

 **ACROSS ASIA ASSIST**

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TPL Insurance, in partnership with AA International Asia, has footprints across the globe to assist you 24x7, ensuring that you enjoy quality service and seamless claims process.

 **TPLInsurance**

We at TPL Insurance, aim to provide unparalleled convenience through innovative and affordable solutions, using cutting-edge technology and digital processes.

Insure your travel now



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**You cover the world.
We cover you.**



Go ahead. Explore.

Whether you are travelling for business or pleasure, solo or with your family, we have a plan that covers you. From the moment you check-in to the airport, to the moment you check-out on your return, we help you keep it worry-free.

Stay protected with TPL Insurance and get access to instant travel assistance services. Our 24 hour support service will assist you anywhere in the world.



Our Products

Pick your policy based on your destination, activity plans and need.

Domestic
(Individual and Family)

- Platinum
- Gold

Hajj, Umrah & Ziarat
(Individual and Family)

- Silver
- Gold

International
(Individual and Family)

- Basic
- Silver
- Gold
- Diamond

Student Guard
(With and without Tuition Fee)

- Silver
- Gold
- Diamond
- Platinum

Domestic

Traveling within the country by ✈️ Plane? Pick your cover.

Benefits	Coverage (PKR)	
	Platinum	Gold
Accidental death & permanent disability	1,000,000	500,000
Accidental medical reimbursement	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
Flight Delay	3,000	1,500
Trip Cancellation	2,000	1,000

* In case of natural death only

Period	Premium per person (PKR)	
	Platinum	Gold
1-2 days	150	90
3 - 5 days	275	170
Up to 7 days	400	220
8 - 14 days	800	440
15 - 21 days	1,200	660
22 - 30 days	1,600	880





- Maximum age limit: 60 years

International



Going overseas? How are you traveling?  Solo  with Family

Get going with our diversified international packages:

Medical benefits	Coverage (USD)			
	 Diamond	 Gold	 Silver	 Basic
Worldwide				
Medical expenses including OPD	100,000	50,000	10,000	50,000
Sub-limit (OPD)	750	500	300	-
Emergency dental care	500	250	200	-
Repatriation of mortal remains	600	400	200	400
Deductible on medical expenses and dental care (**EEL)	100	100	100	100
Emergency evacuation	4,000	2,000	1,000	-
Emergency return home of insured	1,000	300	100	-
Covid Emergency Medical Expense(***)	5,000	2,500	1,000	1,000
Covid Test/ Quarantine/Trip Interruption (****)				
a) Quarantine Accommodation	3,000	2,000	-	-
b) Covid Test	250	200	-	-
c) Trip Interruption	2,500	1,500	-	-
Return of dependent children	1,000	200	N/A	-
Accidental death and permanent total disability	20,000	15,000	10,000	10,000
Delivery of medicines	100	100	100	-
Losses				
Loss of passport	200	200	200	-
Loss of checked-in baggage	1,000	500	250	-
Baggage delay (excess 8 hours)	100	50	50	-
Flight delay (excess 8 hours)	300	200	100	-
Trip cancellation	200	75	50	-
Emergencies				
Travel of one immediate family member (max 10 days)	100 Per day	100 Per day	100 Per day	-
Hijacking (max 7 days)	100 Per day	60 Per day	50 Per day	-
Kidnapping & ransom consultant	1,000	1,000	1,000	-
Assistance services	Included	Included	Included	Included
Personal liabilities	100,000	25,000	10,000	-

- 50% of accidental death and permanent total disability limit for the spouse and 25% of the same for children
- **EEL - Each and every loss
- (****) Cover is max available for 3 months





Subjectivities are as follows:

- PC-R Test within 72 days prior to travelling
- Pricing on individual basis
- Max 1 policy per person
- Excluded Countries: Andorra, Argentina, Aruba, Bahrain, Brazil, Costa Rica, Czechia, France, French Polynesia, Guam, Israel, Kuwait, Maldives, Montenegro, Occupied Palestinian

Terms and Conditions:

- 1) Quarantine Expenses would be only covered for non-mandatory quarantine. I.e. compulsory quarantine upon arrival is NOT covered. Furthermore, the non-mandatory quarantine would be covered subject to a confirmed Covid-19 infection.
- 2) Covid test Expenses would be only covered for non-mandatory tests. I.e. compulsory tests upon arrival is NOT covered. Furthermore, the non-mandatory tests would be covered subject to a confirmed Covid-19 infection.
- 3) Trip Interruption/Cancellation covered during the trip only.

Period Of Cover	Individual - Premium (PKR)			
	 Diamond	 Gold	 Silver	 Basic
1 week	4,550	3,500	600	1,400
2 weeks	7,250	5,950	1,050	2,000
3 weeks	10,200	8,550	1,475	2,500
1 month	13,700	11,625	1,875	3,200
2 months	23,500	19,100	3,650	4,300
3 months	35,500	29,200	5,310	5,300
4 months	31,000	24,900	6,970	6,400
5 months	38,000	32,000	8,630	7,500
6 months	46,000	38,000	10,290	8,800
1 year multi-trip	23,000	16,000	11,000	11,500

Period of cover	Family - Premium (PKR)			
	 Diamond	 Gold	 Silver	 Basic
1 week	5,200	3,875	1,350	2,300
2 weeks	8,900	6,700	2,125	2,700
3 weeks	12,200	9,200	3,100	3,700
1 month	15,500	11,400	3,785	4,550
2 months	31,000	23,000	7,900	5,550
3 months	46,000	34,500	11,900	6,700
4 months	62,000	46,000	15,900	7,600
5 months	77,000	57,500	19,900	8,150
6 months	93,000	69,000	23,800	9,750
1 year multi-trip	36,800	26,000	22,000	15,500

- Subject to terms and conditions of the policy
- Policy holders will be charged extra premium against full coverage in case their age lies in the following ranges:

Age	Extra Premium	Plan
65 - 69 years	100%	All above plans
70 - 74 years	200%	Silver only
75 - 85 years	400%	Silver only

- Maximum duration of coverage is 90 days per trip for multi-trip policy

Hajj, Umrah and Ziarat



Going on a sacred journey?
Pick your cover as per your plans:

Benefits	Coverage (PKR)	
	Silver	Gold
Accidental death and permanent total disability	300,000	500,000
Accidental death and permanent total disability due to terrorism	300,000	500,000
Hospitalization	75,000	150,000
Emergency medical expense	10,000	20,000
Burial & repatriation *	50,000	100,000
Loss of checked in baggage	20,000	40,000
Loss of cash	10,000	20,000

- *In case of natural death only
- Subject to limits as per condition of the policy
- *Maximum age limit is 69

Duration	Premium (PKR)			
	Individual		Family	
	Silver	Gold	Silver	Gold
up to 15 days	201	382	322	611
16 - 30 days	402	764	643	1,222
31 - 45 days	563	1,085	900	1,736

Student Guard



Off to study abroad?
Pick your cover and pay your premium with or without tuition fee:

Coverage	Coverage (USD)			
	Silver	Gold	Diamond	Platinum
Emergency medical expense for sickness & hospitalization abroad	10,000	25,000	50,000	100,000
Travel and stay over of one immediate family member per day USD 100 (maximum USD 5,000)	5,000	5,000	5,000	5,000
Repatriation of mortal remains	6,000	8,000	10,000	12,500
Travel assistance/advisory	Covered	Covered	Covered	Covered
Loss of passport	300	500	750	1,000
Loss of in-flight checked-in baggage	600	850	1,000	1,500
24 hour personal accident	8,000	10,000	15,000	25,000
a) Accidental death	100% of Principal S.I.	100% of Principal S.I.	100% of Principal S.I.	100% of Principal S.I.
b) Permanent disability	% of Principal sum as per injury table	% of Principal sum as per injury table	% of Principal sum as per injury table	% of Principal sum as per injury table
Tuition fee (optional)	6,500	8,500	15,000	20,000

- All 4 of the above packages are available in 6-month and 12-month stay options, along with the option to obtain cover with or without tuition fee.

Premium Packages	6 months (PKR)		12 months (PKR)	
	With tuition fee	Without tuition fee	With tuition fee	Without tuition fee
Silver	11,000	9,500	17,000	14,750
Gold	14,500	12,000	22,500	19,000
Diamond	22,750	18,750	34,750	29,500
Platinum	39,500	33,500	53,500	45,500

- Maximum age limit is 65