

About Us

The Universal Insurance Company Ltd, was incorporated in 1959 and has established its franchise in the general insurance market. On premium portfolio basis 'Universal' is one of the TOP TEN insurance companies of Pakistan and has been rated as A- with 'Stable outlook by JCR-VIS RATING Company Limited.

International Cooperation Partnerships

Together with our global partner, Mideast Assistance International and the Dutch Eurocross International, with a network of 80,000 point of services worldwide, we bring you a wide range of medical and travel-related assistance services to make your trip as enjoyable as possible.

"E Traveler" your reliable travel insurance/assistance plan

The *E Traveler plan* covers travelers against sudden injury and illness anywhere in the world. Carefully designed to fit the latest Schengen visa requirements, it offers comprehensive medical protection worth of 150,000 USD as well as a host of other assistance benefits for a hassle-free traveling experience.

SCHEDULE OF PREMIUMS Worldwide **Excluding** USA, Canada, Japan & Australia

Duration	Gross Premium in PKR		
	From 3 Months to 70 Years	From 70 to 74 Years	Family Package
5 Days	PKR 1,452	PKR 2,217	PKR 6,153
7 Days	PKR 1,835	PKR 2,446	PKR 6,153
10 Days	PKR 2,293	PKR 3,210	PKR 6,153
15 Days	PKR 2,752	PKR 3,975	PKR 6,153
21 Days	PKR 3,000	PKR 4,739	PKR 6,153
31 Days	PKR 3,175	PKR 5,504	PKR 6,153
62 Days	PKR 5,121	PKR 11,007	PKR 8,962
92 Days	PKR 5,900	PKR 12,995	PKR 11,370
184 Days	PKR 9,173	PKR 15,288	PKR 16,052
1 year	PKR 11,950	PKR 19,110	PKR 23,207
2 years	PKR 23,900	PKR 38,220	

Family Package includes husband, wife up to the age limit of 70 years and 3 children under 15 years

Around The World Round The Clock Schedule Of Benefits

Benefit	Coverage Limit
Travel Information Service	Free Service
Referral to Medical Correspondents Abroad	Free Service
Long Distance Medical Advice	Free Service
Delivery of Urgent Messages	Free Service
Dispatch of a Specialist Physician On-Site	Actual Expenses
Evacuation and/or Medical Repatriation	50,000 USD
Transportation to Join Policyholder (following hospitalization of 10+ days)	Round-trip ticket
Repatriation of Dependent Children	One-way ticket
Repatriation of Mortal Remains	50,000 USD
Cover of Medical Expenses and Hospitalization Abroad	50,000 USD
Sea & Mountain Search and Rescue	25,000 USD
Winter Sports Ski Coverage	10,000 USD
Total lose or Disappearance of Baggage	800 USD
Flight cancellation (4-hours delay)	150 USD

SCHEDULE OF PREMIUMS Worldwide **Including** USA, Canada, Japan & Australia

Duration	Gross Premium in PKR		
	From 3 Months to 70 Years	From 70 to 74 Years	Family Package
5 Days	PKR 2,217	PKR 3,669	PKR 10,969
7 Days	PKR 2,446	PKR 4,128	PKR 10,969
10 Days	PKR 3,210	PKR 5,045	PKR 10,969
15 Days	PKR 3,669	PKR 5,657	PKR 10,969
21 Days	PKR 4,739	PKR 7,644	PKR 10,969
31 Days	PKR 6,268	PKR 13,759	PKR 10,969
62 Days	PKR 9,173	PKR 22,932	PKR 16,052
92 Days	PKR 11,466	PKR 26,754	PKR 20,066
184 Days	PKR 15,288	PKR 32,869	PKR 26,754
1 year	PKR 19,110	PKR 42,042	PKR 33,442
2 years	PKR 38,220	PKR 84,084	

STUDENT CARE

Duration	Premium in PKR	Premium
6 Months	PKR 6,370	Non Refundable
1 Year	PKR 9,555	Non Refundable

TO LEARN MORE ABOUT ANY OF THE LISTED BENEFITS, ASK YOUR TRAVEL AGENT FOR THE E TRAVELER GENERAL CONDITIONS.

WHEREVER YOU GO, OUR MULTILINGUAL ALARM CENTRES ARE AT YOUR SERVICE 24/7, 365 DAYS A YEAR.

International Alaram Centre - EureCross

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