

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"

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.

The E Travel 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.

Worldwide Excluding USA, Canada, Japan & Australia

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STUDENT CARE

Duration	Medical Coverage \$ 50,000		Duration	Medical Coverage \$ 1,00,000		Medical Coverage \$ 10,000	
	E-Traveler			E-Traveler Global		Standard E-Traveler	
	SINGLE (PKR)	FAMILY (PKR)		SINGLE (PKR)	FAMILY (PKR)	SINGLE (PKR)	FAMILY (PKR)
5 Days	1,245	2,075	5 Days	2,075	4,145	570	725
7 Days	1,660	2,540	7 Days	2,490	4,455	725	935
10Days	1,865	2,955	10Days	2,955	5,800	1,350	1,450
15Days	2,175	3,420	15Days	3,420	7,050	1,400	1,500
21Days	2,695	4,040	21Days	4,250	8,290	1,450	1,555
31 Days	3,215	4,765	31 Days	5,490	10,880	1,865	1,970
62 Days	4,665	7,255	62 Days	7,255	13,990	2,490	3,370
92Days	5,700	9,225	92Days	10,365	17,620	3,000	5,130
184 Days	8,190	10,880	184 Days	15,545	21,760	5,700	9,845
01 Year	12,230	17,620	01 Year	21,760	30,000	7,255	12,435
02 Years	24,455	35,235	02 Years	43,525	60,100	14,510	24,870

Duration	Medical Coverage \$ 50000	Medical Coverage \$ 100000
	Excluding USA,CA,JP& AU	Including USA,CA,JP& AU
184 Days	9000	18000
01 Year	16000	32000
02 Years	32000	64000

Student Policy Covers 184-365 & 730 days Consecutively

- The Above mentioned premium includes all the applicable Taxes
- Maximum Consecutive Coverage per trip is 92 days
- Age limit for the above mentioned Schedule of premium is 65 years
- Age limit between 66-75 years , Premium Increase @ 50 %
- Age limit between 76-85 Years , Premium Increase @ 100%
- Age limit for Student Policy is 18-70 years
- Family Policy Includes Husband, Wife & three Children up to age limit 18 years

SCHEDULE OF BENEFITS	E-Traveler Excluding USA, Canada, Japan & Australia	E-Traveler Global Including USA, Canada, Japan, Australia	Standard E-Traveler (\$ 10,000) Excluding USA, Canada, Japan, Australia	Student Care (\$ 50,000) Excluding USA, Canada, Japan, Australia	Student Care Global (\$ 1,00,000) Including USA, Canada, Japan, Australia
	(\$50,000)	(\$ 1,00,000)	(\$ 1,00,000)	(\$50,000)	(\$ 1,00,000)
COVERAGE LIMIT (USD)					
Travel Information Service	Free of Charge	Free of Charge	Free of Charge	Free of Charge	Free of Charge
Delivery of Urgent Messages	Free of Charge	Free of Charge	Free of Charge	Free of Charge	Free of Charge
Dispatch of a Specialized Physician	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Long Distance Medical Advice	Free of Charge	Free of Charge	Free of Charge	Free of Charge	Free of Charge
Referral to Medical Correspondents Abroad	Free of Charge	Free of Charge	Free of Charge	Free of Charge	Free of Charge
Cover of Medical Expenses and Hospitalization	Up to 50,000 \$	up to 100,000 \$	up to 10,000 \$	Up to 50,000 \$	Up to 100000 \$
Evacuation and/or Medical Repatriation	Up to 50,000 \$	Up to 50,000 \$	Up to 50,000 \$	Up to 50,000 \$	Up to 50,000 \$
Repatriation of Mortal Remains	Up to 50,000 \$	Up to 50,000 \$	Up to 50,000 \$	Up to 50,000 \$	Up to 50,000 \$
Transportation to Join Member following hospitalization of 10+ days	Round-trip ticket	Round-trip ticket	Round-trip ticket	Round-trip ticket	Round-trip ticket
Return of Dependent Children	One-way ticket	One-way ticket	One-way ticket	One-way ticket	One-way ticket
Compensation for Loss or Delay of Baggage	400	500	300	400	400
Emergency Dental Care	500	600	300	500	500
Compensation for Flight Delay	200	200	200	200	200
Legal Referrals	Free of Charge	Free of Charge	Free of Charge	Free of Charge	Free of Charge
Advance Payment of Medical Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Loss of passport	300	300	300	300	300