



Policy Wording International Travel Insurance

POLICY WORDING

This policy wording, serves to disclose the terms & conditions of the insurance policy issued by Alfalah Insurance

To understand this policy's significant features, benefits and risks, we advise that you read the following:

- Table of Benefits outlines the maximum amounts payable and applicable sublimits for each policy benefit
- Important Matters contains important information on your duty of disclosure, period of cover, choosing a doctor, accessing 24 hour medical assistance, and matters relating to hospitalization or medical evacuation
- Policy Definitions defines words with special meanings
- Policy Benefits sets out what "We Will Pay" as well as what "We Will Not Pay" for each area of coverage
- General Exclusions, which are applicable to all Sections
- Claims which set out certain obligations that you and we have, which may determine the outcome of your claims settlement

INTRODUCTION

ABOUT THE INSURANCE COVER

You have the option to choose from any of our plans:

- Platinum
- Titanium
- Executive
- Basic

Each plan is offered for Single Trip Coverage, or Annual Coverage. Your coverage type is indicated on your certificate of insurance.

- Single Trip Coverage, provides cover for one journey only to the geographical area you have selected, up to a maximum of 180 days.
- Annual Coverage provides cover for all journeys made during the year to the geographical area you have selected, up to a maximum of 90 days per journey.

Each plan is offered with the following options:

- Individual Plan provides cover for you and the persons travelling with you as covered in your certificate of insurance.
- Family Plan provides cover for you and the members of your family who travel with you on your journey.

Under a Family Plan option, insured persons may comprise of a maximum of two adults who need not be related, and who are named as insured persons in the certificate of insurance; and any number of dependants



Alfalah Insurance

ALFALAH INSURANCE CO. LTD.
5-Saint Mary Park,
Gulberg-III, Lahore.
T : +9242-111-786-234
E : afi@alfalahinsurance.com

POLICY WORDING (EZTrip)

of either of the two adults mentioned in the certificate of insurance. The maximum limit we will pay for the whole-Family is up to 300% of individual limit.

Under a Family Plan you are required to depart from and return to Pakistan together.

GEOGRAPHICAL AREA INSURED

You will only be covered for the entire regional geographical area in your destination as indicated in your Certificate of Insurance.

YOUR POLICY AND PREMIUM

When you apply for the policy by completing our application we will confirm with you such details as: the plan chosen, the coverage type, the period of insurance, your premium, and whether any standard terms need to be varied (this may be by way of an endorsement).

These details are recorded in the certificate of insurance we issue to you. The premium we charge varies according to the plan chosen and your risk profile (e.g. the destination you are travelling to, the period of your journey, who you want to be insured, etc). We tell you the total amount payable when you apply and if you purchase cover, the amounts due will be confirmed in your certificate of insurance.

CONTACT US

For any General Enquiries call (042) 111-786-234
Mon – Fri, 09:00 – 17:00 (Pakistan Time)
E-mail: afi@alfalahinsurance.com

For Claims Enquiries call (042) 111-786-234
Mon – Fri, 09:00 – 17:00 (Pakistan Time)
E-mail: afi@alfalahinsurance.com

For 24 hour Emergency Assistance call +6221-29279681
(Reverse call for those outside Pakistan)

IMPORTANT MATTERS

ABOUT THIS POLICY WORDING

This policy wording sets out the cover provided and the terms, conditions and exclusions which apply. You need to read it carefully to make sure you understand it entirely and that it meets your needs.

This policy wording, your certificate of insurance, and any endorsements written by us make up your contract with the Insurer. Please retain these documents in a safe place.

Under this policy wording, the maximum amount we will pay for the total of all claims under each policy benefit is detailed in the Table of Benefits.

WHO CAN PURCHASE THIS POLICY?



Coverage is available to residents of Pakistan whose journey starts in Pakistan, and is extended to you and those persons named on your certificate of insurance.

WHO IS YOUR INSURER?

This travel insurance policy is underwritten by Alfalah Insurance. The insurer may be referred to as “we”, “our” and “us” in this policy wording.

YOUR DUTY OF DISCLOSURE

Before commencing this contract of insurance, you have a duty to disclose to us the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable. You have the duty to:

- Disclose every matter that you know, or could reasonably be expected to know
- Give us honest and complete answers
- Disclose any information that is relevant to our decision whether to accept the risk of the insurance and if so, on what terms

The same duties apply for policy amendment, extension, and any other endorsement.

This policy will be void and automatically expire in the event of misrepresentation, mis-description, nondisclosure or concealment of any material circumstances, such as but not limited to your health conditions, your country of residence, and your destination.

YOUR PERIOD OF COVER

Your cover commences at different time for different sections of the policy:

- The cover for trip cancellation and trip postponement benefits commences 30 days prior to your Policy Effective Date. Cover for both benefits expire at the moment of your scheduled departure.
- The cover for all other policy benefits begins on the Policy Effective date set out on your certificate of insurance, and expires on the Policy expiry date set out on your certificate of insurance, or upon your return to Pakistan, whichever is earlier.

For Annual Plan Coverage, the maximum period of cover will be 90 consecutive days from the date you depart from your home in Pakistan. If your policy will expire before your journey ends, please ensure you renew your policy before your journey commences.

POLICY AMENDMENT

If you intend to amend your policy details, you must let us know in writing before your departure date. Such amendment becomes effective after it has been confirmed and recorded by us with issuance of endorsement.

POLICY CANCELLATION

For Single Trip Coverage, if you decide that you do not want this policy, you may cancel this policy at any time by informing our customer service team/representative before the departure date shown on your certificate of insurance.



For Annual Plan Coverage, you may cancel this policy at any time by giving notice to Us provided no claim has arisen during the current Period of Insurance. In the event of such cancellation, we will apply a short rate refund as follows:

CANCELLATION OF POLICY REFUND	(%)
WITHIN 2 MONTHS	60%
WITHIN 3 MONTHS	50%
WITHIN 4 MONTHS	40%
WITHIN 5 MONTHS	30%
WITHIN 6 MONTHS	25%
OVER 6 MONTHS	0%

There will be no refund if a claim has been made during the Period of Insurance. Such cancellation shall be without prejudice to any event giving rise to a claim under this Policy prior to the cancellation date.

POLICY EXTENSION

In the event that You, as a ticket holding passenger on a scheduled Public Conveyance, is prevented from completing the return leg of a Journey within the Period of Insurance, as a result of:

- (i) You suffering from an Accidental Injury or Sickness, which renders You unfit for travel by a Doctor designated by our TPA at the Doctor’s absolute discretion; or
- (ii) You being Confined in a Hospital Overseas at the expiry of the Period of Insurance; or
- (iii) the scheduled Public Conveyance in which You are travelling is being unavoidably delayed due to strike or industrial actions, adverse weather conditions or mechanical breakdown/derangement of the Public Conveyance or due to grounding of an aircraft as a result of mechanical or structural defect;

the Period of Insurance shall be automatically extended without additional premium up to seven (7) days.

POLICY DEFINITIONS

“accident”, “accidental” or “accidentally” means an unexpected, unintended, unforeseeable and external event causing injury, disablement, or death.

“arises” or “arising” means directly or indirectly arising or in any way connected with.

“carrier” means any bus, coach, ferry, cruise ship, train (including underground train, light rail and magnetic train companies) operated by a carrier duly licensed from relevant government authorities for the regular transportation of fare-paying passengers, including any fixed, wing aircraft provided by a regular flight operating airline or an air charter company; and any helicopter provided and operated by an airline operating only between established commercial airports or licensed commercial heliports.

“checked in luggage” means non-commercial luggage that an insured person has given over to the care of the carrier or other responsible party, and includes personal effects contained within.

“dependent” or “child” or “children” means an unmarried person not older than 18 years of age

“country of residence” means the country in which you are granted rights of citizenship or permanent residence by the government authorities or is a country where you spend more than 90 days in any one year.



“depreciation” means the loss in value due to age and / or wear and tear that will be applied to claims for lost or damaged belongings, including luggage and personal effects, golfing equipment, and others. The rate of depreciation is 15% of the original value of each item per complete 365 days of ownership.

“emergency” means a sudden and unforeseen situation or condition requiring immediate action, assessment or treatment.

“epidemic” means a sudden development and rapid spreading of a contagious disease or illness in an area as documented by a recognized public health authority.

“home” means the place where you normally live in Pakistan

“home country” means any country, other than Pakistan, to which you are granted rights of citizenship or permanent residence by the respective government.

“hospital” means an institution which meets all of the following requirements:

- 1) it must be operated according to law;
- 2) it must give 24 hour medical care, diagnosis and treatment to the sick or injured on an inpatient basis;
- 3) it must provide diagnostic and surgical facilities supervised by Medical practitioner;
- 4) registered nurses must be on 24 hour call or duty; and
- 5) the care must be given either on the hospital’s premises or in facilities available to the Hospital on a pre-arranged bases.

A hospital is not a rest, convalescent, extended care, rehabilitation or other nursing facility; a facility which primarily treats mental illness alcoholism, or drug addiction (or any ward, wing, or other section of the hospital used for such purposes); or a facility which provides hospice care (or wing, ward, or other section of a hospital used for such purposes.)

“illness” means a physical condition marked by a pathological deviation from the normal healthy state manifesting itself during your period of cover, excluding any pre-existing conditions.

“injure” or “injured” or “injury” means bodily injury caused solely and directly by violent, accidental, visible and external means, which occurs during your period of cover, and occurs independently and does not result from any illness, sickness or other bodily disease.

“insured person (s)” means the person(s) whose name(s) are set out on your certificate of insurance.

“journey” or “trip” means your travel during the period of cover. Your journey starts from the time when you leave your home to go directly to the place you depart from, and ends when you return to Pakistan, or when your policy expires, whichever is earlier.

“loss of sight” means complete and permanent irrecoverable loss of sight.

“loss of limb” means the total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.

“loss of speech” means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.

“loss of hearing” means permanent irrecoverable loss of hearing where:



- If a dB = hearing loss at 500 Hertz
- If b dB = hearing loss at 1000 Hertz
- If c dB = hearing loss at 2000 Hertz
- If d dB = hearing loss at 4000 Hertz
- $1/6$ of $(a+2b+2c+d)$ is above 80 dB

"luggage (and/or) personal effects" means personal items owned by you and that you take with you, or buy, on your journey.

"medical practitioner" means a qualified doctor of medicine or dentist registered in the place where you received the services/ or treatment or who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered. A medical practitioner cannot be related to you.

"overseas" means any country outside Pakistan

"pair or related set of items" means a number of items of luggage and personal effects that belong together or can be used together, for example but not limited to:

- A camera, lenses (attached or not), tripod and accessories;
- A matching pair of shoes.

"pandemic" means a form of an epidemic that extends throughout an entire continent or even the entire human race.

"permanent disability" means you have lost either: all sight in one or both eyes, or the use of a hand or foot at or above the wrist or ankle, and the loss is for at least 12 months and in our opinion after consultation with an appropriate medical specialist, that loss will continue indefinitely.

"personal computer" means a lap top or handheld computer, including accessories or attachments. This does not include iPhone, Blackberry, other smart phones, or personal digital assistants.

"pre-existing medical condition" means:

1. An ongoing injury, medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware;
2. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to policy purchase;
3. Any condition for which you take prescribed medicine;
4. Any condition for which you have had surgery;
5. Any condition for which you see a medical specialist;

This definition of pre-existing medical condition applies to you, your travelling companion(s), dependent(s) or any other person.

"policy holder" means the individual who the policy has been issued to, as stated in the certificate of insurance.

"public place" means any place that the public has access to, including but not limited to planes, trains, taxis, buses, shops, airports, railway stations, streets, museums, galleries, hotel foyers and general access areas, beaches, restaurants and public toilets.

"reasonable" means:

- the standard level of medical or dental care given in the country you are in;



- the standard level of accommodation and travel that you have booked for the rest of your journey or, as determined by us;
- the actions that a reasonable person could be expected to take in a given scenario, as determined by us.

“relative” means any of the following who are resident in your country of residence: fiancé, fiancée, spouse, legally recognized de facto, parent, parent-in-law, brother, sister, son, daughter, daughter-in-law or son-in-law.

“resident(s) of Pakistan ” means Pakistan citizens and permanent residents (holders of re-entry permits) as well as holders of employment passes, work permits, students' passes or dependant's passes.

"sick", "sickness" or “illness” means a medical condition that is not an injury or not a pre-existing medical condition, which first occurs during your period of cover.

“terrorism” means an act or acts, of any person or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s).

"total disablement" means injury of a permanent nature which solely and directly totally disables and prevent you from attending to any business, occupation of any and every kind or if you have no business or occupation, from attending to your usual duties or activities.

“travelling companion” means a person who made travel arrangements with you to accompany you on the trip for at least 75% of your journey.

“unchecked luggage and personal effects” means non-commercial items that you retain in your personal control during the journey.

"unsupervised" means that you leave your luggage and personal effects:

- With a person you did not know prior to commencing your journey
- Where it can be taken without your knowledge
- At such a distance from you that you are unable to prevent it being taken.

“valuables” means jewellery, watches, items made of precious metals or precious stones, furs, leather ware/ goods, binoculars, telescopes.

“we”, “our” and “us” means the insurer of your policy, Alfalah Insurance or its appointed Third Party Assistance

“you” and “your” means all insured persons under the policy.

POLICY BENEFITS

SECTION 1 : Emergency Overseas Medical Expenses

1.1 OVERSEAS EMERGENCY MEDICAL OR HOSPITAL EXPENSES

- 1.1.1 We will reimburse the reasonable emergency medical or hospital expenses you incur until you get back Pakistan if you become sick overseas or injure yourself whilst on your journey.



- a) The medical or hospital expenses must have been incurred on the advice of a medical practitioner.
- b) You must make every effort to keep your medical or hospital expenses to a minimum.
- c) If we determine that you should return home to Pakistan for treatment and you do not agree to do so then we will pay you the amount, which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

1.1.2 We will not pay for expenses:

- a) When you have not notified us as soon as practicable of your admittance to hospital, or you do not take our reasonable advice following the notification.
- b) Relating to treatment by a chiropractor or physiotherapist unless approved by us.
- c) Incurred for donation of any body organ by you and costs of obtaining the organ including all costs incurred by the donor during organ transplant.
- d) Incurred in Pakistan.
- e) Relating to any treatment that can reasonably be delayed until your return to Pakistan.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

1.2 COMPASSIONATE RETURN TRIP HOME

- 1.2.1 We will arrange and pay for the reasonable, economy travel costs and hotel accommodation expenses for you to return directly to Pakistan Malaysia in the event a relative dies unexpectedly in Pakistan while you are overseas on your journey,

The maximum amount for all claims combined under this section as shown under the Table of Benefits will be payable.

1.2.2 We will not pay for expenses:

- a) Relating to travel arrangements that have not been first approved by Us.
- b) If You do not first attempt utilise prepaid travel arrangements.
- c) Relating to the death, injury or sickness of any person who resides outside of Pakistan.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

1.3 ACCOMPANY UNSUPERVISED CHILD HOME (CHILD GUARD)

- 1.3.1 We will pay and arrange a one way economy airfare to your country of residence for your children who are travelling with you, if they are left without supervision following your hospitalization for at least 7 consecutive days.

Also, we will pay one reasonable return economy class airfare and hotel accommodation expenses for a relative or family member to accompany them back to your country of residence.



You must first use any prepaid travel arrangements or adjust them accordingly. We will only pay the difference or any amendment fees. We will not pay more than the original ticket value.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

1.3.2 We will not pay for expenses:

- a) Relating to travel arrangements that have not been first approved by us.
- b) That are not related to an injury or illness incurred whilst overseas during your journey, or are not related to an incident that can be claimed under Section 1.1 of this policy wording.
- c) If you do not first attempt utilize prepaid travel arrangements.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

1.4 24 HOURS EMERGENCY MEDICAL ASSISTANCE, MEDICAL EVACUATION

1.4.1 We will arrange and pay for the following assistance services if you injure yourself or become sick whilst overseas:

- a) Access (excluding transportation costs) to a medical practitioner for emergency medical treatment.
- b) Any urgent messages which needs to be passed on to your family or employer in the case of an emergency.
- c) Provide any written guarantees for payment of reasonable expenses for emergency hospitalization. Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment.

Your repatriation back to Pakistan if you are sick or injured overseas with appropriate medical supervision.

- d) If you require travel assistance, including:
 - rescheduling travel arrangements as a result of an emergency,
 - referral for legal advice arising out of an incident during your journey,
 - lost luggage retrieval,
 - contacting the issuer when passports, travel documents or credit cards are lost,
 - arranging translator/interpreter assistance in an emergency, and/or
 - arranging overnight hotel accommodation following flight delay or travel misconnection.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

1.4.2 We will not pay for expenses:

- a) Incurred for services provided by another party for which you are not liable to pay or any expenses already included in the cost of a scheduled trip.
- b) For a service not approved and arranged by our Third Party Assistance provided always that we reserve the right to waive this exclusion in the event that you or your travel companion cannot for reasons beyond your control notify our Third Party Assistance during an emergency medical situation.
- c) In any event, we reserve the right to reimburse you only for those expenses incurred for service which our Third Party Assistance would have provided under the same circumstances.
 - a) Incurred if you do not take the advice of our Third Party Assistance
 - b) Incurred in Pakistan

Our Third Party Assistance will not be held liable for any delays in, or prevention of, the agreed services resulting from a case of force majeure or from events such as strikes, riots, civil commotion, and restriction



to free circulation, sabotage, terrorist attacks, civil or foreign war, and any consequences of a source of radioactivity or of any act of God.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

1.5. REPATRIATION OF MORTAL REMAINS TO PAKISTAN

1.5.1 We will arrange and pay for reasonable costs of either an overseas funeral or overseas cremation, or for the reasonable costs for repatriating your remains back to Pakistan, in the event of your death while overseas during your journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

1.5.2 We will not pay for expenses:

- a) Relating to funeral services or cremation or bringing your remains back to Pakistan unless it has been first approved by us.
- b) Relating to the transportation of your remains from Pakistan to any other country.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

SECTION 2 : PERSONAL ACCIDENT

2.1/2.2 ACCIDENTAL DEATH AND PERMANENT DISABLEMENT

2.1.1 We will pay in the event an accident occurs during your journey, which causes death or permanent disablement within 90 days from the occurrence, or the transport vessel you are aboard disappears, sinks or crashes and you are presumed dead and your body is not found within 12 months from the occurrence, we will pay according to the following Schedule of Compensation.

Severity of Disability	Percentage
Total & Permanent Disability	100%
Loss of use of two or more limbs	100%
Total loss of sight of both eyes	100%
Total loss of speech and hearing	100%
Third degree burns (8% or more of the head or >=20% of the body)	100%
Total loss of one limb (inc all fingers on one hand or toes on one foot)	50%
Third degree burns (5% to 8% of the head or 15% to 20% of the body)	50%
Total loss of sight in one eye	50%
Total loss of hearing (per ear)	50%
Total loss of speech	50%

Please see Words with Special Meanings for definitions relating to permanent loss.

In relation to accidental death, we will pay the capital benefit to the estate of the deceased.



The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

2.1.2 We will not pay for expenses:

- a) Caused by any other reason than injury.
- b) Incurred in Pakistan

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

SECTION 3 : TRAVEL INCONVENIENCE ALLOWANCE

3.1 INFLIGHT LOSS OR DAMAGE TO CHECKED IN BAGGAGE

3.1.2 We will pay the repair cost or replacement value, less depreciation, of any checked in luggage which is stolen, accidentally damaged or permanently lost by your carrier.

- a) You must provide receipts for your items, to justify the amount of your claim. If you are unable to submit receipts we may be able to accept alternate proof of ownership and value for your items, as agreed upon by us on a case by case basis.
- b) We also have the option to repair or replace the luggage & personal effects instead of paying you.
- c) If you are partially reimbursed by your carrier or other third party, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover, less depreciation.
- d) When determining the classification of an item, we will use the item's intended primary function as determined by the manufacturer. E.g. camera phones such as iPhone and Nokia N95 will be assessed as mobile phones.

This policy will only pay for any claim under any one of Section 4.1 or 4.2 for the same event, but not for more than one of these sections.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

3.1.2 We will not pay for expenses:

- a) Above the original purchase price, replacement price or repair cost of any item, whichever amount is lower.
- b) If you do not report the loss, theft or damage within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or damage occurred, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- c) If the loss or damage is not supported by proof of ownership, value and age.
- d) Relating to the loss, theft, or damage to personal computers, cameras, video cameras, golfing equipment, jewelers or any other valuables, cash, or traveler's cheques.
- e) If the loss, theft or damage is to a bicycle or any watercraft other than surfboards.
- f) If the loss of or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- g) If the luggage or personal effect is fragile, brittle or an electronic or mechanical component is broken or scratched.

3.2. LOSS OF TRAVEL DOCUMENTS



3.2.1 We will reimburse you the replacement costs (including essential and reasonable communication, travel and accommodation costs to obtain replacements) of travel documents, including passports, traveler's , cheques and other necessary travel documents which are essential for you to complete the trip when such loss arises from robbery, burglary, or theft while you are overseas on your journey.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

3.2.2 We will not pay for expenses:

- a. If you do not report the robbery or theft within 24 hours to the police and if applicable to an office of the carrier you were travelling on when the loss, theft or misplacement occurred, or in the case of traveller's cheques to the issuing bank or relative company, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b. If the expenses are incurred due to the fraudulent use of traveller's cheques or credit cards.
- c. Loss of credit cards or replacement of credit cards, or replacement of Identity Cards, Employment passes, Fin cards, Social Visit passes or any kind of passes and driving licenses.
- e) Loss of cash cards or any other cards having a stored value.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

3.3. LOSS OF CREDIT CARD

3.3.1 We will reimburse you the replacement costs (including essential and reasonable communication costs to obtain replacements) incurred to replace lost credit cards when such loss arises out of robbery, burglary or theft while you are overseas on your journey. The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

3.3.2 We will not pay for expenses:

- a) If you do not report the robbery or theft within 24 hours to the police, and to the issuing bank or relative company, and if you cannot prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) If you cannot prove that you made a report to the above relevant persons by providing us with a written statement from them.
- c) When the amount is covered by any guarantee given by the bank or issuing company to you as the holder of the credit cards covering such losses.
- d) Relating to expenses incurred due to the fraudulent use of credit cards.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

3.4 INFLIGHT DELAY OF CHECKED-IN BAGGAGE

3.4.1 We will pay you for each full, consecutive 6 hour delay if your checked in luggage is delayed, misdirected or misplaced by the carrier. Delays will be calculated from the time the responsible carrier arrives at the travel destination.

Any payments made under this Section will be deducted from claims made under Sections 4.1 or 4.2 for the same events.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.



3.4.2 We will not pay for expenses:

- a) If you do not report the delay within 24 hours to an appropriate authority, and provide us with a written statement from whomever you reported it to.
- b) If your luggage is delayed on the flight returning you to your country of residence.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

3.5. TRAVEL DELAY

3.5.1 We will pay you for each full consecutive 6 hour delay if a disruption to your journey, for a period of at least 8 consecutive hours from the scheduled time of your carrier's departure as specified in your itinerary, arises from strike or industrial action, adverse weather conditions, mechanical breakdown, derangement, or structural defect of the carrier you were scheduled to travel aboard.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

We will not pay for expenses:

- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, tour or accommodation provider, or travel agent.
- b) Arising from strike or industrial action which began or was announced before the issue date of your policy or on the date your travel tickets or confirmation of booking was issued, whichever is earlier.
- c) If you have not departed your home to commence your journey, or the period of delay allows sufficient time for you to return to your home.
- d) Due to hijacking
- e) Arising from your failure to check in as according to the itinerary supplied to you, or if you fail to obtain written confirmation from the carriers or their handling agents of the number of hours delayed & the reason for such delay.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

3.6. TRIP CANCELLATION AND LOSS OF DEPOSITS

3.6.1 We will pay your cancellation fees and lost deposits for travel, entertainment, and accommodation arrangements that you have paid in advance and cannot recover from any other source if your journey is cancelled within 30 days of your scheduled departure to circumstances neither expected nor intended by you or outside your control occurring from the time you purchased your travel package (except item (c)):

- a) Death, serious injury, serious illness, or a mandatory quarantine suffered to you, your relative, your children, or your dependent, regardless of whether they are insured or not.
- b) Unexpected outbreak of strike, riot or civil commotion arising out of circumstances beyond your control at your planned destination.
- c) Serious damage to your home from fire, flood, typhoon, earthquake or tsunami within seven days before the departure date which required your presence on the premises on the departure date.
- d) Witness summons or jury service requiring your presence.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits.

3.6.2 We will not pay for expenses:



- a) Due to the financial collapse, insolvency, or the inability to carry on normal business due to financial reasons of any transport, entertainment, tour, or accommodation provider, or travel agent.
- b) Incurred due to prohibition or regulation by any government.
- c) Caused by a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- d) Relating to the death, injury or sickness of any person who resides outside of Pakistan.

You must check "General Exclusions Applicable to All Sections" for other reasons why we will not pay.

SECTION 4 : ANCILLARY SERVICES

4.1 CONNECTION SERVICES

Whilst travelling abroad, You will be entitled to contact the Assistance Company in order to obtain miscellaneous services in the country where you are located and in particular rental car referral and reservation and legal and administrative information and referral.

Any miscellaneous service required by You is not covered through this policy and shall remain at your own charge.

4.2 DELIVERY OF MEDICINES

We will arrange to send medicines to You, which are prescribed, as urgent by a doctor and which are not available in the place to which You have travelled.

4.3 LONG DISTANCES MEDICAL INFORMATION SERVICE

The medical information will be provided to You by our doctor upon request from You. The service is not to be considered in any case as a diagnosis but it is a connection service.

4.4 MEDICAL REFERRALS/APPOINTMENT OF LOCAL MEDICAL SPECIALIST

Through the Assistance Company call centre, You will be given access and referred to any agreed medical Centre or medical practitioner of our assistance company.

4.5 RELAY OF URGENT MESSAGES

At Your request, We will arrange to convey urgent or justified messages relating to urgent matters.

GENERAL EXCLUSIONS

WE WILL NOT PAY UNDER ANY CIRCUMSTANCES IF:

- 1) You do not act in a reasonable or reasonable way to protect yourself and your property and to avoid making a claim, or to reduce your loss as much as possible.
- 2) You have not been granted pre-approval by us for the purchase of an additional or alternative transport or accommodation expenses that you wish to claim.
- 3) Your claim arises from a consequential loss of any kind, including loss or lack of enjoyment.
- 4) Your claim arises directly or indirectly from, or is anyway related to you or your traveling companions changing plans.
- 5) You are claiming for the cost of utilised services including transport or accommodation.



- 6) in respect of You who have attained the age of 75 on or before the day of departure unless special approval has been given by Us for You exceeding the age of 75
- 7) At the time of purchasing the policy, you were aware of or could foresee a potential condition that may give rise to you making a claim under this policy.
- 8) You can recover your losses or additional expenses from any other party.
- 9) Your claim concerns anything that is covered under any other local, public, or private insurance policy whether in Pakistan or overseas. We will be liable only for the amount your liability exceeds the limits of cover under any other policy.
- 10) Your claim is for a loss, which is recoverable by compensation under any workers compensation act or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
- 11) Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents.
- 12) Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 13) Your claim arises from customs, a government authority, or other official confiscating, detaining or destroying anything.
- 14) Your claim arises because you did not follow advice in the mass media of any government or other official body's warning:
 - Against travel to a particular country or parts of a country; or;
 - Of a strike, riot, bad weather, civil commotion or contagious disease including epidemic or pandemic).And you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).
- 15) Your claim arises from any act of war – whether war is declared or not – or from any rebellion, revolution, insurrection or taking of power by the military.
- 16) Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
- 17) Your claim arises from biological and or chemical material(s), substance(s), compound(s) or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear.
- 18) Your claim arises directly or indirectly from an act or threat of terrorism, unless otherwise stated in the benefit.
- 19) Your claim arises from an epidemic or pandemic or a threat associated with an epidemic or pandemic.
- 20) Your claim arises from a mandatory quarantine, unless otherwise stated in the benefit.
- 21) Your claim arises or is in anyway related to you being in control of any motorized vehicle, including scooter or moped, that you do not hold a relevant valid license for in your country of residence.
- 22) Your claim arises because you hunt, race (other than on foot), engage in open water sailing (more than 10 nautical miles offshore), play polo, go mountaineering, engage in skiing or rock climbing using ropes or climbing equipment (other than for hiking), any kind or parachuting/ hang gliding.
- 23) Your claim arises due to participation by you or any Travelling Companion in trekking trips, skiing trips or expeditions (unless otherwise agreed by us.)
- 24) Your claim arises from or is related to professional sport.
- 25) Your claim arises because you dive underwater using artificial breathing apparatus, unless you hold a recognized diving license, or you were diving under licensed instruction.
- 26) Your claim arises directly or indirectly from you not wearing the appropriate protective clothing.
- 27) Your claim arises from, or is anyway related to force majeure unless the benefit specifically offers coverage.
- 28) Your claim arises because you are engaging in mining, oil rigging, aerial photography or handling explosive or you are engaging in any naval, military, air force, law enforcement, or civil defence service or operation.



- 29) You travel in, to or through Iran, Syria, Belarus, Cuba, Congo, North Korea, Somalia, Sudan, South Sudan and Zimbabwe.
- 30) Your claim arises from, is related to, or associated with a pre-existing medical condition.
- 31) Your claim is in respect of travel booked or undertaken against the advice of any medical practitioner.
- 32) Your claim arises directly or indirectly from any metastatic or terminal illness that was diagnosed prior to the policy being issued.
- 33) Your claim arises directly or indirectly from any journey for the purposes of obtaining any form of treatment overseas or any elective treatment that you choose to undertake.
- 34) Your claim arises from or is any way connected to any elective medical, surgery or dental treatment.
- 35) Your claim arises out of pregnancy, childbirth, related complications or any medically assisted conception unless otherwise stated in the benefit.
- 36) Your claim arises from treatment for addiction to drugs or alcohol, or you are using a medical facility as a nursing, convalescent, or rehabilitation place.
- 37) Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions including addiction or withdrawal.
- 38) Your claim arises from or is any way related to suicide or attempted suicide.
- 39) Your claim arises from or is any way related to a sexually transmitted disease or your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS).
- 40) You were under the influence of, or affected by alcohol or drugs – unless the drugs were prescribed by a medical advisor and taken in accordance with their instructions.
- 41) For your mysterious, unexplained disappearance.
- 42) Despite their advice otherwise following your call to our Third Party Assistance, you received private hospital or medical treatment where public funded services or care is available or under any Reciprocal Health Agreement between appropriate Governments.
- 43) Your claim arises from or is related to the death or hospitalisation of any person aged 85 years and over, not listed on the certificate of insurance, regardless of their country of residence.
- 44) Your claim involves the cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception.

CLAIMS

REASONABLE PRECAUTIONS

You must do everything reasonably possible to prevent a loss from occurring, or when a loss has occurred, ensure that the loss is minimized. If you do not, we can reduce your claim by the amount of prejudice we have suffered, or reject your entire claim.

HOW TO MAKE A CLAIM

As soon as practicable, and in any case within 30 days after the date of occurrence of an event which may give rise to a claim, You must give written notification to Us. If you do not, we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts, proof of ownership, or proof of an item's age. If required, we may ask you to provide translations of your documents into English at your expense to enable us assess your claim.

If you cannot provide the requested proof of ownership, then we can reject your claim.

You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.



- a) For medical, hospital or dental claims, contact us as soon as possible. We will require you to submit a medical report clearly outlining the diagnosis of the medical condition, any relevant past medical history and the required treatment plan.
- b) For damage or permanent loss of your unchecked luggage and personal effects, report it immediately to the police or the transport operator or provider you were travelling with when the loss or theft occurred within 24 hours and obtain a written statement of your report.
- c) For damage or permanent loss of your checked in luggage, caused by a carrier, report the damage or misplacement within 24 hours to an appropriate official and obtain a written report, including any offer of settlement that they may make.

Please note that we will never pay more than your actual loss.

YOU MUST NOTIFY US OF HOSPITALIZATION

If you are hospitalized whilst on your journey, you or a member of your traveling party must notify our Third Party Assistance immediately or as soon as reasonably possible.

If you are not hospitalized but you are treated as an outpatient and you become aware that the total cost of your treatment is likely to exceed USD 3,000 you must notify us.

PHONE CHARGES

For local calls made to our General Enquiries hotline or our Claims hotline, we may or may not provide you with a toll-free number. In any case we will not be responsible for any charges incurred by you, when you are contacting us for any non-emergency matters.

For urgent, overseas phone calls placed to our 24 Hour Emergency Assistance hotline, please use a reverse charge call (collect call) to contact us from outside Pakistan. In the event that you were unable to place a reverse charge call, we will reimburse you up to a maximum of USD 50 for any phone charges incurred for you to call us from overseas.

CLAIMS PROCESSING

We endeavour to process your claim within 10 working days of us receiving a completed claim form and all necessary documentation. If we need additional information, a written request will be sent to you within 10 working days. We will pay all claims in Pakistan Rupees. The rate of currency exchange that will apply is the rate at the date of loss occurrence. No indemnity from us will carry any interest.

TO WHOM INDEMNITIES ARE PAYABLE

Indemnity for your loss of life is payable to your estate. All other indemnities of this Policy are payable to you. All the relevant claim forms should be completed and submitted by you, If not, an authorization letter signed by you is required to prove that others have the right to make a claim instead of you.

Under Sections 1 , in the event funds for emergency medical treatment are guaranteed to the provider of healthcare by our Third Party Assistance or their authorized representative, indemnities will be payable directly to the provider of healthcare.

Indemnity for expenses under Sections 1 which you incur directly will be payable to you. Under Section 5 the benefits will be paid directly to the provider of service as indicated in each section.

YOU MUST NOT ADMIT FAULT OR LIABILITY

In relation to any claim under this policy you must not admit that you are at fault, and you must not offer or promise to pay any money, or become involved in litigation, without our approval.

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID



Alfalah Insurance

ALFALAH INSURANCE CO. LTD.
5-Saint Mary Park,
Gulberg-III, Lahore.
T : +9242-111-786-234
E : afi@alfalahinsurance.com

POLICY WORDING (EZTrip)

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

If you intend to commence legal proceedings to recover your costs or seek compensation against a third party, you must inform us as soon as possible.

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our administration and legal costs arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under the policy.
3. To you, your uninsured loss (less your excess).
4. To you, your excess.

Once we pay your total loss we will keep all money left over.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you. If we pay you for permanently lost, stolen or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you. If we pay your claim and you receive a payment from someone else for the same costs, fees or expenses, you must pay us the amount of that payment up to the amount of the claim we paid you. We may seek reimbursement from you if you receive a payment from any other source for any amount of the claim we paid you.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

If you can make a claim against someone in relation to a loss or expense covered under this policy and you do not get paid the full amount of your claim, we will make up the difference. You must claim from them first.

SUBROGATION

At our discretion, we may start, control and settle legal proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. We may do so in your name and on your behalf. You also consent to us seeking to recover any money we have paid to you from a third party.

You must help us to do this, even if we have not yet paid your claim, and even if the amount we pay is less than full compensation for your loss.

DUPLICATION OF COVER

If You are covered under more than one travel insurance policy underwritten by Us for the same trip, cover will be effective only under one policy. You must let us know which policy you want to claim under and henceforth, all the benefits under the policy you elected will apply. The other policy/policies for the same trip is/are deemed to be void

In the event that you are covered under more than one insurance policy for the same peril underwritten by other insurance companies, including us, you must seek compensation from other companies before submitting your claim to us. We will reimburse the balance if you do not get full compensation from other companies.

AGE

In the event of any claim, the age of the insured person will be determined as at the date of injury or illness with reference to their date of birth.



INTERPRETATION

This policy, certificate and the schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy, certificate or schedule shall bear such meaning wherever it may appear.

CLERICAL ERROR

A clerical error by us shall not invalidate an insurance which is otherwise validly in force, nor would it continue insurance otherwise not validly in force.

ARBITRATION

If we admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by you and us in accordance with the law at the time. You may not take legal action against us over the dispute before the arbitrator has reached a decision.

CONTACT DETAILS

For any General Enquiries call (042) 111-786-234
Mon – Fri, 09:00 – 17:00 (Pakistan Time)
E-mail: afi@alfalahinsurance.com

For Claims Enquiries call (042) 111-786-234
Mon – Fri, 09:00 – 17:00 (Pakistan Time)
E-mail: afi@alfalahinsurance.com

For 24 hour Emergency Assistance call +6221-29279681
(Reverse call for those outside Pakistan)

INTERNATIONAL MEDICAL ASSISTANCE

Service benefits

1. Round-the-Clock Telephone Access & Medical Advice

Trained personnel including a panel of AA doctors on duty for immediate assistance and advice.

2. Medical Referral Service

Access to a global network of AA appointed and credentialed doctors, specialists or hospitals.

3. Arrangements for Appointments with Doctors

Member may contact the hotline to arrange for appointments with doctors at clinics or hospitals.

4. Emergency Medical Evacuation

If member has a serious medical condition and adequate medical facilities are not available locally, AA will organize a medically supervised emergency evacuation to the nearest facility capable of providing the required care. The choice of transportation depends on the nature of the medical problem, the degree of urgency, as well as practical conditions such as access to airport, weather conditions and the distance to be covered.

After thorough medical evaluation between AA's duty physicians/doctors, specialist with Member's treating doctor will decide whether the member's condition is sufficient to warrant an Emergency Medical Evacuation.

5. Medically Supervised Repatriation



In the event that a member is hospitalized in a medical facility that is adequate for treatment, AA will monitor the member's condition, should the member requires a medically supervised repatriation to return home and be admitted to a hospital at member's home country, AA will organize for such medically supervised repatriation.

Mode of transportation and type of medical escort team shall be determined by AA's doctor basing on the member's medical condition.

6. Hospital Admission Guarantee

In the event of a medical emergency admission to a hospital and the Member have no means for the required hospital admission AA can make arrangement for issuance and payment of hospital letter of guarantee.

7. Medical Monitoring

AA will monitor the medical conditions of a Member hospitalized and update Income and family members of the progress of the Member.

8. Compassionate Visit

As a result of Member's hospitalization outside country of origin for 7 consecutive days, AA will organize for a return economy class air ticket for the Member's family to visit the Member.

9. Return of dependent children

Should Member's dependent children are left unattended due to Member's hospitalization abroad, AA will organize one way ticket(s) to organize for Member's dependent children (below 18 years) to be sent back to their place of residence. If escort is required, AA will also make such arrangement.

10. Repatriation of Mortal Remains

In the event of death, AA will arrange and pay for repatriation of member's mortal remains to his/her Country of Residence.

11. Emergency Travel Service Assistance

AA will assist the member in making reservations for air ticket or hotel accommodation on an emergency basis when traveling oversea. The provision of financial guarantee by AA is subject to AA first securing payment from member through his/her credit card or funds from his/her family

12. Dispatch of essential medication not available locally

When necessary, AA will dispatch essential medicine that is not available locally when local rules and regulation allows such dispatch. AA shall organize for the cost of dispatching and Member shall bear all cost of medicine.

13. Travel Related Services

AA will provide the following travel-related information:-

- i. Visa and inoculation requirements for foreign countries
- ii. Weather and temperatures for foreign countries
- iii. Exchange rates currencies for foreign countries
- iv. Address, telephone number and opening hours of the nearest appropriate consulate and embassy
- v. Lost luggage assistance while the member is traveling outside his/her Home Country or Usual Country of Residence
- vi. Lost passport assistance while the member is traveling outside his/her Home Country or Usual Country of Residence
- vii. Legal referral
- viii. Interpreter Assistance
- ix. Bail Bond Assistance



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POLICY WORDING (EZTrip)
