



Schengen Approved

UIC TRAVEL & HEALTH GUARD

Travel-Health Insurance Plan



VALUE ADDED FEATURES

- Transparent refund policy.
- Age limit - 85 years. (Travellers up to 65 years of age are eligible without additional premium).
- Direct settlement of medical claims abroad.
- Loss of baggage & passport, flight delay & personal liability cover.
- Free 24 hour medico-legal & language assistance.
- Online purchase of UIC Travel & Health Guard policy
<https://online.theunitedinsurance.com/>



The UNITED INSURANCE CO. OF PAKISTAN LTD.

— A Member Company Of United International Group —

COVERAGES FOR UIC TRAVEL & HEALTH GUARD

Schedule of Benefits	Schengen Countries		Rest of the World (excluding USA, CANADA & AUSTRALIA)		Worldwide	
	Diamond	Gold	Silver	Standard	Platinum	Gold Plus
Currency	USD	USD	USD	USD	USD	USD
Medical Expenses & Hospitalization Abroad	50,000 (Excess \$ 50)	50,000 (Excess \$ 50)	25,000 (Excess \$ 50)	10,000 (Excess \$ 50)	100,000 (Excess \$ 100)	50,000 (Excess \$ 100)
Deductible Amount (Applicable on each & every claim)	\$ 50	\$ 50	\$ 50	\$ 50	\$ 100	\$ 100
Transport or Repatriation in case of Illness or Accident	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Repatriation of Mortal Remains	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Emergency Dental Care	600	600	600	600	600	600
Repatriation of Family Member Travelling with the Insured	Actual Expenses	Actual Expenses	N/A	N/A	Actual Expenses	Actual Expenses
Travel of One Immediate Family Member	100/Day-Max 1,000	100/Day-Max 1,000	N/A	N/A	100/Day-Max 1,000	100/Day-Max 1,000
Delivery of Medicines	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Relay of Urgent Messages	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Long Distance Medical Information Service	Unlimited	Unlimited	N/A	Unlimited	Unlimited	Unlimited
Medical Referral / Appointment of Local Medical Specialist	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Connections Services	N/A	N/A	N/A	N/A	Unlimited	N/A
Loss of Credit Card	500	300	200	200	2000	300
Delayed Departure	500	300	200	200	1000	300
Loss of Passport	500	200	150	100	500	300
Compensation for In-Flight Loss of Checked in Baggage	500	400	400	300	1000	400
Accidental Death (During Travel using recognize means of Transport, Planes Trains, Public Buses, Taxis etc.)	15,000	10,000	8,000	5,000	25,000	10,000

PREMIUM FOR UIC TRAVEL & HEALTH GUARD

DURATION	SCHENGEN COUNTRIES				Rest of the World (excluding USA, CANADA & AUSTRALIA)				WORLDWIDE			
	DIAMOND		GOLD		SILVER		STANDARD		PLATINUM		GOLD PLUS	
	\$ 50,000		\$ 50,000		\$ 25,000		\$ 10,000		\$ 100,000		\$ 50,000	
	Single (Rs.)	Family (Rs.)	Single (Rs.)	Family (Rs.)	Single (Rs.)	Family (Rs.)	Single (Rs.)	Family (Rs.)	Single (Rs.)	Family (Rs.)	Single (Rs.)	Family (Rs.)
7 Days	2,700	4,200	1,500	2,550	1,400	2,400	700	1,120	4,500	9,000	2,200	4,400
10 Days	3,050	4,500	1,900	3,000	1,750	2,950	840	1,260	5,200	10,400	2,750	5,500
15 Days	3,500	5,300	2,200	3,400	2,150	3,300	980	1,400	6,500	13,000	3,350	6,700
21 Days	4,200	6,100	2,500	4,000	2,600	4,375	1,540	1,960	7,500	15,000	4,050	8,100
31 Days	5,200	7,300	3,000	4,800	3,250	5,700	1,690	2,380	9,200	18,400	5,375	10,750
62 Days	8,250	12,000	4,550	8,000	4,400	8,800	3,080	4,340	14,300	28,600	6,800	14,500
92 Days	10,000	15,500	5,300	10,000	5,700	10,500	4,025	7,280	16,500	33,000	9,800	18,000
180 Days	13,500	20,100	7,500	12,000	7,700	14,750	6,720	13,600	23,000	46,000	14,500	22,000
365 Days	19,500	30,500	11,500	18,000	11,900	27,500	9,135	15,400	35,000	70,000	15,000	28,000
2 Years	-	-	23,000	38,000	-	-	-	-	-	-	30,000	45,000

For person aged between 66 and 75 years, increase 50%
 For person aged between 76 and 80 years, increase 75%
 For person aged between 81 and 85 years, increase 100%

Family size: Husband+Wife+3 Children (Less than 18 years)

* 15% premium will be charged extra in case of Covid-19 coverage only.

STUDENT PLAN BENEFITS

Schedule of Benefits	Plans (Limit in USD)	
	Sapphire	Sapphire Plus
Currency	USD	USD
Medical Expenses for Sickness & Hospitalization Abroad	50,000 (Excess \$ 125)	100,000 (Excess \$ 150)
Deductible Amount (Applicable on each & every claim)	\$ 125	\$ 150
Emergency Dental Care	1,000	1,000
Travel of One Immediate family Member	5,000	5,000
Repatriation of Mortal Remains	Actual Expense	Actual Expense
Transport or Repatriation in case of Illness or Accident	Actual Expenses	Actual Expenses
Loss of Passport	300	300
Loss of In-Flight Loss of Checked in Baggage	500	500
Accidental Death	100% of Principal Sum Insured	100% of Principal Sum Insured
Permanent Total disability	100% of Principal Sum Insured	100% of Principal Sum Insured

PREMIUM

Duration	Sapphire	Sapphire Plus
	\$ 50,000 Single (Rs.)	\$ 100,000 Single (Rs.)
180 Days	13,000	17,500
365 Days	19,000	25,500
24 Months	37,000	49,500

COMPENSATION FOR COVID-19

- Post-Treatment Screening/Test taken abroad is only covered when / if resulted Positive.
- Self-quarantine/ quarantine in Private Hotels or Hospitals or at home is not covered under the said policy terms & condition.
- U.S \$100 deductible on loss arising from COVID 19.
- All claims related to COVID 19 will only be considered after the submission of a Negative test report undertaken within 96 Hours before travel.
- Maximum Insured's age 70 years to obtain Covid-19 Coverage

Let "AA" rated national insurer provide you:

- Maximum coverage in lesser price.
- Services without any hidden charges & taxes etc.
- Support of European companies for Re-insurance & assistance services.
- Transparent premium refund policy.
- Service at your doorstep with nation wide network of 100+ branches.

International Coverage With A National Company

Dear Patrons,

We are amongst "AA" class rated (PACRA) companies in Pakistan. It is indeed reflection of UIC's remarkable professional achievements over the years which it earned through unmatched service standards and competitive value added products for its worthy institutional as well as individual customers.

We are thankful to all valuable patrons like you for achieving this milestone.

In line with our ambitious working strategy, we constantly strive to attain the best possible. We also take pride in having qualified team of professionals who have a distinguished career and rich experience as an underwriter in local and multinational companies. The pioneered team has launched world class travel insurance in Pakistan. In addition, we have also designed and launched many new innovative and people friendly branded products having matchless value added features. We have also embarked on a campaign to educate people about insurance and its benefits.

Our recently designed branded products include:-

1. Travel Guard - Accidental and medical cover.
2. Farmer Guard - Crop, livestock, agri products & PA to farmer.
3. Health Guard - OPD, Hospitalization, maternity and dreaded disease cover
4. Mobile Guard - comprehensive mobile insurance plan.
5. Rail secure - insurers safety of passengers against odds.
6. Account Holders plan - PA / PTD cover at minimal price.
7. Poultry Secure - bird flu and poultry asset plan.
8. Diplomatic motor plan - auto insurance plan for expatriates.
9. Auto Guard - Comprehensive private / commercial vehicle insurance plan.

Should you have any query, please do not hesitate to contact us.

Best regards,

Mian M.A. Shahid
Group Chairman

Dear Friends!

We believe and strive for hassle free quality services to our customers. We have made arrangements with M/s. MAPFRE ASISTENCIA, for capacity assistance and direct settlement of medical claims abroad.

Should you require any assistance in Pakistan, you can reach us directly or on our offices through phone, e-mail or fax.

In case of Medical Emergency please contact on the following:

<p>Contact Details MAPFRE ASISTENCIA For Gulf Assist Contact Tel: (Bahrain) : +(973) 17 218921 Fax: +(973) 17 215764 (24 hours)</p>	<p>Contact Details MAPFRE ASISTENCIA For Worldwide Contact Tel: (Ireland): +(353) 91 560621 (24 hours)</p>
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For further details please contact:



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A Member Company Of United International Group

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