# CRESCENT STAR INSURANCE LIMITED

Your Security - Our Policy

PABX: +92 21 32415471-2 Ext:319
URL: www.cstarinsurance.com
travel.cstarinsurance.com
Email: travel@cstarinsurance.com

**Policy No.** CST/P/1011/003006/25

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## Particulars of Insured

| | | | | | |
|---|---|---|---|---|---|
| Plan | ☑ ECONOMY PLUS / Sum Insured 50000 USD | Type | Individual | Trip Type | Single |
| Premium Rs. | 1600 | | | | |
| Issue Date | 08-May-2025 | Phone No | 3458593574 | Issuing City | Main Branch |
| Insured Name | KHAN TEST | Email | mkhan_malik@hotmail.com | Jurisdiction | Pakistan |
| Date of Birth | 08-May-2007 | Purpose | Business | Agent | Malik Express |
| Passport No | AB77665654 | Destination | REST OF WORLD | Sub Agent | MALIK EXPRESS ISB (MEX) |
| CNIC | 173018531867 | Tenure | 7 Days | Agent Contact | |
| Effective Date | From 09-May-2025 / To 10-May-2025 | Address | islamabad | | |

## Beneficiary Information

| | | | | | | |
|---|---|---|---|---|---|---|
| Beneficiary | Name | khan | Relation | self | Percentage % | 100 |

## Benefits Schedule (US$)

| Emergency Medical Expenses Cover | | |
|---|---|---|
| Emergency Medical Expenses in Hospital Abroad (Deductible $ 100 eel*) (Equivalent / More than Euro 40,000) (COVID COVER T&C AP | 50,000 USD | |
| Medical Refferal | Actual Expenses | |
| Repatriation of Mortal Remains | Actual Expenses | |
| Repatriation in case of illness or accident | Actual Expenses | |
| Personal Accidental (Injury & Death) PTD* | | |
| Accidental Death (During travel using recognized means of transport, plans, public buses,taxies,etc. Deductible $ 100 eel*) | 10000 | |

**Note: The aggregate total of Benefits Schedule given above is limited to the sum insured.**

## Declaration

I hereby declare and affirm that the information provided by me to the insurers/their agents is true and to the best of my knowledge and I am in sound health. I am neither traveling against the advice of my medical practitioner, nor I have any pre-existing medical condition, nor am I traveling with purpose of making a claim under this policy. I understand that I am under an obligation to disclose any pre-existing medical conditions to the insurer at the time of issuance of policy.I understand that this policy is subject to rule 58.I have read and accepted all terms & conditions and as well as the exclusions as available at the Crescent Star Insurance Limited's website: http://travel.cstarinsurance.com which are an integral part of this policy.

**Geographical Coverage**

REST OF WORLD (REST OF WORLD )

This is a computer generated policy and does not require signature by insured for acceptance and usage of this policy or submission of this policy anywhere will be deemed acceptance.

## 24 x 7 Helpline

In case of emergency , insured shall immediately contact the Help Line stating the necessary details. The contact details of the Help Line are :

MidEast Assistance International S.A.L.

24 Hours Hotline: Tel 00961 4 548 648

The policy shall be null and void and no benefits shall be payable in the event of untrue/incorrect statements, misrepresentation, mis-disclosure of any kind. Pandemics not covered under this policy. Self-quarantine / quarantine in private hotels/hospitals or at home is not covered under the said policy terms & conditions.

# CRESCENT STAR INSURANCE LIMITED

## IMPORTANT BENEFITS & COVER

**Below is a brief outline of the terms & conditions of your travel policy. For detailed Terms & Conditions please visit http://travel.cstarinsurance.com**

**SCOPE OF COVER**

The company hereby agrees, subject to the individual benefit amounts and deductible stated on the policy schedule and detailed terms, conditions & exclusions (individual benefit and general) and definitions contained at http://travel.cstarinsurance.com which are integral part of policy, to pay to the Insured a sum as compensation for any loss or damage as briefly described hereunder, details of which are available at http://travel.cstarinsurance.com. The aggregate total payable of all benefits in the policy schedule is limited to the sum insured.

***Benefit 1 - Personal Accident***

The Company shall compensate the Insured or his/her nominee, in case of death of the Insured or permanent disablement within one year of accident, for any accidental Injury suffered by the Insured during the Period of Insurance whilst on a Trip abroad, as per Table of Benefits given at http://travel.cstarinsurance.com

***Benefit 2 - Emergency Medical Expenses Cover***

The Company shall compensate the insured for any expenses incurred in a Hospital for availing emergency medical treatment required on account of any illness contracted or injury sustained on a Trip abroad by the insured during the period of insurance but are not due to a pre-existing conditions. This is not a private medical insurance policy and does not provide cover for elective or nonemergency procedures.

***Benefit 3 - Emergency Dental Treatment What it Covers?***

The Company shall compensate the Insured against the reasonable emergency dental treatment for the immediate relief of pain of a Sound Natural Tooth or Teeth by a qualified dentist during a Trip abroad within the Period of Insurance.

***Benefit 4 – COVID-19***

This benefit is included under the medical expenses cover and is not a separate benefit. The Company shall compensate, subject to Covid-19 option taken and negative result of Covid-19 undertaken 96 hours prior to commencing of Trip, the Insured under 70years of age against reasonable emergency medical expenses for hospitalization abroad if the insured person suffers from Covid-19 as per report by Government authorized centre during his/her Trip.

***Benefit 5 - Repatriation of Mortal Remains***

This benefit is included under the medical expenses cover and is not a separate benefit. In the event of death of the insured due to an insurable event, the company shall compensate for the costs of transporting the remains of the deceased insured back to Pakistan or up to an equivalent amount for local burial or cremation in Pakistan.

***Benefit 6 - Emergency Medical Evacuation and/ or Repatriation***

This benefit is included under the medical expenses cover and is not a separate benefit. The company will pay only once for necessary & reasonable expenses incurred in the necessary emergency evacuation, if the severity or nature of the insured person injury or sickness warrants his/her evacuation certified by the treating hospital.

***Benefit 9 - Loss of Passport What it Covers?***

The Company shall compensate the Insured for cost of obtaining a replacement passport following the accidental and unintentional loss or damage whilst on a Trip abroad during the policy period.

***Benefit 13 - Travel and Stay Over of One Immediate Family Member What it covers?***

This benefit is included under the Medical Expenses Cover and is not a separate benefit. The Company shall compensate the Insured for the expenses incurred for one economy class airfare and accommodation expenses for ten (10) days, maximum US$ 100/- per day, for an immediate family member or a person appointed by the Insured, if the Insured is hospitalized for more than seven (7) consecutive days whilst on a Trip abroad during the period of Insurance.

***Benefit 14 - Return of Dependent Children What it covers?***

This benefit is included under the Medical Expenses Cover and is not a separate benefit. The Company shall compensate the Insured for any expenses incurred for one way economy class airfare in the event of dependent children of the Insured below 18 years of age are left unattended whilst on a covered Trip within the period of insurance; in consequence of an insured event provided their hired means of transportation becomes unusable. This coverage must be approved and recommended by the TPA/service provider.

***Benefit 15 - Personal Liability What it covers?***

The Company shall compensate the Insured in the event the Insured becomes legally liable to a third party under statutory liability provisions in private law for an incident which results in death, Injury or damage to the health of such third party or damage to his/ her property. Such compensation shall be limited to the specific Sum Insured for this coverage mentioned in the Policy Schedule subject to the applicable deductible excess, each and every loss. Special conditions stated at _______ apply.

***GENERAL EXCLUSIONS (Applicable To All Benefits Under This Policy)***

Applicable to all benefits under the policy, the company shall not be liable to cover loss, injury, damage or legal liability caused by, sustained or arising directly or indirectly from:

1. Any pre-existing condition, congential and hereditary condition.
2. Claims pertaining to outside Geographical Coverage or arising in the country of residence.
3. Any claim relating to events occurring before the commencement of the cover or otherwise outside of the period of insurance.
4. If the insured was present in Pakistan at the time of policy issuance.
5. If the insured has not travelled from Pakistan on and/or after the policy start date.
6. Any claim if the insured: (i) Is traveling against the advice of a physician or for the purpose of obtaining treatment or undergoing tests or investigations abroad or has been diagnosed as suffering from terminal illness. (ii) Is receiving, or is on a waiting list to receive, specified medical treatment declared in a physician's report or certificate. (iii) Has received terminal prognosis for a medical condition. (iv) Is taking part in a naval, military or air force operation, driver, operator or any other crew member including being in service or duty with or undergoing training with any military or police force, or militia or paramilitary organization.
7. Any claim arising out of pandemic, epidemic, endemic, tropical disease or natural disaster.
8. Any claim arising out of illness or accidents that the insured has caused intentionally or by committing a crime including suicide, attempted suicide, self-inflicted injury or as a result of drunkenness or addiction of drugs or alcohol or its consequences thereof.
9. Any claim arising out of mental disorder, anxiety, stress, depression, venereal disease or any loss directly or indirectly attributable to HIV (Human Immuno Deficiency Virus) and/ or HIV related Illness including AIDS (Acquired Immuno Deficiency Syndrome) and/ or any mutant derivative or variations thereof howsoever caused.
10. Illness and accidents that are results of war and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
11. Any act of terrorism which means an act, including but not limited to the use of force or violence and/ or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organization or government committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/ or to put the public, or any section of the public in fear.
12. Any claim arising from damage to any property or any loss or expense whatsoever resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from (i) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or (ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
13. Any claim arising out or participation in piloting an aircraft, skydiving, parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, recreational activities considered dangerous/risky, contests of speed using a motor vehicle, boat, motorcycle or bicycle, sporting activities, participation in competitions of professional, semi-professional or amateur sport.
14. Any claim arising from flying in an aircraft owned, leased or operated by or on behalf of the insured person, family member or close relative.
15. Any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care, post –natal care and other complications arising therefrom infertility or other problems related to inability to conceive a child, birth control including surgical procedures and devices.
16. Engaging in any kind of manual labour work, work related or occupational activities, engaging in offshore activities like commercial diving, oil rigging, engaging in occupational activities underground or aerial photography; handling or requiring use of explosives, performing as an actor, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort.
17. Sexually transmitted diseases;
18. Travel into or through countries where war like situation exists, such as Afghanistan, Syria etc.
19. Any claim not meeting the pre-defined criteria of Claim procedure.

**Note: Claims must be submitted to company not later than twenty one days of the incident.**

**Policy will not cancelled after start of Trip. Cancellation charge equivalent to administrative Surcharge will be deducted from all types of refund.**