



Value Added Solutions

**TPL Takaful Safar Asaan**

**Travel the World Securely  
with a Click of a Button**

\*Terms and Conditions Apply

 **TPL**  
Window Takaful Operations

Distributed by  
**faysalbank**



Faysal Bank offers through a distribution agreement with TPL Window Takaful Operations – TPL Takaful Safar Asaan - a Shariah-compliant travel plan that provides global coverage and 24x7 assistance to you and your family against travel emergencies.

## Our Products

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

### International (individual and family)

- Gold
- Silver
- Bronze
- Basic

### Going overseas? How are you travelling?

- Solo
- With Family

### Get going with our diversified international packages:

S.No	Benefits	International / Schengen			Schen-gen
Section A: Medical and Other Expenses		Gold	Silver	Bronze	Basic
1	Medical Expenses & Hospitalization Abroad including OPD	\$ 50,000	\$ 25,000	\$ 10,000	\$ 50,000
2	Emergency Dental Care (Excess of USD 60 applies)	\$ 300	\$ 250	\$ 200	\$ 300
3	Deductible on Medical expenses (**EEL)	\$ 100	\$ 100	\$ 100	\$ 100
4	Travel and Stay Over of One Immediate Family Member (Maximum 10 days)	\$ 100 Per Day	\$ 100 Per Day	\$ 100 Per Day	x
5	Return of Dependent Children	Actual	Actual	Actual	x
6	Accidental Death & Permanent total Disability	\$ 15,000	\$ 10,000	\$ 5,000	\$ 10,000
7	COVID 19 sub-limit	\$ 2000	\$ 1000	\$ 750	\$ 550

8	Out-patient treatment sub limit*	\$ 300	\$ 300	\$ 300	\$ 300
Section B: Emergency Medical Evacuation and Repatriation					
9	Repatriation of Mortal Remains	\$ 400	\$ 300	\$ 200	\$ 400
Section C: Travel Inconvenience					
10	In- flight Loss of Checked-in Baggage	\$ 500	\$ 400	\$ 250	x
11	Baggage Delayed (Exceed 8 Hrs.)	\$ 50	\$ 50	\$ 50	x
12	Loss of Passport	\$ 200	\$ 150	\$ 100	x
13	Emergency Evacuation	\$ 2,000	\$ 1,500	\$ 1,000	x
14	Hijacking (Maximum 7 Days)	\$ 60 Per Day	\$ 50 Per Day	\$ 50 Per Day	x
15	Kidnapping & Ransom consultant	\$ 1,000	\$ 1,000	\$ 1,000	x
16	Emergency return home of Insured	\$ 500	\$ 300	\$ 200	x
17	Delayed Departure	\$ 250	\$ 200	\$ 100	x
18	Trip Cancellation	\$ 75	\$ 50	\$ 50	x
Section D: Ancillary Services					
19	Connection Services	Include	Include	Include	Include
20	Delivery of Medicines	\$ 100	\$ 100	\$ 100	x

Provided that the same is critical and cannot be deferred till the Participant's return to Pakistan

\*\* Each and Every Loss

\*\*\*50% of accidental death and permanent total disability limit for the spouse and 25% of the same for children

## Contribution

Contribution for Individual					
Period Cover		Gold	Silver	Bronze	Basic
1 Week	7 Days	PKR 2,500	PKR 1,600	PKR 600	PKR 1,400
2 Week	14 Days	PKR 4,250	PKR 2,700	PKR 1,050	PKR 2,000
3 Week	21 Days	PKR 6,050	PKR 3,900	PKR 1,475	PKR 2,500
1 Month	30 Days	PKR 7,525	PKR 4,800	PKR 1,875	PKR 3,200
2 Month	60 Days	PKR 13,500	PKR 8,700	PKR 3,650	PKR 4,300
3 Month	90 Days	PKR 19,800	PKR 12,800	PKR 5,310	PKR 5,300
4 Month	120 Days	PKR 24,000	PKR 15,500	PKR 6,970	PKR 6,400
1 Year (Multi Trip)	90 Days per trip	PKR 16,000	PKR 10,300	PKR 11,000	PKR 11,500

Contribution for Family					
Period Cover		Gold	Silver	Bronze	Basic
1 Week	7 Days	PKR 3,875	PKR 2,700	PKR 1,350	PKR 2,300
2 Week	14 Days	PKR 6,700	PKR 4,600	PKR 2,125	PKR 2,700
3 Week	21 Days	PKR 9,200	PKR 6,400	PKR 3,100	PKR 3,700
1 Month	30 Days	PKR 11,400	PKR 7,900	PKR 3,785	PKR 4,450
2 Month	60 Days	PKR 23,000	PKR 16,000	PKR 7,900	PKR 5,550
3 Month	90 Days	PKR 34,500	PKR 24,100	PKR 11,900	PKR 6,700
4 Month	120 Days	PKR 46,000	PKR 32,100	PKR 15,900	PKR 7,600
1 Year (Multi Trip)	90 Days per trip	PKR 26,000	PKR 18,100	PKR 22,000	PKR 15,500

- Subject to terms and conditions of the policy
- Age limit: 65 years
- For Multi-trip, the maximum duration of coverage is 90 days per trip
- Family means Husband, Wife & 2 children less than 18 years

## Coverage

### Accidental Death (24 Hours), Common Carrier & Permanent Total Disability

- The loss may occur while you are traveling as a passenger in or on, boarding or alighting from, a Common Carrier.
- The loss must occur within 365 days of the date of the accident which caused Injury causing the said loss.

### Permanent Total Disability

- When you are totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit

- Such disability has continued for a period of 12 consecutive months and is total, continuous and permanent at the end of this period.

### **Medical Accident & Sickness Expense (Overseas only)**

- Medical expenses incurred overseas which are not due to a pre-existing condition up to the maximum stated in the Schedule of benefits for the treatment of an injury or sickness sustained by you during the course of a Participant Journey.
- The respective OPD limit is USD 300 (jointly/cumulatively for the entire family)

#### **Covered medical expenses include:**

1. The services of a physician
2. Hospital confinement and use of operation theatre
3. Anesthetics (including administration) X-ray examinations or treatments and laboratory tests.
4. Ambulance service.
5. Drugs, medicines and therapeutic services and supplies
6. Novel Coronavirus (COVID-19) requires Hospitalization, the Company on behalf of PTF shall pay the expenses up to the limit as stated in the schedule.

## **Emergency Sickness Dental Expense**

- Dental benefits will be provided for necessary filling of the tooth or surgical treatment, services, or supplies.
- Dental benefits shall be limited to treatment sustained to sound natural teeth. This cover does not include any dental treatment for cosmetic purposes.
- The coverage is subject to an excess / deductible of USD 60 on each and every claim.

## **Emergency Medical Evacuation**

- Expenses incurred as a result of your necessary emergency Evacuation due to injury or illness (Transportation, medical treatment including medical services and medical supplies necessarily).
- An Emergency Evacuation must be ordered by the assistance service or a Physician who certifies that the severity or nature of the injury or sickness warrants your Evacuation.

## **Repatriation of Remains**

- Return of the body to the Home Country, if the participant dies.

## **Travel and Stay Over of One Immediate Family**

- Cover of travel expense in the event of serious acute illness, serious injury, death and/or medical evacuation of the Participants. It is a condition for cover that the company's medical consultant and

the attending physician agree that the duration of the stay in hospital will be a minimum of 5 days and nights, or that the condition of the Participant is life-threatening.

## **Flight Delay**

Flight delay for 08 or more hours due to a covered hazard. Covered Hazards are:

- Delay of a Common Carrier caused by Inclement Weather;
- Delay due to a Strike or other job action by employees of a Common Carrier
- Delay caused by Equipment Failure of a Common Carrier.

## **Common Carrier Baggage Loss**

- Checked baggage, which is in the care, custody and control of a Common Carrier, is lost due to theft or due to misdirection by a Common Carrier during the Trip.

## **Baggage Delay**

- The expense of necessary personal effects if the Checked Baggage is delayed or misdirected by a Common Carrier for more than 8 hours from the time of arrival stated on the ticket.

## **HI-Jack, Kidnap, Kidnap for Ransom Consultation Costs, or Hostage**

- When a Participant is forcibly or illegally detained

as a result of a Hijack, Kidnap or being taken Hostage which starts during the Period of coverage up to the limit as stated in the Schedule for a maximum of 7 days.

### **Delivery of Medicine**

- The actual expenses of the delivery of the medicines that cannot find in the country of destination, will be covered.

### **Return of Dependent Children**

- Payment of return economy ticket to a close member of the covered Participant's family to go and return to Pakistan, in case of Participant's death.

### **Trip Cancellation**

- Trip is cancelled or interrupted due to any of the following unforeseen circumstances:  
Sickness, Injury or death of a Participant, Immediate Family Member, Traveling Companion or Business Partner.

### **Assistant Services**

- The International ASIA ASSISTANCE (AAI) will provide the following Services as described below:  
In case of an emergency you may call at their dedicated line number from anywhere in the world. (Please note that this is a call-collect number and not toll free.) The charges shall be borne by International ASIAASSISTANCE (AAI)

#### **1. Medical Assistance**



2. Medical Evacuation
3. Repatriation
4. Legal Assistance
5. Lost Luggage or Lost Passport
6. General Assistance
7. Emergency Travel Agency

### **Cancellation of Membership**

- Cancellation policy in case of visa rejection by concerned embassy
- Cancellation Charges of PKR 500/- will be applied upon cancellation of Membership
- Membership will be cancelled only upon receipt of Visa rejection letter from the client

### **Document Delivery Time**

- Participant will receive travel certificate within 2 working days after account debit

### **Claim Settlement**

- The International ASIA ASSISTANCE (AAI) will provide the services anywhere in the world.
- In case of an emergency you may call at their dedicated line number as mentioned below.



TIFA Building, 10th Floor Room 1003, Jl Kuningan Barat 1 No 26, Mampang Prapatan, Jakarta, 12710, Indonesia Hotline: 6221 2927 9638

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.

### **One-time Payment**

- Single payment will be made based on travel tenure.

## **FREQUENTLY ASKED QUESTIONS (FAQs)**

### **Who is the underwriter of Takaful Travel Plan?**

Takaful travel plan is underwritten by TPL Insurance-WTO. For additional information, you can visit at [www.tplinsurance.com](http://www.tplinsurance.com)

### **How to enroll Takaful Travel Plan?**

For enrollment you can call our Faysal bank contact center 111 06 06 06

### **Is the TPL Membership documents accepted by embassies for Schengen Visa?**

Yes

## **I am travelling and fall sick during the journey at transit location. Will Takaful Travel Plan cover me?**

Yes, you are covered at your country of visit

## **What should I do in case of a claim?**

In case of a claim / assistance required you can contact ASIA ASSISTANCE (AAI). Their contact numbers are mentioned above and also in the policy document.

## **How many family members are covered in one Family Travel Insurance Policy?**

Husband, wife and two (2) children (till the age of 18 years)

## **Can the policy be refunded?**

Yes. The policy can be refunded in case the visa has been rejected. For this, relevant documentary proof is required to cancel the policy. PKR 500/- will be charged as an administration charges.

## **What will happen if a policy gets lost or stolen?**

In case the policy gets lost or stolen, you should send an e-mail to\_\_\_\_\_by sharing your CNIC number and/or passport number.

## **Does the age limit apply here?**

An individual can take travel policy till the age of 65 years.

## **DISCLAIMER**

- Faysal Bank Limited (“Bank”) is acting as a distributor of the Takaful Policy on behalf of the TPL Takaful Safar Asaan (“Takaful Company”) and shall not be held responsible/liable in any manner whatsoever

to any person, including, but not limited to the covered member customer or any third party.

- The Customer statement of account/application form or recorded verbal statement will act as his/her enrollment under the program and will be given the determination of the rightful beneficiary under this Takaful Coverage.
- It is clarified that the Bank shall not, under any circumstances, be liable either directly or indirectly for any obligation of the Takaful Company. The Bank is only acting as an agent in providing this facility and cannot be held responsible for settling claims emanating from this Scheme or for the approval or rejection of any claim or for any act or omission on part of the Takaful Company.
- Further, the Bank shall not be construed or deemed in any manner to be the agent or broker of the Takaful Company in respect of any other policy.
- In addition, the Bank shall not be either directly or indirectly liable for any obligation of the Customer towards the Takaful Company in respect of the business or any policy offered to the Customer. These policies shall constitute as independent contract between the Takaful Company and the Customer.
- TPL Insurance is the underwriter of this product and shall be solely responsible for all the benefits/guarantees provided in the membership documents, and for any claims arising/settlement is solely responsibility of Takaful company.

- if you have any grievance regarding your Takaful coverage or any service related complaints, you may contact TPL Insurance at Phone 021-111-000-301, you may also call FBL contact center at 111 06 06 06 or visit your nearest FBL branch.

## **TPL Insurance**

11th Floor, Centrepoint, off Shaheed-e-Millat expressway near KPT interchange, Karachi.



021-111-000-301



[tplinsurance.com](http://tplinsurance.com)



TPL Insurance App

## Branch Network

### Sindh

Ghotki, Hyderabad, Kandhkot, Karachi, Larkana, Quetta, Shahdadkot, Sukkur

### Punjab

Ahmed Pur East, Arifwala, Bahawalpur, Burewala, Cheshtian, Chichawatni, Daska, Dera Ghazi Khan, Faisalabad, Gujar Khan, Gujranwala, Gujrat, Haroonabad, Jhelum, Khanewal, Lahore, Mandi Bahauddin, Multan, Okara, Pakpattan, Pattoki, Rabwah, Chenab Nagar, Rahim Yar Khan, Renala Khurd, Rawalpindi, Sadiqabad, Sahiwal, Sargodha, Sialkot, Vehari

### Khyber Pakhtunkhwa

Peshawar

### Federal Capital

Islamabad

### Azad Jammu & Kashmir

Mirpur

### Registered Office

Faysal House

ST - 02, Shahrah-e-Faisal

Karachi, Pakistan

For Details, please visit

[faysalbank.com/en/islamic/](https://faysalbank.com/en/islamic/) | 021 111 06 06 06

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