

TRAVEL SAFE

WORRY-FREE JOURNEY



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WINGS OF CONFIDENCE

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COMPANY OVERVIEW

The company came into existence in 1934 with Dr. Sir Allama Muhammad Iqbal as its founder by the name of Muslim Insurance Company and was taken over by Atlas Group in 1980. The group subsequently rebranded it as Atlas Insurance Limited in 2006. Atlas Insurance maintains its strong position among the leading general insurance companies in Pakistan by continuously showing commitment to clients, offering diversified products with unique and attractive features through our wide network of branches across the country. The company since its acquisition has consistently grown to emerge as a strong and preferred insurer for its valued customers.

Atlas Insurance commenced **“Window Takaful Operation”** in March 2016 with a license from SECP to offer Shariah-compliant products under the supervision of a certified and experienced Shariah Advisor.

Acknowledging the financial strength of the company, Pakistan Credit Rating Agency Ltd. (PACRA) has assigned Insurer Financial Strength (IFS) rating of **“AA”** which denotes a very strong capacity to meet policyholders’ and contract obligations. At the same time, risk factors are considered modest and the impact of any adverse business or economic factor is expected to be very limited.

REINSURANCE PROTECTION

Atlas Insurance has very sound reinsurance arrangements with the leading reinsurers of the world including Swiss Re from Switzerland, Hannover Re from Germany, Tokio Fire & Nichido Marine and Sompo from Japan. The company has also made Retakaful arrangements under the lead of one of the top Retakaful companies, Swiss Re Retakaful.

Atlas Insurance has sound reinsurance arrangements with the leading travel reinsurer of the world – Hannover Re.

RATING & AWARDS

Pakistan Credit Rating Agency Ltd. (PACRA) has assigned Insurer Financial Strength (IFS) rating of **“AA”** to Atlas Insurance Ltd. which denotes a very strong capacity to meet policyholders’ and contract obligations. The company was a recipient of Best Corporate Report Awards in 2003, 06, 07, 08, 09, 10, 11 & 15 by the Joint Committee of ICAP and ICMAP. The company also received South Asian Federation of Accountants Best Presented Accounts Awards from 2006 to 2011 and the KSE Top 25 Companies Award in 2005.

ATLAS INSURANCE TRAVEL SAFE



Atlas Insurance - Travel Safe offers comprehensive worldwide insurance coverage for your travel needs. Whether you are travelling on business or leisure, Atlas Travel Safe is your assurance of 24-hour protection worldwide. For convenience, web portal facilities are available with travel agents for issuance of policies. We offer following insurance cover for foreign travel needs:

WIDE RANGE OF COVERAGE

Provides wide range of coverage including Emergency Medical and Dental Expenses, Accidental Death & Permanent Disability, Repatriation of Mortal Remains, Loss of Passport, Baggage and Personal Accident, to name a few.

COVID-19

Treatment of Covid-19 which is contracted during the policy period is covered for all foreign trips of insured travellers as per terms and conditions of the policy.

NO AGGREGATE LIMIT FOR FAMILY COVER

100% medical reimbursement for all payable claims for each member under the Family Plan.

MULTIPLE TRIPS ADVANTAGE

Good news for frequent travellers, Atlas Travel plan offers Multiple Trip Coverage of 6 months, 1 year and 2 years with up to 92 days maximum for single trip.

FAMILY PLAN ADVANTAGE

Covers husband, wife and four children up to the age of 18 or parents or accompany of the insured person permanently residing with the insured.

STANDARD AND GOLD PRODUCTS ARE DULY APPROVED BY SCHENGEN STATES

AGE LIMIT (OTHER THAN HAJJ, UMRAH & ZIARAT)

Atlas travel safe can be extended to travellers age up to 85 years.

- Normal premium as mentioned above is to be charged for the age up to 65 years
- For persons aged between 66 and 75 years, increase of 50%
- For persons aged between 76 and 80 years, increase of 75%
- For persons aged between 81 to 85 increase the premium 100%

NOTE:

- Excluding travel to war zone areas
- 4% additional premium applicable for non-filers

E-mail: atlas.travel@ail.atlas.pk Contact: 0300-0344488

OVERSEAS HELP DESK

24-hour assistance around the globe

Asia Assistance (Third Party Administration)
International Helpline No.: 0062 21292 79642
E-mail: marketing@asia-assistance.com

SCHEDULE OF MAXIMUM BENEFITS & LIMITS FOR TRAVELLERS (INDIVIDUAL & FAMILY)

Currency in US Dollars

SR. #	COVERAGE/BENEFITS	PEARL	SILVER	STANDARD	GOLD	PLATINUM
1	Medical Expenses & Hospitalization Abroad	10,000	25,000	50,000	50,000	100,000
	Excess - for Hospitalization	50	50	50	50	50
2	Medical Expenses & Hospitalization Abroad due to Covid-19	1,000	1,000	1,000	1,000	1,000
3	Accidental Death/Permanent Disability	2,500	5,000	2,500	12,500	20,000
4	Loss of Credit Card	1,000	1,000	-	-	1,000
5	Emergency Dental Care	600	600	-	600	600
	Excess for Dental	60	60	-	60	60
6	In-flight Loss of Checked-in Baggage	500	500	500	500	500
7	Delayed Departure	500	500	-	150	500
	Deductible in Flight Delay	8 hours	8 hours	-	-	8 hours
8	Trip Cancellation	500	500	-	150	500
9	Travel & stay over of one Immediate Family Member	100/ Day with a max. of 1,000	100/ Day with a max. of 1,000	-	100/ Day with a max. of 1,000	100/ Day with a max. of 1,000
10	Loss of Passport	300	300	-	100	300
11	Connection Services	Actual	Actual	-	100	Actual
12	Delivery of Medicines	Actual	Actual	-	500	Actual
13	Emergency Return Home following Death of Close Family Member	Actual	Actual	-	10,000	Actual
14	Long Distance Medical Information Service	Actual	Actual	-	100	Actual
15	Medical Referrals/Appointment of Local Medical Specialist	Actual	Actual	-	-	Actual
16	Relay of Urgent Messages	Actual	Actual	-	500	Actual
17	Repatriation of Family Member Travelling with the Insured	Actual	Actual	-	3,000	Actual
18	Repatriation of Mortal Remains	Actual	Actual	5,000	5,000	Actual
19	Escort of Dependent Children	Actual	Actual	-	-	Actual
20	Transport or Repatriation in case of Illness or Accident	Actual	Actual	-	50,000	Actual
21	Location & Forwarding of Baggage and Personal Effects	Actual	Actual	-	200	Actual
22	Medical Expenses & Hospitalization Abroad due to Covid-19 (with additional Premium)	10,000	20,000	30,000	30,000	100,000

PRICING – WORLDWIDE INDIVIDUAL

Currency in Pak Rupees

Term	Max. Stay	Pearl	Silver	Standard	Gold	Platinum
Up to 5 Days	5 Days	500	900	950	1,425	1,700
Up to One Week	1 Week	800	1,000	1,100	1,598	2,000
Up to 10 Days	10 Days	900	1,500	1,300	2,096	2,300
Up to 2 Weeks	2 Weeks	1,350	1,700	1,720	2,400	2,600
Up to 3 Weeks	3 Weeks	1,600	2,400	2,601	3,117	3,800
Up to 1 Month	1 Month	2,000	3,000	2,822	3,381	4,900
Up to 2 Months	2 Months	3,000	4,200	3,921	4,699	5,800
Up to 3 Months	3 Months	4,500	6,000	5,296	6,345	9,000
Up to 4 Months	4 Months	6,000	10,000	6,945	8,322	15,000
Up to 5 Months	5 Months	7,500	12,000	8,595	10,298	18,000
Up to 6 Months	6 Months	10,000	16,000	10,244	12,275	21,000
Multi Trip - 6 Months	92 Days	6,000	7,300	6,120	7,333	11,500
Multi Trip - 1 Year	92 Days	9,000	10,000	6,945	8,322	15,500
Multi Trip - 2 Years	92 Days	11,128	15,952	8,045	9,639	22,041

Note: Covid-19 compulsory coverage is available upto \$ 1,000 under same premium & only for individual clients.

PRICING - WORLDWIDE INDIVIDUAL (ADDITIONAL COVID COVERAGE)

TRAVEL PREMIUM INCLUDING COVID-19

Stay Period	Max. Stay	Pearl	Silver	Standard	Gold	Platinum
Covid Coverage		US\$ 10,000	US\$ 20,000	US\$ 30,000	US\$ 30,000	US\$ 100,000
Up to 05 Days	05 Days	800	1,500	1,854	2,329	3,658
Up to 07 Days	07 Days	1,220	1,845	2,366	2,864	4,741
Up to 10 Days	10 Days	1,500	2,700	3,108	3,904	6,216
Up to 14 Days	14 Days	2,195	3,385	4,250	4,930	8,081
Up to 21 Days	21 Days	2,866	4,930	6,397	6,913	12,022
Up to 1 Month	1 Month	3,800	6,615	8,243	8,802	16,647
Up to 2 Months	2 Months	6,615	11,430	14,764	15,542	29,291
Up to 3 Months	3 Months	9,920	16,845	21,560	22,609	44,238
Up to 4 Months	4 Months	13,230	24,460	28,631	30,008	61,985
Up to 5 Months	5 Months	16,535	30,070	35,702	37,405	76,731
Up to 6 Months	6 Months	20,840	37,686	42,772	44,803	91,476

Note: Covid-19 coverage is available upto the period of 6 months with maximum stay of 6 months.

Covid-19 coverage is available only for individual clients.

EXCLUDED COUNTRIES

Andorra, Argentina, Aruba, Bahrain, Brazil, Costa Rica, Czechia, France, French Polynesia, Guam, Israel, Kuwait, Maldives, Montenegro, Occupied Palestinian.

PRICING – WORLDWIDE FAMILY

Currency in Pak Rupees

Term	Max. Stay	Pearl	Silver	Standard	Gold	Platinum
Up to 5 Days	5 Days	1,000	2,000	1,900	3,490	4,000
Up to One Week	1 Week	1,300	2,200	2,100	3,916	4,400
Up to 10 Days	10 Days	1,900	3,000	2,500	4,500	5,000
Up to 2 Weeks	2 Weeks	2,200	3,500	3,200	5,000	6,500
Up to 3 Weeks	3 Weeks	3,200	5,000	5,100	7,500	8,500
Up to 1 Month	1 Month	3,800	6,200	5,900	8,283	11,500
Up to 2 Months	2 Months	5,200	8,600	8,600	11,500	15,000
Up to 3 Months	3 Months	8,100	13,000	11,000	15,546	22,000
Up to 4 Months	4 Months	15,000	21,000	14,000	20,388	25,000
Up to 5 Months	5 Months	18,000	25,000	19,000	25,231	30,000
Up to 6 Months	6 Months	25,000	35,000	25,099	30,073	38,000
Multi Trip - 6 Months	92 Days	13,000	16,000	14,995	17,967	26,000
Multi Trip - 1 Year	92 Days	19,000	22,000	17,016	20,388	45,000
Multi Trip - 2 Years	92 Days	27,264	39,082	19,710	23,617	54,000

SCHEDULE OF BENEFITS & LIMITS - STUDENTS

Currency in US Dollars

COVERAGE				
BENEFITS	PLAN A	PLAN B	PLAN C	PLAN D
EMERGENCY MEDICAL EXPENSES BENEFITS				
Emergency Medical Expenses for Sickness & Hospitalization Abroad	10,000 (excess USD 50)	25,000 (excess USD 100)	50,000 (excess USD 125)	100,000 (excess USD 150)
Medical Expenses & Hospitalization Abroad due to Covid-19	500	1,000	1,500	2,500
Emergency Dental Care	1,000	1,000	1,000	1,000
TRAVEL ASSISTANCE BENEFITS				
Travel & stay over of one Immediate Family Member	5,000	5,000	5,000	5,000
Repatriation of Mortal Remains	Actual	Actual	Actual	Actual
Travel Assistance	Actual	Actual	Actual	Actual
LOSS OF BAGGAGE & PERSONAL EFFECTS BENEFITS				
Loss of Passport	300	300	300	300
Loss of In-Flight Checked in Baggage	500	500	500	500
Location and Forwarding of Lost Baggage and Personal Effects	Actual	Actual	Actual	Actual
24-HOUR PERSONAL ACCIDENT BENEFITS				
24-Hour Personal Accident	7,500	10,000	15,000	20,000
Accidental Death	100% of the Principal Sum Insured	100% of the Principal Sum Insured	100% of the Principal Sum Insured	100% of the Principal Sum Insured
Permanent Disability	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table
Permanent Total Disability	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table	% of Principal Sum as per Injury Table
OPTIONAL BENEFIT				
Tuition Fee	7,000	10,000	20,000	30,000

PRICING – STUDENTS

Currency in Pak Rupees

STUDENT PLAN - WITHOUT TUITION FEE BENEFITS				
NO. OF DAYS COVERED	PLAN A	PLAN B	PLAN C	PLAN D
6 Months	8,200	10,800	12,969	14,922
12 Months	12,000	15,500	18,156	20,890
24 Months	19,472	22,369	25,419	29,246

STUDENT PLAN - WITH TUITION FEE BENEFITS				
NO. OF DAYS COVERED	PLAN A	PLAN B	PLAN C	PLAN D
6 Months	10,500	12,500	15,558	17,407
12 Months	15,500	18,810	21,781	24,370
24 Months	24,478	26,333	30,494	34,118

OPTIONAL BENEFITS - STUDENTS

This is an optional cover and is valid only if the appropriate premium as indicated in pricing for students for the said cover paid or the policy is enclosed thereon by this optional cover.

In the event of accidental death of the guardian whose detail is indicated in the application form, the assistance service provider will compensate the insured up to an amount as stated in the policy and according to the plan selected, provided always that the accidental death of the guardian shall affect the studies of the insured. Such event must be reported to the assistance service provider as soon as possible and following documents should be furnished in order to claim the compensation:

- a. Death certificate of the guardian
- b. Relevant proofs evidencing that the insured's studies were dependent on the guardian
- c. Documents providing guardian's identity
- d. Legal heirship certificate from the competent court which should decree the insured a legal beneficiary of the compensation claimed in case of death of the guardian

PILGRIMAGE PACKAGE SCHEDULE OF LIMITS AND BENEFITS (HAJJ, UMRAH & ZIARAT)

BASIC PROGRAM

Currency in US Dollars

Coverage	Individual	Family	Group
Medical Expenses	5,000	5,000	5,000
Medical Expenses & Hospitalization Abroad due to Covid-19	350	350	350
Medical Evacuation	15,000	15,000	15,000
Lost Baggage Claim	250	250	250
International Assistance	Free	Free	Free
Repatriation of Mortal Remains	5,000	5,000	5,000
Advance of Funds	250	250	250
Accident Death & Permanent Total Disablement, Common Carrier	2,500	2,500	2,500
Loss of Passport	300	300	300

PLUS PROGRAM

Currency in US Dollars

Coverage	Individual	Family	Group
Medical Expenses	10,000	10,000	10,000
Medical Expenses & Hospitalization Abroad due to Covid-19	500	500	500
Medical Evacuation	15,000	15,000	15,000
Lost Baggage Claim	250	250	250
International Assistance	Free	Free	Free
Repatriation of Mortal Remains	5,000	5,000	5,000
Advance of Funds	250	250	250
Accident Death & Permanent Total Disablement, Common Carrier	5,000	5,000	5,000
Loss of Passport	300	300	300

PREMIUM PLUS PROGRAM

Currency in US Dollars

Coverage	Individual	Family	Group
Medical Expenses	15,000	15,000	15,000
Medical Expenses & Hospitalization Abroad due to Covid-19	750	750	750
Medical Evacuation	15,000	15,000	15,000
Lost Baggage Claim	250	250	250
International Assistance	Free	Free	Free
Repatriation of Mortal Remains	5,000	5,000	5,000
Advance of Funds	250	250	250
Accident Death & Permanent Total Disablement, Common Carrier	5,000	5,000	5,000
Loss of Passport	300	300	300

Note: International assistance free for all packages.

PRICING - HAJJ UMRAH & ZIARAT

BASIC PROGRAM

Currency in Pak Rupees

No. of Days Covered	Individual	Family	Group
One Week	321	750	289
10 Days	500	900	450
2 Weeks	533	1,100	480
3 Weeks	627	1,200	564
1 Month	760	1,400	684
45 Days	945	2,316	851
2 Months	1,078	2,640	970

PLUS PROGRAM

Currency in Pak Rupees

No. of Days Covered	Individual	Family	Group
One Week	400	900	372
10 Days	600	1,200	708
2 Weeks	686	1,450	617
3 Weeks	806	1,350	726
1 Month	977	1,550	879
45 Days	1,215	2,978	1,094
2 Months	1,386	3,395	1,247

PREMIUM PLUS PROGRAM

Currency in Pak Rupees

No. of Days Covered	Individual	Family	Group
One Week	450	900	410
10 Days	700	1,500	700
2 Weeks	766	1,876	689
3 Weeks	900	2,205	810
1 Month	1,090	2,671	981
45 Days	1,357	3,324	1,221
2 Months	1,547	3,790	1,392

1. Insured Person: The policyholder.
2. Period of Insurance: Based on the tenure selected up to a maximum of 45 days.
3. Age Limit:
 - Atlas travel safe can be extended to travellers age up to 80 years
 - Normal premium as mentioned above is to be charged for the age up to 65 years
 - For persons aged between 66 and 75 years, increase of 50%
 - For persons aged between 76 and 80 years, increase of 100%
4. Family means husband, wife and four children up to the age of 18 or parents or accompany of the insured person permanently residing with the insured. (Total family members not to exceed six)
5. Group shall mean 10 or more members travelling together to the same destination at the same time and stay on the same trip.
6. Group premium indicated as per person premium.