

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	
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	
Days	Self	Family	Self	Family	Self	Family	Self	Family	Self	Family	Self	Family
7	3,416	6,833	2,755	5,510	2,800	4,200	2,296	3,444	1,400	2,350	1,188	1,782
14	5,857	11,714	4,723	9,446	4,800	7,200	3,936	5,904	2,250	2,950	1,629	2,444
21	8,541	17,082	6,888	13,776	7,000	10,500	5,740	8,610	2,710	4,150	2,439	3,659
30	10,493	20,987	8,462	16,925	8,600	12,900	7,052	10,578	3,540	5,000	3,501	5,252
60	16,228	32,456	13,087	26,174	13,300	19,950	10,906	16,359	4,500	5,950	6,048	9,072
90	23,183	46,366	18,696	37,392	19,000	28,500	15,580	23,370	5,600	7,050	8,361	12,542
180	46,366	92,732	37,392	74,784	38,000	57,000	31,160	46,740	9,000	10,000	13,500	20,250
1 Year (Multi Trip)	29,406	58,812	23,714	47,429	24,100	36,150	19,762	29,643	11,000	16,300	16,200	24,300
2 year (Multi Trip)	58,812	117,623	47,429	94,858	48,200	72,300	39,524	59,286	22,000	32,600	32,400	48,600
3 year (Multi Trip)	88,218	176,435	71,143	142,286	72,300	108,450	59,286	88,929	33,000	48,900	48,600	72,900

Important Information

1. 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
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 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 travelled 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
3. 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
4. Policy not valid for travel to certain countries – see policy terms for details
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. Any reference to '\$' means US Dollars
7. 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
8. 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.

For details, please call Chubb Insurance Pakistan Limited at 0800 54321 or 021 111-789-789 or email: pakistan@chubb.com