

Travel Insurance

CHUBB®





The fun of travel can be seriously compromised in the event of accident or sickness in a foreign land. Such an unfortunate event not only spoils the holiday or the business, but may also necessitate expensive medical treatment and ancillary services e.g. ambulance, evacuation etc. Add to that the stress of locating and engaging appropriate medical service providers in an unfamiliar setting, away from family and friends.



Chubb Travel Insurance provides the peace of mind that comes with knowing that in any such situation you are covered for medical treatment expenses, emergency evacuation, travel disruption / cancellation, travel inconveniences, loss of valuables etc. And with Chubb's 24-hour Emergency Medical and Travel Assistance Service, you are never alone in your time of need.

Coverage and Benefits (\$=USD / €=Euro)				
	Worldwide incl. USA, Canada & Australia	Worldwide excl. USA, Canada & Australia	Schengen	Standard
Medical Expense per Insured (in-hospital & outpatient accident & sickness)	\$50,000	\$50,000	€30,000	\$10,000
Deductible per Claim for outpatient Medical Expense	\$100	\$100	\$100	\$100
Emergency Medical Evacuation	Actual	Actual	Actual	Actual
Repatriation of Mortal Remains	Actual	Actual	Actual	Actual
Loss of Baggage (per item limit of 10%)	\$500	\$500		\$200
Baggage Delay (excess first 8 hrs)	\$100	\$100		\$100
Loss of Passport	\$200	\$200		\$100
Flight Delay (excess first 8 hrs)	\$200	\$200		\$100
Trip Cancellation	\$200	\$200		\$200
Trip Curtailment	\$200	\$200		\$200
Accidental Death & Permanent Disability	\$5,000	\$5,000	\$2,500	\$2,500
24-hour Emergency Medical & Travel Assistance	Included	Included	Included	Included

Premium (PKR)								
Days	Worldwide incl. USA, Canada & Australia		Worldwide excl. USA, Canada & Australia		Schengen		Standard	
	Self	Family	Self	Family	Self	Family	Self	Family
7	2,800	4,200	2,296	3,444	1,400	2,350	1,188	1,782
14	4,800	7,200	3,936	5,904	2,250	2,950	1,629	2,444
21	7,000	10,500	5,740	8,610	2,710	4,150	2,439	3,659
30	8,600	12,900	7,052	10,578	3,540	5,000	3,501	5,252
60	13,300	19,950	10,906	16,359	4,500	5,950	6,048	9,072
90	19,000	28,500	15,580	23,370	5,600	7,050	8,361	12,542
180	22,500	33,750	18,450	27,675	9,000	10,000	13,500	20,250
365	24,100	36,150	19,762	29,643	11,000	16,300	16,200	24,300
2 years	48,200	72,300	39,524	59,286	22,000	32,400	32,400	48,600
3 years	72,300	108,450	59,286	88,929	33,000	48,900	48,600	72,900

Salient Features

- Premiums are charged on **per day basis** corresponding to the number of days actually travelled
- Policies are sent through email as soon as they are issued through the system
- Maximum age limit: 80 years; Insured Persons over the age of 65 will be charged 100% extra premium
- Family coverage comprises two adults and **any number of children** between 1 to 21 years
- Coverage for spouse and children under Family Policy:
 - Medical Expense: 100% of the Sum Insured
 - Accidental Death and Disability: 50% for spouse and 25% per child, of the Sum Insured
- The 'Schengen Plan' is valid for claims arising in Schengen countries only
- Medical expense claims occurring in Schengen states will be settled directly; claims occurring in non-Schengen states are only payable in Pakistan in PKR
- By purchasing this Policy you consent to:
 - Verification of CNIC(s) of all insured persons through the NADRA online facility
 - Transfer of personal data outside Pakistan as is necessary for Chubb, its agents and partners to service the Policy, provide claims handling and assistance
- Whenever coverage, benefit or claim payment provided by this policy would be in violation of the United Nations resolutions or trade and economic sanctions, laws or regulations of Pakistan or of United States of America, such coverage, benefit or claim shall be null and void
- Policy not valid for travel to certain countries - see policy terms for details
- Other policy exclusions include (but are not limited to):
 - Any claim as a result of pregnancy, child birth, suicide or self-inflicted injury
 - Any pre-existing medical conditions
 - Any person travelling for the specific purpose of receiving medical treatment, diagnosis or consultation
 - Any losses incurred in Pakistan or outside the covered destination
 - Travel to a country against official advice where such country has been exposed to an epidemic or pandemic outbreak, and where the insurance is purchased after the outbreak had been reported by any form of media
 - War
 - Mental or Nervous Disorders
 - Drug Addiction, Alcoholism



- Who is behind this Insurance Policy:
 - **Chubb Travel Insurance** has been designed and underwritten by **Chubb Insurance Pakistan Ltd.** (formerly ACE Insurance Limited) which is a wholly owned subsidiary of **Chubb INA International Holdings Limited, USA** (a part of Chubb Group)
 - **Chubb Insurance Pakistan Limited** is incorporated as a Public Limited Company in Pakistan (www.chubb.com/pk)
- In January 2016, ACE Limited acquired **The Chubb Corporation** and adopted the renowned **Chubb** name globally. The new **Chubb** has \$160 billion in assets, and \$37.5 billion of gross premiums written in 2015 (as if ACE and Chubb were one company).
- **Chubb** maintains executive offices in Zurich, New York, London and other locations, and employs approximately 30,000 people worldwide
- It is a truly global company, with local operations in more than 50 countries
- It is the world's largest publicly traded property and casualty insurer
- **Chubb's** parent company (**Chubb Limited**) is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index
- **Chubb's** core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best

Contact

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