

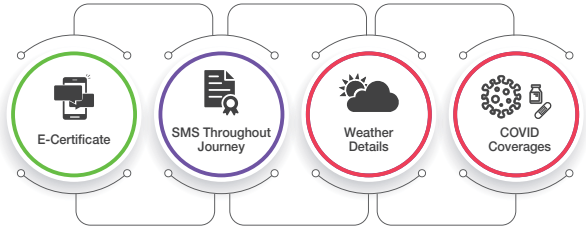


# SALAAM TRAVEL TAKAFUL



# ABOUT SALAAM TAKAFUL

Salaam Takaful Limited, the largest and leading dedicated general takaful operator and only Shariah compliant Insurtech in Pakistan, built upon the vision to provide our valued clients the highest quality of service with the goal of exceeding their expectations across the country.



## WHY CHOOSE US ?

Based on the principles of shariah, the product offers:



## OUR ACHIEVEMENTS



Listed in the coveted list of Insurtech100, the only company from Pakistan



Consecutive winner of ICAP IOMA Best Corporate and Sustainability Report Award for the last four years



ISO 9001:2015 Certification in the shortest span of time



Received "Certificate of Merit" from South Asian Federation of Accountants (SAFA) for the Best Corporate Report



Awarded A++ rating by PACFA



Consumer Choice Award



Brand of the Year Award

## FOR THE FIRST TIME IN PAKISTAN, INTRODUCING PARAMETRIC-BASED FLIGHT DISRUPTION COVERAGE

Flight delays irritate air passengers and disrupt their schedules. To cater to this everyday problem amongst travelers, Salaam Takaful Limited has partnered with an international technology company Blink Parametric, to introduce for the first time in Pakistan, one of its kind, Parametric Flight Disruption coverage.

Parametric Flight Disruption coverage compensates passengers for cumbersome flight delays, where the policyholders can avail instant payout\* in case of any flight delay.



GET YOUR POLICY BY PROVIDING TRAVEL DETAILS



INSTANT CASH PAYOUT IN CASE OF FLIGHT DELAY

\*Only 1 claim is payable per policy

## FOR YOUR WORRYLESS TOURS

While some journeys bring you happiness, others may lead to unforeseen circumstances. To keep you safe from uncertainties and risks, we offer you Salaamti Tour, a Takaful plan that covers all international tours, your companion for a safe and secure travel.

Salaamti Tour offers extensive range of coverages.

Our services are backed by Swan International Assistance. Swan delivers travel assistance services 24 hours a day, 365 days a year, online, over the phone and whenever necessary, in person.

### SCHEDULE OF BENEFITS

Plans	SCHENGEN ONLY		REST OF THE WORLD <small>(EXCLUDING USA, CANADA, AUSTRALIA, &amp; UK)</small>		WORLDWIDE	WORLDWIDE
	BASIC	BASIC PLUS	BRONZE	SILVER	GOLD	PLATINUM
Currency	USD	USD	USD	USD	USD	USD
Medical Expenses & Hospitalization Abroad	50,000 (COVID-19 \$2,000)	50,000	10,000	25,000	50,000	100,000
Accidental Death & Permanent Disability	-	15,000	10,000	12,500	15,000	25,000
Transport or Repatriation in Case of Illness or Injury	-	50,000	15,000	12,500	50,000	50,000
Personal Liability	-	25,000	10,000	12,500	25,000	25,000
Parametric Flight Delay - 3 hours	Rs. 10,000	Rs. 10,000	Rs. 10,000	Rs. 10,000	Rs. 10,000	Rs. 10,000
Delayed Departure	-	500	250	350	500	750
Trip Cancellation	-	500	250	350	500	750
Accidental Dental Care	-	600	250	350	600	900
Repatriation of Family Member travelling with the Participant	-	5,000	3,000	5,000	5,000	7,500
Repatriation of Mortal Remains	5,000	5,000	5,000	5,000	5,000	7,500
Return of Dependent Children	-	5,000	5,000	5,000	5,000	7,500
Travel and Stay-Over for One Immediate Family Member	-	100/day for 10 days only	100/day for 10 days only	100/day for 10 days only	100/day for 10 days only	100/day for 10 days only
Emergency Return Home Following Death of Close Relative	-	5,000	5,000	5,000	5,000	7,500
Loss of Passport	-	250	100	200	250	500
Loss of Checked-In Baggage	-	500	250	200	500	750
Compensation for Delay in the Arrival of Luggage	-	250	100	200	250	500
Home Protection while Travelling	-	1,000	500	500	1,000	1,000
Relay of Urgent Messages	Included	Included	Included	Included	Included	Included
Information Services and Referrals	Included	Included	Included	Included	Included	Included
Location and Forwarding of Baggage and Personal Effects	Included	Included	Included	Included	Included	Included
Delivery of Medicines	Included	Included	Included	Included	Included	Included
Salaam App	Included	Included	Included	Included	Included	Included

#### Limits for Family Plans

- 100% limit for each family member in case of 'Medical Expenses & Hospitalization Abroad' cover
- 50% limit for spouse in case of 'Accidental Death & Permanent Disability' cover
- 25% limit for children in case of 'Accidental Death & Permanent Disability' cover

## CONTRIBUTIONS

COVERAGE AMOUNT	Schengen Only				Rest of the World (Excluding USA, Canada, Australia, & UK)				Worldwide		Worldwide	
	BASIC		BASIC PLUS		BRONZE		SILVER		GOLD		PLATINUM	
	\$50,000		\$50,000		\$10,000		\$25,000		\$50,000		\$100,000	
	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
7 days	Rs. 1,820	Rs. 2,744	Rs. 2,100	Rs. 3,360	Rs. 980	Rs. 1,568	Rs. 1,960	Rs. 3,360	Rs. 3,080	Rs. 6,160	Rs. 6,300	Rs. 12,600
15 days	Rs. 2,492	Rs. 3,528	Rs. 3,108	Rs. 4,480	Rs. 1,372	Rs. 1,960	Rs. 3,024	Rs. 4,648	Rs. 4,648	Rs. 9,408	Rs. 9,100	Rs. 18,200
21 days	Rs. 3,290	Rs. 5,208	Rs. 3,486	Rs. 5,320	Rs. 2,128	Rs. 2,758	Rs. 3,654	Rs. 6,118	Rs. 5,656	Rs. 11,340	Rs. 10,528	Rs. 21,014
31 days	Rs. 3,920	Rs. 6,300	Rs. 4,200	Rs. 6,720	Rs. 2,366	Rs. 3,332	Rs. 4,550	Rs. 8,008	Rs. 7,546	Rs. 15,050	Rs. 12,880	Rs. 25,774
62 days	Rs. 5,656	Rs. 8,470	Rs. 6,370	Rs. 11,060	Rs. 4,319	Rs. 6,153	Rs. 6,286	Rs. 12,348	Rs. 9,499	Rs. 20,258	Rs. 20,041	Rs. 40,096
92 days	Rs. 7,000	Rs. 9,730	Rs. 7,420	Rs. 14,000	Rs. 5,621	Rs. 10,143	Rs. 7,966	Rs. 14,658	Rs. 13,699	Rs. 25,298	Rs. 23,065	Rs. 46,186
180 days (Multi-trips*)	Rs. 9,800	Rs. 13,300	Rs. 10,360	Rs. 16,660	Rs. 9,380	Rs. 18,900	Rs. 10,780	Rs. 20,650	Rs. 20,300	Rs. 30,800	Rs. 32,200	Rs. 64,400
365 days (Multi-trips*)	Rs. 14,700	Rs. 20,300	Rs. 15,960	Rs. 25,060	Rs. 12,740	Rs. 21,420	Rs. 16,660	Rs. 38,500	Rs. 21,700	Rs. 39,200	Rs. 49,000	Rs. 98,000

\*Maximum tenure is 92 days per Trip  
Maximum age limit is 65 years

### ONLY PAY FOR THE NUMBER OF DAYS YOU ARE TRAVELING

For the first time in Pakistan, Salaam Takaful introduces Per Day Pricing. This feature enables you to get a customized coverage plan for the number of days you are traveling. So, no need to pay extra! Let's say you are traveling for 17 days, we will not ask you to pay for the 18th day.

#### Deductibles

Medical Expenses & Hospitalization Abroad	\$100
Personal Liability	\$100
Trip Cancellation	\$50
Loss of Checked-In Baggage	\$50

#### Additional Covers

• Adventure Sports	100%
• Terrorism Coverage	25%

#### Additional Contribution

#### COVID-19 Covers

Applicable on following plans

		Coverage Amount	Additional Contribution
Schengen Only	BASIC	\$2,000	Free
	BASIC PLUS	\$2,500	15%
Rest of the World (Excluding USA, Canada, Australia, & UK)	BRONZE	\$20,000	100%
		\$500	15%
	SILVER	\$4,000	100%
		\$10,000*	100%*
Worldwide	GOLD	\$1,250	15%
		\$10,000	100%
	PLATINUM	\$2,500	15%
		\$20,000	100%
		\$5,000	15%
		\$40,000	100%

\*Applicable for policies issued for Thailand only

# ISA

## FOR ASSISTANCE OR CLAIMS, CONTACT:

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USA	+1 954 239 1266	Email	claims@isasolutions.com
UAE	+971 4278 3514	App	ISA ASSIST APP



## SCHEDULE OF BENEFITS

CURRENCY	SILVER USD	GOLD USD	PLATINUM USD
Medical Expenses & Hospitalization Abroad	10,000	25,000	50,000
Accidental Death & Permanent Disability	8,000	10,000	15,000
Repatriation of Mortal Remains	6,000	8,000	10,000
Travel and Stay-Over for One Close Relative (Maximum 100/day)	5,000	5,000	5,000
Accidental Dental Care	500	750	1,000
Parametric Flight Delay - 3 hours	Rs. 10,000	Rs. 10,000	Rs. 10,000
Loss of Passport	300	500	750
Loss of Checked-In Personal Baggage	600	850	1,000
Relay of Urgent Messages	Included	Included	Included
Information Services and Referrals	Included	Included	Included
Location and Forwarding of Baggage and Personal Effects	Included	Included	Included
Delivery of Medicines	Included	Included	Included
Salaam App	Included	Included	Included

**Deductible:** US \$100 on each and every loss

CONTRIBUTION			
DURATIONS	SILVER	GOLD	PLATINUM
6 months	Rs. 12,600	Rs. 16,100	Rs. 18,200
12 months	Rs. 17,850	Rs. 23,800	Rs. 26,600

Maximum age limit is 65 years



**SCHEDULE OF BENEFITS**

CURRENCY	SILVER USD	GOLD USD	PLATINUM USD
Medical Expenses & Hospitalization Abroad	3,000	5,000	10,000
Accidental Death & Permanent Disability	3,000	5,000	7,000
Repatriation of Mortal Remains	3,000	3,000	3,000
Parametric Flight Delay - 3 hours	Rs. 10,000	Rs. 10,000	Rs. 10,000
Loss of Passport	300	300	300
Loss of Checked-In Baggage	250	250	250
Salaam App	Included	Included	Included

**Deductible:** Medical Expenses: USD \$100 on each and every loss USD \$100 on each and every loss

**Limits for Family Plans**

- 100% limit for each family member in case of 'Medical Expenses & Hospitalization Abroad' cover
- 50% limit for spouse in case of 'Accidental Death & Permanent Disability' cover
- 25% limit for children in case of 'Accidental Death & Permanent Disability' cover

**CONTRIBUTION**

DURATION	SILVER		GOLD		PLATINUM	
	Individual	Family	Individual	Family	Individual	Family
7 Days	Rs. 294	Rs. 630	Rs. 525	Rs. 735	Rs. 700	Rs. 945
10 Days	Rs. 525	Rs. 840	Rs. 665	Rs. 945	Rs. 840	Rs. 1,085
15 Days	Rs. 630	Rs. 980	Rs. 826	Rs. 1,092	Rs. 1,120	Rs. 1,246
21 Days	Rs. 910	Rs. 1,260	Rs. 1,022	Rs. 1,372	Rs. 1,400	Rs. 1,484
31 Days	Rs. 1,085	Rs. 1,505	Rs. 1,225	Rs. 1,750	Rs. 1,540	Rs. 2,065
45 Days	Rs. 1,302	Rs. 1,680	Rs. 1,750	Rs. 2,100	Rs. 1,960	Rs. 2,688

Maximum age limit is 65 years

**Terms & Conditions**

- Family means the main participant, their spouse, and their 4 children under 18 years of age
- Accidental Death & Permanent Total Disability cover for spouse is limited to 50% of sum covered whereas the cover for dependent child under 18 years of age is limited to 25% of sum covered



**SCHEDULE OF BENEFITS**

Accidental Death & Permanent Total Disability	Rs. 350,000
Accidental Medical Reimbursement	Rs. 50,000
Emergency Evacuation	Rs. 50,000
Repatriation of Mortal Remains	Rs. 25,000
Loss of Checked-in baggage	Rs. 10,000
Loss of C.N.I.C	Rs. 5,000
Delayed Departure (8 hours)	Rs. 3,500
Salaam App	Included

**Deductible:** Loss of checked-in baggage

Rs. 1,000

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## SCAN TO DOWNLOAD SALAAM APP



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