	2,000	300
Delayed Departure	500	300	200	200	1,000	300
Loss Of Passport	500	200	150	100	500	300
Comperison for In-Flight Loss of Checked in Baggage	500	400	400	300	1,000	400
Normal Sickness/illness	N/A	N/A	N/A			N/A
Accidental Death (During Travel using recognize means of Transport, Planes Trains, Public Buses, Taxies etc.	15,000	10,000	8,000	5,000	25,000	10,000

STUDENT PLAN BENEFITS

Schedule of Benefits	Plans (Limit in USD)	
	Sapphire (USD)	Sapphire Plus (USD)
Medical Expenses for Sickness & Hopsitalization Abroad	50,000 (Excess \$ 150)	100,000 (Excess \$ 150)
Emergency Detal Care	1,000	1,000
Travel of One Immediate Family Member	5,000	5,000
Repatriation of Mortal Remains	Actual Expenses	Actual Expenses
Transport or Repatriation in case of Illness or Accident	Actual Expenses	Actual Expenses
Loss of Passport	300	300
Loss In-Flight Lost of Checked in Baggage	500	500
Accidental Death	100% of Principal Sum Insured	100% of Principal Sum Insured
Permanent Total Disability	100% of Principal Sum Insured	100% of Principal Sum Insured

- Post-Treatment Screening/Test taken in abroad is only covered when /if result is Positive.
- Follow-up treatment is only covered when/if a followed up test is Positive and prescribed by a medical practitioner of recognized hospital.
- In Case the Insured Person tested positive with COVID-19 during a trip covered, the Insurance Cover only medical Expenses & Hospitalization Abroad.
- Self-quarantine/ quarantine in Private Hotels or Hospitals or at home is not covered under the said policy terms & condition.
- U.S \$100 deductible on loss arising from COVID 19.
- All claims related to COVID 19 will only be considered after the submission of Negative test report undertaken 96 Hours before travel.

*** Treatment of Coronavirus (COVID-19) is Covered. Upto 70 Years Only**

* Pre-existing conditions are not covered.

Excluding Countries: Afghanistan, Cuba, Israel, Pakistan

This Policy shall be deemed to be issued as an electronic document. Any print out of the same is for the purpose of record and reference only.



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UIC TRAVEL HEALTH GUARD (Policy Terms & Conditions)

COVERAGE AND PROVISION

Whereas the insured person is designated in the travel Insurance Policy named as "UIC Travel & Health Guard" schedule here to having by a proposal and declaration (Medical History and Physician's Report and Certificates, if any). Which shall be the basis of the contract and shall be deemed to be incorporated herein, applied to THE UNITED INSURANCE COMPANY OF PAKISTAN LIMITED (herein after called the "Company") for the insurance herein after set forth and having paid the premium stated in the UIC Travel & Health Guard Insurance Policy Schedule.

PARTICULAR CONDITIONS

Insured Person Means The person whose name is in the insurance policy issued within the validity period of travel.

Insured Family Means The policy holder, spouse and three children (aged 18 years or less) dependent and permanently residing with the Insured Person.

Immediate Family Member shall Mean The policyholder, spouse and children (aged 18 years or less) dependent and permanently residing with the Insured Person.

Period of Cover: As per purchased insurance programme.

Usual Country Of Residence Means: The country where the Policy was issued by the company.

Usual Place Of Residence Means: The home or residence of an Insured in the Usual Country of Residence

Serious Illness: A change in health that requires admission to hospital and which, in the opinion of the Company's medical team, which involves also risk of death.

Permanent Disability This shall be deemed to consist of the permanent anatomic loss or lack of functionality or limbs or organs as a result of an accident. The amount of the indemnity shall be determined by applying to the sum insured the percentages as per scale of compensation.

Injury: A medical problem caused by a sudden and severe external reason beyond the control of the Insured, within this validity period of this policy

Serious Injury: An injury, which is in the opinion of the Company's medical team, which also involves risk of death.

Cover: The Company will provide immediate material assistance as to the insured as per specified benefits the scope of this policy becomes void when the travel causing the acquisition of this Policy ends and/or the Insured arrives at his/her usual country of residence, whichever takes place first.

Deductible or Excess Means: The amount of expenses or the number of days which are not covered by the Insurer, and that are to be paid or supported by the Insured Person before the Policy benefits become payable.

Premium Means: The price of the insurance that the Policyholder must pay to the Insurer in consideration for the coverage of the risk provided for the Insured.

Accident Means: The bodily injury suffered during the life of the contract, which derives from a violent, sudden, external cause and one that is not intended by the Insured.

COVERED TRIP

The Covered Trip commences when the Insured Person starts the direct journey from home to the exits point of his usual country of residence and ceases when the Insured person first returns home.

- Covered Trip will be of 92 days (for Diamond, Gold, Silver, Standard, Platinum & Gold plus Packages) only.

- Covered trip will be of 365 consecutive days for students plan only.

PERSONAL ASSISTANCE PARTICULAR CONDITIONS

Whenever the insured is traveling out of the Usual Country of Residence, the Company will provide the following benefits:

- 1) **Medical Expenses and Hospitalization Abroad:** In the event of illness or injury of the insured occurring, the Company will meet the usual, customary, necessary and reasonable costs of hospitalization, surgery, medical fees and pharmaceutical products, prescribed by the attending doctor
- 2) **Transport or Repatriation In Case Of Illness or of Injury of an Insured:** In the event of an accident or sudden illness, the Company will take charges the cost of transferring or repatriation the Insured to a properly equipped health center or to his/her usual country of residence.
- 3) **Emergency Dental Care:** This coverage is restricted to the treatment of pain and infection.
- 4) **Repatriation of Family Members:** If the insured be hospitalized for more than 15 days and decease, the company will meet the costs in respect of an immediate family member or, a person appointed by the insured and having the same country of residence as the member, considering this person was traveling alone with the insured.
- 5) **Repatriation of Mortal Remains:** In the event of the death of the Insured, the Company will make the arrangements necessary for the repatriation of his/her mortal remains, and will meet the cost of the transfer expenses to the place of interment, cremation or funeral ceremony at his/her usual country of residence.
- 6) **Medical referral/appointment of local medical specialist:** Through the company's call center, the insured will be given access and referred to any agreed medical center or medical practitioner of the Company's International network.
- 7) **Connection Service:** Whilst travelling abroad, the insured person will be entitled to contact the company in order to obtain miscellaneous services, where he is located and in particular rental car referral and reservation, legal and administrative information and referral.
- 8) **Delayed Departure:** When the departure of the common carrier contracted by the Insured for travelling is delayed by at least 8 hours, the Company, subject to presentation of the corresponding original invoices, shall reimburse any additional expenses incurred (transport and hotel accommodation, as well as meals) as a result of the said delay up to the limit **provided by the referred plan** in the event of delay of more than 8 hours.
 - a) **Conditions & Limitations:**
 - i. Insured Person must obtain written confirmation from the carriers or their agents of the actual date and time of departure and the reasons for delay before a claim is considered.
 - ii. Claims shall be calculated from the actual time of departure of the conveyance on which the insured person was booked to travel, as specified in the booking confirmation.
- 9) **Loss of Credit Card:** If during a trip abroad, the insured were deprived of cash due to loss of credit card, the company will advance funds on behalf of the insured up to the limit provided by the referred plan.
- 10) **Loss of Passport:** In case of loss of the Insured's passport, while abroad, the Company will take charge of the expenses of the replacements necessary for obtaining a new passport or equivalent consular document.
- 11) **Compensation For In-Flight Loss Of Checked-In Baggage:** The Company will supplement the compensation for which the carrier is liable up to **the limit provided by the referred plan** as a sum of both compensation payments, for the collection of baggage and possessions checked in by each Insured, in the event of loss during the carriage by air performed by the carrier company, for the purpose of which the Insured shall furnish a list of the contents including the estimated price and date of purchase of each item, as well as the settlement of the compensation payment by the carrier.

Compensation payment for loss will be calculated according to the procedures recommended by international carriage by air organizations.

The minimum period of time that must elapse for the baggage to be considered to have been lost once and for all will be that stipulated by the carrier company shall not be less than 21 days.

- a) **Conditions and Limitations:**
 - I. Insured shall not be covered for
 - i. Breakage of glass or china unless caused by an accident to the conveyance in which the Insured Person is travelling.
 - ii. Loss or damage caused by moth, vermin, electrical or mechanical breakdown machinery breakdown, gradual deterioration or wear and tear.
 - iii. Loss of cash, bank or currency notes, cheques, postal orders, charge cards, travel cards, bankers cards, travelers checks, travel tickets, passports, driving licenses green cards and petrol or other coupons.
 - iv. Claims resulting from confiscation, requisition, detention, destruction or damage customs authorities or other such officials.
 - v. Tosses which are not reported to the Police or appropriate authorities within 24 hours of discovery or as soon as is reasonably practicable.
 - vi. Breakage of sports equipment whilst in use or loss of or damage to pedal cycles or hired equipment.
 - vii. Loss of or damage to contact, corneal or micro-corneal lenses.

Insurance covers accidents the Insured may suffer at the means of transport used during the trip, including public means of transport (taxis, buses, minibuses, coaches) used by the Insured to get from his usual place of residence to the boarding point (airport, sea port, bus station) and from the point of arrival to the place of accommodation, as well as the return journey under the same conditions.

- 12) **Accidental Death:** Where an accident should lead to the death of the Insured, the Insurer shall pay the Beneficiary the sum determined for this eventuality.

If, prior to the death, the Insurer has paid an indemnity for Disability, as a result of the same accident and this had occurred in less than one year, it shall indemnify the difference between the Amount paid and the insured sum in the event of death. Should the indemnity already paid out be greater, the Insurer shall not lay claim to the difference.

LIABILITY CONDITIONS

- 1) Claims intimation will not exceed 60 days from the date of claim occurred or within 30 days after return to country of residence.
- 2) In the event of any claim the liability of the Company shall be conditional on the insured claiming indemnity or benefit having complied with and continuing to comply with the terms of this Policy.
- 3) In the event of a claim under this Policy the Insured shall:-
 - a) Take all reasonable precautions to minimize the loss.
 - b) As soon as possible telephone the Company to notify the claim stating the Benefits required at the following:-
 - i. Freely provide the Company with all relevant information/ document within 60 days after requiring the same claim will be entertained afterward.
 - ii. Make no admission of liability or offer promise or payment of any kind.
- 4) The Company is not liable in respect of any benefit which would otherwise be payable under this Policy, should there be another insurance.
- 5) The Company will not reimburse or consider reimbursing any expenses which were not previously approved.



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UIC TRAVEL HEALTH GUARD

(Policy Terms & Conditions)

- 6) The Company will not be liable to pay directly to the hospital etc, only the amount paid by insured will be re-imbursed according to the terms and conditions of the policy.
- 7) The premium will be refunded only if. The copy rejection letter will furnish along with the original

CANCELLATION

- I. The death, accidental bodily injury or illness of the insured Person or the death of the Insured Person's immediate relative.
- II. The death, accidental bodily injury or illness of any person with whom the Insured Person had arranged to travel, reside or conduct business, or of the immediate relative.
- III. Hi-jack, terrorist act, criminal act, boom scare, riot, civil commotion, fire, flood, earthquake, landslide, avalanche, adverse weather conditions or mechanical breakdown, provided that the event giving rise to such cancellation occurs, or is only announced.
- IV. Major damage rendering uninhabitable, the accommodation in which the Insured Person had previously booked to reside during a Covered Trip.
- V. Refund of policy is allowed only in the submission of rejection letter of the concerned Embassy after deduction of all Govt Taxes & Levies.

GENERAL EXCLUSIONS

Loss, damage, illness and/or injury directly or indirectly caused by, arising out of, and/or during, and/or in consequence of the following are excluded from the guarantee/cover granted under this Policy:

- 1) The bad faith of the Insured, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions including those actions of the Insured in a state of derangement or under psychiatric treatment, costs for which are excluded.
- 2) Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon any other type of natural disaster.
- 3) Any condition or set of circumstances known to an Insured Person at the time the red Trip was booked (pre-existing conditions).
- 4) If the Insured was not present in Pakistan at the time of Issuance of the Policy.
- 5) If the Insured is traveling against the advice of the Physician or for the purpose of obtaining Treatment or undergoing Tests or investigation abroad or has been diagnosed as suffering from illness.
- 6) Events arising from terrorism, mutiny or crowd disturbances;
- 7) Events or actions of the Armed Forces or Security Forces in peacetime;
- 8) Wars, with or without prior declaration, and any conflicts or international interventions using force or duress or military operations of whatever type.
- 9) Those caused by or resulting from radioactive materials and nuclear energy;
- 10) Those caused when the Insured takes part in bets, challenges or brawls, save in the case of legitimate defence or necessity;
- 11) Illness or injuries existing prior to the claim, unless expressly included in the Private or Special Conditions and subject to payment of the relevant surcharge premium;
- 12) Those that occur as a result of the participation by the Insured in competitions, sports, and preparatory or training tests;
- 13) Engaging in the following sports: motor racing or motorcycle racing in any of its modes, big game hunting outside European territory, underwater diving using artificial lung, navigation in international waters in craft not intended for the public transport of passengers, horse riding, climbing, pot holing, boxing, wrestling in any of its modes, martial arts, parachuting, hot air ballooning, free falling, gliding and, in general, any sport or recreational activity that is known to be dangerous;
- 14) Participation in competitions or tournaments organized by sporting federations or similar organizations.
- 15) Hazardous winter and/or summer sports such as skiing and/or similar sports. m).
- 16) Permanent resident and students outside of resident country.

- 17) The use, as a passenger or crew, of means of air navigation not authorized for the public transport of travellers, as well as helicopters; and,
- 18) The accidents deemed legally to be work or labour accidents, consequence of a risk inherent to the work performed by the Insured.
- 19) Internationally and locally recognized epidemics.
- 20) Illnesses or injuries arising from chronic ailments or from those that existed prior to the inception date of the policy;
- 21) Death as a result of suicide and the injuries or after-effects brought about by attempted suicide or any self-inflicted injuries.
- 22) Illness, injuries or pathological states caused by the voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without medical prescription, as well as any kind of mental illness or mental imbalance;
- 23) Illness or injuries resulting from refusal and/or delay, on the part of the Insured or persons responsible for him/her, in the transfer proposed by the Company and agreed by its medical service;
- 24) Illness or injuries caused by pregnancy and childbirth or any complication therefore or voluntary termination of pregnancy;
- 25) Mental Health diseases.
 - a. Venereal sexually transmitted diseases.
 - b. All pre-existing, congenital and/or Chronic Medical Conditions
 - c. Any cardiac or cardio vascular or vascular or cerebral vascular illness or conditions or after-effects thereof or complications that, in the opinion of a medical practitioner appointed by the Company, can reasonably be related thereto, if the insured person has received medical advice or treatment (including medication) for hypertension Two years prior to the commencement of the Protected Journey.
- 26) Assistance or medical services, which are not medically necessary and all Elective and/or non-Emergency medical condition and its complications.
- 27) Rehabilitation treatments;
- 28) Prostheses, orthopedic material or thesis and osteosynthesis material, as well as spectacles.
- 29) Assistance or compensation for events that occurred during a trip that had commenced, in any of the following circumstances:
 1. Before this insurance comes into force;
 2. With the intention of receiving medical treatment;
 3. After the diagnosis of a terminal illness;
 4. Without prior medical authorization, after the Insured had been under treatment or medical supervision during the twelve months prior to the start of the trip;
- 30) Expenses that arise once the Insured is at his/her usual country of residence, those incurred beyond the scope of application of the guarantees of the insurance, and, in any case, after the dates of the travel object of the Agreement have elapsed or after 90 days has elapsed since the start thereof, notwithstanding what is provided for in the Additional Clauses or in the Private or Special Conditions.
- 31) Any Health Services that are received as Out-of-Hospital benefits.
- 32) All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
- 33) Services that do not require continuous administration by specialized medical personnel.
- 34) Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
- 35) Medical Services that are not performed by Authorized Healthcare Service Providers, apart from medical Services rendered in a Medical Emergency.
- 36) Prosthetic devices and consumed medical equipment's.
- 37) Treatments and services arising as a result of hazardous activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities.
- 38) Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
- 39) Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products, non-prescription drugs and

treatments, excluding such supplies required as a result of Healthcare Services rendered during a Medical Emergency).

- 40) Services rendered by any medical provider relative of a patient for example the Insured person and the Insured member's family, including spouse, brother, sister, parent or child.
- 41) All Healthcare Services & Treatments for In-Vitro Fertilization (IVF), embryo transport, ovum and male sperms transport.
- 42) Treatments and services related to viral hepatitis and associated complications, except for treatment and services related to Hepatitis A.
- 43) Air or Terrestrial Medical evacuation except for Emergency cases or unauthorized transportation services.
- 44) Medical services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or recipient.
- 45) Any test or treatment not prescribed by a doctor.

Eligibility

This Policy is valid for residents of Pakistan who are 65 years and under at inception. Premium without any additional exclusions being applied or changing to the terms & conditions on the following loading scale:-

- For person aged between 66 and 75 years, increase 50%
- For person aged between 76 and 80 years, increase 75%
- For person aged between 81 and 85 years, increase 100%

Pakistan citizen who are married from other countries or permanent resident people or any expatriate working in Pakistan are covered provided journey commences and terminates in Pakistan. WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY?

MAPFRE ASISTENCIA, must be contacted immediately, in the event of an insured dying, incoming medical expenses, being involved in an accident, or being admitted to hospital. The Company will not be liable for any cost without the expressed prior approval of MAPFRE ASISTENCIA.

MAPFRE ASISTENCIA will provide a complete medical assistance service to the Insured. Operating 24 hours a days 365 days a year, MAPFRE ASISTENCIA provides effective medical assistance for the insured anywhere in the world and can be accessed

Contact Detail:
GENERAL 24/7 INTERNATIONAL HELPLINE

Bahrain :00 (973) 14 21 88 99
Fax : 00 (973) 17 215177 (24 hours)
Ireland :00 (353) 91 56 06 21
Germany:00 (49) 1805115610
France :00 (33) 800918040
Spain :00 (34) 915811821
USA :00 (1) 5672692968
International :00 (962) 6 5008119
Fax :00 (962) 6 5627981
Email: travels@mapfre.com



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V: 16.0.00