

Coverage and Benefits						
Product	Gold		Silver		Schengen	Standard
Destination	Worldwide incl. USA, Canada & Australia	Worldwide excl. USA, Canada & Australia	Worldwide incl. USA, Canada & Australia	Worldwide excl. USA, Canada & Australia	Schengen Countries & Turkey	Worldwide incl. USA, Canada & Australia
Medical Expense per Insured (in-hospital & outpatient accident & sickness)	\$150,000	\$150,000	\$50,000	\$50,000	€ 30,000	\$10,000
Emergency Dental	\$1,000	\$1,000	\$500	\$500	€ 250	\$250
Deductible per Claim for Medical Expenses	\$100	\$100	\$100	\$100	€ 100	\$100
Emergency Medical Evacuation	Actual	Actual	Actual	Actual	Actual	Actual
Repatriation of Mortal Remains	Actual	Actual	Actual	Actual	Actual	Actual
Loss of Baggage (per item limit of 10%)	\$1,000	\$1,000	\$500	\$500	Not covered	\$200
Baggage Delay (excess first 8 hrs.)	\$200	\$200	\$100	\$100	Not covered	\$100
Loss of Passport / CNIC	\$200	\$200	\$200	\$200	Not covered	\$100
Flight Delay (excess first 8 hrs.)	\$400	\$400	\$200	\$200	Not covered	\$100
Trip Cancellation	\$500	\$500	\$200	\$200	Not covered	\$200
Trip Curtailment	\$500	\$500	\$200	\$200	Not covered	\$200
Accidental Death & Permanent Disability	\$10,000	\$10,000	\$5,000	\$5,000	€2,500	\$2,500
24-hour Emergency Medical & Travel Assistance	Included	Included	Included	Included	Included	Included
Seniors Age Extension for those aged 65-80	No Cover	No Cover	100% Increase in Premium	100% Increase in Premium	100% Increase in Premium	100% Increase in Premium

Premium (PKR)												
Product	Gold				Silver				Schengen		Standard	
	Worldwide incl. USA, Canada & Australia		Worldwide excl. USA, Canada & Australia		Worldwide incl. USA, Canada & Australia		Worldwide excl. USA, Canada & Australia		Schengen Countries & Turkey		Worldwide incl. USA, Canada & Australia	
Destination												
Days	Self	Family	Self	Family	Self	Family	Self	Family	Self	Family	Self	Family
7	5,060	10,125	4,070	8,160	4,135	6,215	3,390	5,110	1,990	3,320	1,535	2,305
14	8,680	17,335	6,985	13,990	7,095	10,665	5,830	8,745	3,185	4,160	2,125	3,185
21	12,635	25,290	10,195	20,385	10,375	15,550	8,500	12,745	3,820	5,855	3,165	4,745
30	15,525	31,075	12,520	25,065	12,725	19,095	10,440	15,660	4,995	7,075	4,545	6,825
60	24,025	48,050	19,370	38,735	19,685	29,540	16,135	24,225	6,350	8,405	7,865	11,795
90	34,305	68,635	27,685	55,345	28,135	42,195	23,050	34,600	7,910	9,965	10,870	16,295
180 (Multi Trip)	40,635	81,270	32,770	65,540	30,510	45,765	25,020	37,540	12,725	14,125	15,255	22,895
1 Year (Multi Trip)	43,530	87,055	35,100	70,220	32,680	49,020	26,805	40,205	15,550	23,030	18,305	27,460
2 year (Multi Trip)	87,055	174,110	70,220	140,415	65,360	98,040	53,585	80,390	31,075	46,060	36,610	54,920
3 year (Multi Trip)	130,585	261,190	105,315	210,630	98,040	147,060	80,390	120,595	46,625	69,065	54,920	82,375

Important Information

1. Claims incurred in Schengen states will be settled directly.
2. Coverage for Spouse and Children:
 - Medical Expense: 100% of the Sum Insured
 - Accidental Death and Disability: 50% for Spouse and 25% per Child, of the Sum Insured
3. There is no cover for:
 - a. Any pre-existing medical conditions.
 - b. Any person traveling for the specific purpose of receiving medical treatment, diagnosis or consultation.
 - c. Any person over 80 years of age.
 - d. Any losses incurred in Pakistan or outside the destination region covered.
 - e. Any claim as a result of pregnancy, suicide or self-inflicted injury.
 - f. Any claim where you have traveled to a country against official advice.
 - g. Any claim arising out of an epidemic or pandemic.
 - h. Where you have failed to pay for the insurance or abide by the terms and conditions
4. By purchasing this Policy you consent to:
 - a. Verification of the CNIC(s) of all insured persons through the NADRA Online facility
 - b. Transfer of personal data outside Pakistan as is necessary for Chubb, its agents and partners to service the Policy, provide claims handling and assistance.
5. Policy not valid for travel to sanctioned countries – see policy terms for details.
6. Whenever coverage, benefit or claim payment provided by this policy would be in violation of the United Nations resolutions or the trade and economic sanctions, laws or regulations of Pakistan or of United States of America, such coverage, benefit or claim payment shall be null and void.
7. Any reference to '\$' means US Dollars.
8. Corona virus Disease 19 (COVID-19) is covered under Section 1 - Medical Expenses provided You are not traveling in, to or through any area to which the Government or relevant agency in Pakistan or the World Health Organization has advised against travel. There is no cover under any other section of this policy for claims of any kind directly or indirectly arising from, relating to or in any way connected with the Corona virus Disease 19 (COVID-19) (or any mutation or variation thereof) and / or its outbreak.
9. Insured Persons over the age of 65 years will be charged 100% extra premium.
10. In Annual Multi trip policies, maximum duration cannot exceed 92 days per trip and 180 days per policy period.
11. In 180 days' Multi trip policies, maximum duration cannot exceed 92 days per trip and 120 days per policy period.

The above key points relating to coverage are not an exhaustive list. For full details of benefits and exclusions please refer to the policy wording.

For further details, please call 021 111 789 789 or 0800 54321 or email at pakistan@chubb.com or visit chubb.com/pk

Chubb Domestic Travel Insurance

CHUBB®

Coverage and Benefits		
	Domestic Travel	
	Gold	Silver
Medical Expense per Insured (in-hospital & outpatient accident & sickness)	PKR 50,000	PKR 25,000
Deductible per Claim for Medical Expenses	Nil	Nil
Emergency Medical Evacuation	PKR 30,000	PKR 15,000
Repatriation of Mortal Remains	PKR 15,000	PKR 15,000
Loss of Baggage (per item limit of 10%)	PKR 7,500	PKR 3,500
Loss of CNIC	PKR 2,000	PKR 1,500
Accidental Death & Permanent Disability	PKR 500,000	PKR 250,000
24-hour Emergency Medical & Travel Assistance	Included	Included
<i>Seniors Age Extension for those aged 65-80</i>	<i>100% Increase in Premium</i>	<i>100% Increase in Premium</i>

Premium (PKR)				
	Domestic Travel		Domestic Travel	
	Gold		Silver	
Days	Self	Family	Self	Family
7	510	960	405	635
14	1,015	1,865	820	1,275
21	1,535	2,780	1,230	1,920
30	2,035	3,705	1,640	2,540

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 - Accidental Death and Disability: 50% for Spouse and 25% per Child, of the Sum Insured
2. There is no cover for:
 - a. Any pre-existing medical conditions.
 - b. Any person travelling for the specific purpose of receiving medical treatment, diagnosis or consultation.
 - c. Any person over 80 years of age.
 - d. Any claim as a result of pregnancy, suicide or self-inflicted injury.
 - e. Any claim where you have travelled to a country against official advice.
 - f. Any claim arising out of an epidemic or pandemic.
 - g. Where you have failed to pay for the insurance or abide by the terms and conditions.
3. By purchasing this Policy you consent to:
 - a. Verification of the CNIC(s) of all insured persons through the NADRA verisys.
 - b. Transfer of personal data outside Pakistan as is necessary for Chubb, its agents and partners to service the Policy, provide claims handling and assistance.
4. Policy valid for domestic travel only.
5. Whenever coverage, benefit or claim payment provided by this policy would be in violation of the United Nations resolutions or the trade and economic sanctions, laws or regulations of Pakistan or of United States of America, such coverage, benefit or claim payment shall be null and void.
6. Coronavirus Disease 19 (COVID-19) is covered under Section 1 - Medical Expenses provided You are not travelling in, to or through any area to which the Government or relevant agency in Pakistan or the World Health Organization has advised against travel. There is no cover under any other section of this policy for claims of any kind directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof) and / or its outbreak.
7. Insured Persons over the age of 65 years will be charged 100% extra premium.

The above key points relating to coverage are not an exhaustive list. For full details of benefits and exclusions please refer to the policy wording.

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