

DOMESTIC POLICY WORDINGS

Domestic Travel		
Benefits	Limits in PKR	
	Domestic Delight	Domestic Basic
Accidental Death & Permanent Disability	1,000,000	500,000
Emergency Medical Expense-Accident & Sickness	50,000	25,000
Emergency Medical Evacuation	30,000	15,000
Repatriation of Mortal Remains*	15,000	15,000
Loss of baggage	7,500	3,500
Loss of CNIC	2,000	1,500

* in case of natural death only

This is your Travel Insurance Policy. It tells you what is covered and what is not, as well as the conditions which apply and the basis on which all claims will be settled. This Policy and the Schedule form the contract of insurance. Please read them carefully.

Insuring Agreement

In consideration of payment of premium, we agree to provide insurance in accordance with the operative Sections of the Policy. The Schedule and any Endorsements are all part of the Policy. The information you have supplied forms part of the contract of insurance with us. Your Policy is evidence of that contract.

Cover Chosen

Your Schedule specifies the cover you have chosen.

Availability of Cover

This Policy is available only if you are a Citizen or have Resident Status in Pakistan and are travelling intercity within Pakistan by mode of transportation as mentioned on your policy schedule.

Conditions and Exclusions

Special Conditions apply to individual Sections of this Policy, while General Exclusions and General Conditions will apply to the whole of this Policy. Refer also to „not covered' which applies to each Section of the Policy. Additionally, specific claims procedures, which apply to certain Sections of the Policy, must be followed in order for a claim to be accepted.

Age Eligibility

This Policy is available to persons aged 6 months to 65 years.

Law and Jurisdiction

Your Policy will be governed by the Law and Jurisdiction of Competent Courts of Islamic Republic of Pakistan.

Material Fact

All material facts must be disclosed to the underwriters. Failure to do so may affect your rights under this Policy. A material fact is a fact that is likely to influence the acceptance or assessment of the Insurance by underwriters.

Policy Limits

Most Sections of your Policy have limits on the amount we will pay under that Section. Some Sections also have specific inner limits: for example, for Baggage. Please check your Policy to ensure that the cover afforded is clearly understood.

Baggage Loss Claims - Checked In

These claims are settled based on the value of the property at the time of the loss and not the cost of buying new items. Your Policy details the claims procedure that must be followed for a claim to be accepted, in particular the requirement to obtain property irregularity report (PIR) from the airline.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy.

You/Your's/Insured Person

Means each person traveling on a Trip whose name appears in the Policy Schedule.

We/Us/Our

Means "Adamjee Insurance Company"

Limits

Means the applicable maximum benefits based on the option chosen

Adventure Sports

Means winter and Water Sports, trekking and safari.

Baggage

Means luggage, clothing, personal effects, Valuables and other articles which belong to you (or for which you are legally responsible) and are worn, used or carried by you during any Trip.

Bodily Injury

Means an identifiable physical injury sustained by you during the Period of Insurance by a sudden, unexpected and specific event. Injury as a result of your unavoidable exposure to the elements shall also be deemed to mean Bodily Injury.

Emergency evacuation

Means expenses incurred for the emergency transportation and medical care on to move the insured person who has a critical accidental medical condition, to the nearest hospital, where appropriate care and facilities are available

Home / City of Residence

Means your normal place of residence in any city of Pakistan of which you are a citizen or hold a valid resident status as of the date of your inter-city journey.

Loss of Limb

Means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of Sight

Means total and irrecoverable Loss of Sight in one or both eyes.

Medical Condition

Means any disease, illness or injury except any pre-existing conditions.

Medical Practitioner

Means a registered practicing member of the medical profession who is not related or known personally to you or any person with whom you are traveling.

Period of Insurance

Means the period of the Trip as stated in the Schedule and the period for which we have accepted the premium. The Insurance commences when you leave your Home to commence the Trip and terminates at the time of your return to your City of Residence within Pakistan on completion of the intercity Trip or the expiry of the Policy (whichever is earlier).

Permanent Total Disablement

Means disablement which is beyond reasonable hope of improvement having lasted for a continuous period of 1 year and prevents you from attending to any occupation or alternative remunerative work of any kind.

Personal Money

Means bank notes, currency notes and coins in current use, cheques, postal or money orders, prepaid coupons or vouchers, travel tickets, pre-booked event and entertainment tickets, phone cards and electronic money cards all held for private purposes.

Pre-existing condition means the insured person received medical treatment, diagnosis, consultation, or prescribed drugs, or a medical condition for which the insured person is on a waiting list for hospital in-patient treatment. Or an ongoing or recurring medical condition for which medical advice or treatment was recommended by a medical practitioner within a two (2) year preceding the insured trip abroad including their consequences. Further to that any

Chronic Disease hence proved to be existing before the commencement of trip **whether known or unknown to the insured** shall be considered as pre existing

Public Transport

Means any publicly licensed aircraft on which you are booked to travel.

Repatriation of mortal remains

Means expenses incurred for preparation and transportation of the dead body of the insured person from city of visit (as mentioned in the policy schedule) to home city, provided the death occurred due to natural death only

Schedule

means the validation page attached to this Travel Policy setting out the names all those persons insured (You/Your/ Insured Person), the Area of Travel, the Policy type, the Period of Insurance and any other Special Conditions and terms.

Trip

Means any "Domestic Trip" or journey made by you within Pakistan as shown in the Schedule which begins and ends in the City of Residence during the Period of Insurance but excluding one-way trips or journeys. Any Trip solely within the City of Residence is not insured.

Valuables

means antiques, Jewelry, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges and headphones), mobile telephones, computer games and associated equipment, telescopes and binoculars.

Important conditions relating to health

It is a condition of this Policy that no Trip will be covered if at the time of taking out this Policy:

1. You or anyone upon whom the Trip plans depend has received a terminal prognosis.
2. You or anyone upon whom the Trip plans depend are on a waiting list for, or have knowledge of the need for, in-patient treatment at a hospital, clinic or nursing home.
3. You are traveling against the advice of a Medical Practitioner or would be traveling against the advice of a Medical Practitioner had you sought his/her advice.
4. You or anyone upon whom the Trip plans depend is expected to give birth before, during or within two months of the Trip.
5. You are aware of any circumstances that could reasonably be expected to give rise to a claim on this Policy.

You must be able to comply with these conditions to have the full protection of this Policy. Otherwise, unless you have been given our prior written agreement, you will not be covered under the Policy.

Covers

All the following covers are subject to the monetary limits mentioned specifically on the schedule page of the policy or Annexure attached with the Schedule page of the policy and the required Excess or Deductibles mentioned thereon.

SECTION A

Emergency Medical Expenses

We shall pay medical, pharmaceutical and hospital expenses incurred by you on medical prescription in urgent cases arising as a result of an accident which has occurred during the Trip, as well as ambulance expenses from the place of the accident to the nearest medical center subject to the limits and the deductibles mentioned on the schedule page.

SECTION B

Repatriation of mortal remains and emergency evacuation

We undertake to bear and refund the cost of your transport if medically necessary:

- A. to a hospital, which is better equipped to treat your case;
- B. to a hospital which is closer to your City of Residence;
- C. to your City of Residence.

What is not covered under **SECTIONS A,B.**

- a. The cost of treatment, medication or surgery, Including exploratory tests, which are not directly related to or result from the accidental Bodily Injury or Illness which necessitated your admittance into hospital
- b. Costs of prosthetics, cosmetics, plastic surgery and physiotherapy Investigations, checkup, medical examination being part of preventive medicine
- c. Pre-existing medical Condition, pregnancy, convalescence or relapses

SECTION C

Personal Accident Benefit

We will pay one of the Benefits shown below if, during the Period of Insurance, you sustain Bodily Injury, which shall solely and independently of any other cause, result within one year in:

- Death
- Loss of Limb
- Loss of Sight
- Permanent Total Disablement

Special Conditions

- a. Only one Benefit shall be payable,
- b. Our Medical Advisors may examine you as often as they deem necessary in the event of a claim.

What is not covered

Any Bodily Injury caused directly or indirectly by:

1. Pregnancy
2. Any claim arising from your failure to comply with the Important Conditions relating to Health mentioned on page 5

Section D

Loss of Checked-In Personal Baggage

We will pay up to the amount shown in the Schedule of Benefits in the event you suffer a total loss of Personal Baggage that has been checked by a domestic Airline for a domestic flight. Any benefit paid will be excess of an amount received by the Airline. In the event of a loss of Personal Baggage, We reserve the right to replace or pay the intrinsic value of any lost article. A deductible of 50% shall apply.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of Baggage, and you should take all practicable steps to recover properly lost or stolen. If property is lost, stolen or damaged whilst in the care of an airline you must:

- a. Obtain a Property Irregularity Report by Airline
- b. Give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (Please retain a copy)
- c. Retain all travel tickets and tags for submission if a claim is to be made under this Policy
- d. Retain receipts for items lost, stolen or damaged as these will help you to substantiate your claim

What is not covered

1. Claims for Valuables and Personal Money in Checked-In Personal Baggage
2. Loss or damage due to delay, confiscation or detention by customs or other authority
3. Partial loss or damage to Checked-In Personal Baggage. However, total loss or damage of an individual unit(s) of baggage shall not be construed as falling within this exclusion
4. Depreciation in value or shortages due to error or omission
5. Claims for items for which you have already been reimbursed by the Airline or another party
6. Business goods, samples, tools of trade, motor accessories or other items used in connection with your employment or occupation
7. Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, by any process of cleaning, repairing or restoring, mechanical or electrical breakdown or derangement.

Section E

Loss of CNIC

We will pay up to the amount shown in the Schedule of Benefits in the event you suffer a loss of CNIC due to violent, forcible and/or visible Snatching/Robbery of your wallet during the period of insurance.

Special Conditions

You must take reasonable precautions at all times to ensure the safety and supervision of your CNIC, and you should take all practicable steps to recover the lost or stolen property.

You are to obtain a Police Report with details of the loss or theft.

General Exclusions

Applicable to All Sections of the Policy

We will not pay for claims arising directly or indirectly from:

- a. War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power riot or civil commotion
- b. Any act of Terrorism -for the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear
- c. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly
- d. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices traveling at sonic or supersonic speeds
- d. Your pursuit of Adventure Sports (Winter Sports and/or Water Sports and/or trekking and/or safari (unless this extension has been purchased and specifically stated as covered in the Schedule but, in any case, excluding the professional practice of these activities in competition)
- e. The following activities: bob sleigh/skeletons, bobbing, off-piste skiing, free-style skiing, heli-skiing, luge, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, ski stunting, snow carting, snow mobiling, snowcat skiing or skiing against local authoritative warning or advice
- f. Your engagement In or practice for manual work in connection with a profession, business or trade, the use of motorized two-or three-wheeled vehicles unless a full driving license is held permitting the use of such vehicles in those cities which you are visiting/traveling through, motor competitions/rallies, professional entertaining, professional sports or racing
- g. Your engagement in or practice for base jumping, bungee jumping, expeditions, jet skiing, mountaineering requiring the use of guides or ropes, shark diving or underwater activities

- h. Your engagement in or practice for boxing, canyoning, caving, cycle racing, fencing, flying in unlicensed aircraft or as a learner, competitive football, gliding, gymnastics, hang gliding, horse riding in competitions, hot air ballooning, hunting, ice hockey, karate, kayaking, martial arts, micro lighting, parachuting, paragliding, parapenting/parascending/parasailing, polo, potholing, rugby, sky diving, sky surfing, white water rafting/ canoeing or wrestling
- i. Your willfully, self-inflicted injury or Illness, sexually transmitted diseases, solvent abuse, alcoholism, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life)
- j. Your own unlawful action or any criminal proceedings against you
- k. Bodily Injury, Illness, sickness, death, loss, disablement, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV-related illness
- l. Consequential loss of any kind
- m. A Trip from which you are not booked to return within the Period of Insurance
- n. Incidents which may give rise to a claim not notified to us in writing within 31 days of the end of the Trip other than Personal Accident, where the maximum notification time is 90 days.
- o. Operational duties as a member of the Armed Forces
- p. Your suffering from stress, anxiety, depression or any other mental or nervous disorder.

General Conditions

You must comply with the following conditions to have the full protection of your Policy. If you do not comply, we may, at our option, cancel the Policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. Duty of Disclosure

It is a condition of this Insurance that you have disclosed all material facts to us. Your failure to do so may affect your rights under this Insurance. If you are in any doubt about what was material then you should declare it to us.

2. Compliance

You must comply with all the terms, provisions, conditions and endorsements of this Insurance. Failure to do so may result in a claim being declined or reduce the amount of any claim payment.

3. Claims

You must notify us in respect of claims for all Sections: Apply Procedure on page 10 as soon as possible, but not later than 31 days of the end of the Trip.

You must also inform us if you are aware of any writ, summons or impending prosecution, every communication relating to a claim must be sent to us without delay. You or anyone acting on your behalf must not negotiate, admit or repudiate any claim without our written consent. You or your legal representatives must supply, at your own expense, all information, evidence, details of other insurances (if any) and medical certificates as required by us. We reserve the right to require you to undergo an independent medical examination at our expense. We may also request and will pay for a Post Mortem examination.

You must retain any property which is damaged, and, if requested, send it to us at your own expense. If we pay a claim for the full value of the property and it is subsequently recovered or there is any salvage, then it will become our property. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

4. Dual Insurance

If at the time of any incident which results in a claim under this Policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share other than insurance section C.

5. Reasonable Precautions

You must take all reasonable steps to prevent and minimize accident, injury, loss or damage and at all times act as if uninsured.

6. Subrogation

We are entitled to take over and conduct in your name the defense and settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this Policy to anyone else.

7. Fraud

You must not act in a fraudulent manner.

If you or anyone acting for you Makes a claim under the Policy knowing the same to be false or fraudulently exaggerated in any respect or

- Makes a statement in support of a claim knowing the statement to be false in any respect or
- Submits a document in support of a claim knowing the document to be forged or false in any respect or
- Makes a claim in respect of any Bodily Injury, Illness, loss or damage caused by your willful act or with your connivance

Then

- We shall not pay the claim
- We shall not pay any other claim which has been or will be made under the Policy
- We may, at our option, declare the Policy void
- We shall be entitled to recover from you the amount of any claim already paid under the Policy
- We shall not make any return of premium
- We may inform the Police of the circumstances.

8. Cancellation

You may cancel the Policy within 3 days of issue by giving us written notification, in which case, you may be entitled to a refund of premium provided no claim has been made and you have not travelled during the current Period of Insurance. We may cancel this Policy by writing to you at your last known address by recorded delivery giving 3 days notice.

CONTINENTAL SCALE OF BENEFITS FOR SECTION I

Compensation table	
Event	Percentage of maximum benefits
1. Accidental Death	100%
2. Permanent total disablement	100%
3. Permanent paralysis of all limbs	100%
4. Permanent total loss of both eyes	100%
5. Permanent total loss of two limbs	100%
6. Loss of speech & hearing	100%
7. Permanent total loss of hearing in both ears	75%
8. Loss of or the permanent total loss of one limb	50%
9. Permanent total loss of sight of one eye	25%
10. Permanent total loss of hearing in one ear	15%

MAKING A CLAIM

For medical and all other claims you will need to complete a claim form as soon as possible after the incident has occurred or within 31 days of your return to your Home City.

The completed claim form, together with invoices, proof of ownership, travel documents and any other relevant details must be sent to:

Travel Insurance, Claims Department
 Adamjee Insurance Co Ltd.
 9th Floor, Adamjee Insurance Building
 I.I. Chundrigar Road, Karachi.
 UAN: +92-21-111-242-111

Please note that if medical treatment has been received, medical certificates showing the nature of the injury together with all bills, and receipts if already paid, should also be attached and returned to above referred address

You can request a claim form by writing to, or by telephoning or visiting the website of:

Adamjee Insurance Co. Ltd.

URL: <http://www.adamjeeinsurance.com>

Contact for Queries

If you would like more information or require clarification on any of the Covers provided, please do not hesitate to contact us on:

Toll Free # 0800-00 242

UAN: +92-21-111-242-111

Email: travel@adamjeeinsurance.com

