

UBL INSURERS - TRAVEL HEALTH INSURANCE:

Frequently Asked Questions (FAQs)

What is Travel Health Insurance?

Travel health insurance designed to cover the costs and reduce the risk associated with unexpected events during international travel. Travel health insurance is comprehensive travel insurance policy that offers travel emergency sickness/accident as well as travel inconvenience benefits like baggage loss, flight delayed, passport loss etc.

What other benefits are paid directly while the insured is overseas?

Only Medical Expenses (hospitalization) and Emergency Evacuation are settled directly. All other benefits like Out Patient Department (OPD), accidental death, baggage loss, passport loss and flight delayed etc. paid / reimbursed once you have returned to Pakistan subject to the completion of the required documents.

What are the limits allowed for Medical Expenses?

The limits depend on the plan you purchase. We offer five (5) kinds of plans and which have different kind of coverage against the medical expenses. For example:

In “Around the Globe Plan”	Maximum medical expenses limit is up to US\$ 100,000
In “Worldwide Excluding USA & Canada”	Maximum medical expenses limit is up to US\$ 100,000
In “Schengen Cover Plans”	Maximum medical expenses limit is up to US\$ 100,000
In “Hajj / Umrah Plans”	Basic US\$ 5,000, Plus US\$ 10,000 & Gold US\$ 20,000
In “Student Cover Plans”	Basic US\$ 10,000, Plus US\$ 25,000, Gold US\$ 50,000 & Platinum US\$ 100,000

Medical expenses are included with the deductible US\$ 50 each & every loss:

- Accident & Sickness medical expenses
- Emergency Dental treatment
- Repatriation of Mortal Remains
- Emergency Medical evacuation

In case of Emergency Medical Expenses the highest limit is US\$.100, 000 (Universal Plan) and if you have purchased a Family cover each family member will be allowed a limit of US\$ 100,000.

What do you mean by Emergency Evacuation?

Emergency Evacuation means taking the insured from one place to another where appropriate medical attention can be provided to insured. This benefit is included under the medical expenses cover and is not a separate benefit. An emergency evacuation must be ordered by the assistance service provider or a physician who certifies that the severity or the nature of the Insured injury or sickness warrants his / her evacuation. Covered expenses are those for transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with the emergency evacuation.

Will you make full payment of the baggage loss?

The Company shall compensate the Insured for the total loss of Checked-In Baggage caused by a Common Carrier on the Trip abroad during the policy period, the insurance company acts as a secondary insurance carrier. The primary coverage is provided by the Common Carrier. The Company shall compensate the Insured for the market value of the Checked-In Baggage in the event of its total loss.

What items are covered under baggage loss?

This coverage is only for the “common carrier checked in baggage”. The Company will pay for the costs of necessary emergency purchases of toiletries, medication and clothing in the event the Insured suffering total loss of baggage. Valuables misplaced or stolen individually will not be covered in the benefits of total loss of checked in baggage. Item over a certain cost (usually US\$ 100) must be accompanied by the original receipt. **Money, jewelry, debit and credit cards and any type of documents are excluded from this cover.**

Are there any age limits in the policy?

Yes there are. The policy allows coverage up to the age of 65 years. People between 65 and 75 years premium is increased by 50% and for age above 75 to 80 premium increased by 75% and 80 to 85 is increased by 100. In case of family coverage, the age limit allowed for children is 6 months to 18 years. Family means Husband, wife and four (4) children up to the age of 18 years.

Where can I get the policy issued?

You can get in touch with your travel agent or UBL Insurers Limited's offices.

In case of hospitalization, how long does it take to authorize one of my family members to fly to my sickbed?

Should the Insured be hospitalized for more than seven (7) days, the company will meet the costs of immediate family members or a person appointed by the Insured and having the same country of residence as the member, considering the Insured was traveling alone:

- Economy air transport tickets or 1st class rail tickets to the place of hospitalization
- Accommodation expenses there, per day up to the covered limited for maximum of 10 days

Please note that this benefit is included under the Medical Expenses Cover and is not a separate benefit.

Will it be accepted by the Consulates for visa issuance?

Yes, it will be accepted. UBL Insurers Limited is authorized by Schengen States.

If I pay my doctor in cash, how soon do I get reimbursed?

UBL Insurers Limited offers direct overseas claims settlement (Hospitalization) and reimbursed as well. In the condition of reimbursement, usually it takes about 15 working days for claims to be processed. However, claims can be processed and paid much earlier, depending on how fast the file with all the necessary paperwork is received by the claims office.

What documents will be needed in case of claims?

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| 1. Death | - Death Certificate & hospital certificate |
| 2. Disability | - Hospital certificate |
| 3. Medical | - Prescription, Hospital bills & doctor's certificate (if not settled directly) / discharge summary |
| 4. Emergency Evacuation | - Evacuation company's bill (if not settled directly) |
| 5. Death Repatriation | - Air Way Bill / boarding pass |
| 6. Baggage Loss | - Airline's PIR / Baggage tag / boarding pass |
| 7. Flight Delay | - Hotel bill / Airline certificate confirming flight delay |
| 8. Loss of Passport | - FIR / Receipt from concerned Pakistan High Commission |

Please note that submission of above mentioned documents or any other documents shall not mean entitlement to a claim.

How many visits can I make in a year or before the expiry of the policy?

In Multi Trip policy there is no restriction on the number of visits. You can make as many visits as you want.

Basically we offer two kind of travel insurance policy, single trip and multi-trip, under the single trip policy, shall be covered up to 62 and 92 days depending on the duration which insured have been selected.

What is common carrier?

Any commercial public airline, railway, bus transport, or water borne vessel operating under license issued by the appropriate authority for transportation of passengers or passenger travels as ticket paying passenger.



What shall I do in case of an emergency?

In case of an emergency, from anywhere in the world, just call our Alarm Center Asia Assistance Network at the [00603 7628 3995](tel:0060376283995). AAN will take care of you on behalf of UBL Insurers Limited.

Which illnesses are covered?

In the event of illness or injury of the Insured, the company will meet the usual, customary, necessary and reasonable costs of hospitalization but not exceeding the sum covered specifying in the policy schedule. Means any illness which is not pre-existing, which was not contracted before you left your country and before the effective departing date of coverage as any pre-existing conditions are not covered under this travel insurance policy.

What does it mean usual country of residence and usual place of residence?

Usual country of residence means the country where the Policy was issued (Pakistan) and usual place of residence means is the place where the insured spends the major part of the year.

Where does my travel insurance apply?

We offer five (5) kinds of plans and they have different kind of geographical coverage. For example

In "Around the Globe Plan"	coverage "Worldwide"
In "Worldwide"	coverage "Excluding USA & Canada"
In "Schengen Plan"	coverage "Schengen States"
In "Hajj Umrah & Ziyarat Plan"	coverage "Holy Counties Only"
In "Student Cover Plans"	coverage "Worldwide"

Moreover travel insurance coverage is valid worldwide, except in usual country of residence and usual place of residence.

How do you make direct settlement of hospitalization bills overseas?

The direct settlement of hospitalization bills overseas has been made possible due to Asia Assistance Network. We take care of our customers through AAN, the world renowned body for Medical Assistance providing overseas claims settlement and other exclusive benefits with a personal touch. The reason is that it offers “Direct Settlement” of hospitalization bills overseas, giving the insured a comfort level somebody is there to care of him / her in the hours of need.

In case of an emergency, from anywhere in the world, just call for assistance 24/7 helpline 00603 7628 3995, AAN will act on UBL insurer’s behalf to provide expert advice and practical assistance,

Will I need to take a medical?

No medical examination is required to take travel health insurance

What is Personal Accidental Death?

The Company shall compensate the Insured or his/her nominee (in case of death of the Insured) for any accidental Injury suffered by the Insured during the Period of Insurance whilst on a Trip abroad.

1. Death of the Insured:

If such an Injury results in his death within one year from the date of the accident.

2. Permanent Disablement of the Insured:

If such an Injury results in the permanent impairment of the Insured’s physical capabilities, provided such impairment occurs within one year of the accident.

What are the significant or unusual exclusions or limitations?

Insurance is there to protect the insured from the unexpected. For this reason some situations are excluded. The following is a list of the most significant exclusions and limitations of this travel insurance. This insurance will not cover death caused by illness or disease unless this is a direct result of the accident. There is no cover for any claim resulting from:



- the side effects of medication or known risks of surgery;
- the insured attempted suicide or deliberate self-inflicted injury;
- the insured uses of drugs (other than drugs correctly taken under medical supervision or guidance and not for treating alcohol or drug addiction);
- the insured consumptions of alcohol to an extent that the insured suffers mental or physical impairment which causes the accident or results in the insured person doing something they would not normally do without the influence of alcohol