

Policy Schedule

Premium Details	8,625	Total Premium	8,625
		(Pak Rupees)	
Policy Details		Insured Details	
Policy Number	PIL-2026-08-G2-10001777	Name	FARHADULLAH SHINWARI
Plan	Schengen Exclusive Plan - Enhanced Schengen	CNIC No.	1402-0500-66216
Plan Type	Individual	Passport No.	P05612454
Travel Destination	Hungary, Schengen countries	Date of Birth	17/03/2004
Period of Insurance	182 days	Age	22
Policy Date From	22/09/2026	Contact No.	0334-5508021
Policy Date To	22/03/2027	Address	Dushi, Baghlan, Afghanistan

Beneficiary Details

Name	Relation	Contact No.
MOHAMMAD ZAHIR	Father	03468383361

Declaration:

It is agreed and understood that Insured is not travelling to receive any medical treatment, diagnosis or consultancy.

Note:

- The Policy shall be deemed to be issued as an electronic document. Any printout of the same is for record and reference purposes only. The insured must get the complete policy document from the travelling agent or concerned branch of Premier Insurance Limited.
- Benefits of this policy are per the list attached on the 2nd page.
- Pre-existing conditions are not covered.
- All terms and conditions as well as exclusions are available at travel.pil.com.pk. Please see the policy terms and conditions for a complete description of scope and limitations.
- If the travel policy is issued with an additional rider of Coronavirus (COVID-19), then Emergency Medical Expenses due to COVID-19 until stabilization are covered up to 30,000 USD.
- This Travel Insurance Policy is not valid in the country where the insured is a national or has a permanent resident status declared by the Government.
- This insurance cannot be cancelled or amended after its risk inception or commencement of travelling.

In case of any medical emergencies during travel, please contact our 24-hour assistance around the globe, i.e., **Swan International Assistance** whose helpline numbers are:

International: +961 9 211 662
USA / Canada: +1 514 448 4417
France / Europe: +33 9 75 18 52 99

- Hospitalization / Medical Expenses Abroad:EUR(€) 30,000
- Repatriation of Mortal Remains:EUR(€) 30,000
- Compliant with Schengen Visa Requirements

To notify the claim, email: request@swanassistance.com ; claims.travel@pil.com.pk



Table of Benefits Schengen Exclusive Plan

Enhanced Schengen (EUR 30,000)

Order No	Benefits Desc	Benefits Value
1	Section 1: Personal Assistance	
2	Medical, Hospitalization, Pharmaceutical & Surgical Expenses Abroad (due to Accident/Sudden Illness), Covid-19 **	€ 30000 Excess: € 150
3	Repatriation of Mortal Remains to the Country of Residence	Actual Expenses, max \$ 5,000
4	Emergency Dental Care Abroad	\$ 600 Excess: \$ 50
5	Transport to a Properly Equipped Medical Facility/Repatriation in Case of Accident/Sudden Illness (Medical Evacuation and Repatriation)	Actual Expenses
6	Travel Assistance Services	Covered Assistance Only 24/7
7	Delivery of Medicines	Covered Assistance Only 24/7
8	Dispatched of Specialized Physician Abroad	Covered Assistance Only 24/7
9	Connection Services	Covered Assistance Only 24/7
10	Relay of Urgent Messages	Covered Assistance Only 24/7
11	Section2: Delayed Departure	
12	Delay Departure Abroad	\$ 300
13	Section 3: Luggage Assistance	
14	Loss of Checked-in Luggage	Per bag \$100 max. up to \$400
15	Loss of Credit Card	\$300
16	Location and Forwarding of Personal Effects	Assistance Covered Only 24/7
17	Section 4: Personal Accident	
18	Accidental Death	\$ 10000

PIL TRAVELWHIZ (Policy Terms & Conditions)

COVERAGE AND PROVISION

Whereas the Insured Person designated in the travel insurance policy named “PIL TRAVELWHIZ” has, by proposal and declaration (Medical History and Physician’s Report and Certificates, if any), applied to PREMIER INSURANCE LIMITED (hereinafter called the “Company”) for the insurance hereinafter set forth and has paid the premium stated in the Policy Schedule, which shall form the basis of this contract and shall be deemed incorporated herein.

PARTICULAR CONDITIONS

Insured Person Means: The person whose name is in the insurance policy issued within the validity period of travel.

Insured Family Means: The policy holder, spouse and four children (from 30 days old to 18 years) dependent and permanently residing with the Insured Person.

Immediate Family Member shall Mean: The policyholder, spouse and children (aged 18 years or less) dependent and permanently residing with the Insured Person.

Period of Cover: As per purchased insurance program.

Usual Country Of Residence Means: The country where the Policy was issued by the company.

Usual Place Of Residence Means: The home or residence of an Insured in the Usual Country of Residence

Serious Illness: A change in health that requires admission to hospital and which, in the opinion of the Company’s medical team, which involves also risk of death.

Permanent Disability: This shall be deemed to consist of the permanent anatomic loss or lack of functionality or limbs or organs as a result of an accident. The amount of the indemnity shall be determined by applying to the sum insured the percentages as per scale of compensation.

Injury: A medical problem caused by a sudden and severe external reason beyond the control of the Insured, within the validity period of this policy

Serious Injury: An injury, which, in the opinion of the Company’s medical team, involves risk of death.

Cover: The Company will provide immediate material assistance as to the insured as per specified benefits the scope of this policy becomes void when the travel for which this Policy was acquired ends and/or the Insured arrives at his/her usual country of residence, whichever takes place first.

Deductible or Excess Means: The amount of expenses or the number of days which are not covered by the Insurer, and that are to be paid or supported by the Insured Person before the Policy benefits become payable.

Premium Means: The price of the insurance that the Policyholder must pay to the Insurer in consideration for the coverage of the risk provided for the Insured.

Accident Means: The bodily injury suffered during the life of the contract, which derives from a violent, sudden, external cause and one that is not intended by the Insured.

COVERED TRIP

Covered Trip begins when the insured person starts the direct journey from his usual country of residence and ceases when the insured person returns home. The maximum duration of any one covered trip is 92 / 182 consecutive days, as per the selected plan.

PERSONAL ASSISTANCE PARTICULAR CONDITIONS

Whenever the insured is traveling out of the Usual Country of Residence, the Company will provide the following benefits:

- 1) Medical Expenses and Hospitalization Abroad:** In the event of illness or injury of the insured occurring, the Company will meet the usual, customary, necessary and reasonable costs of hospitalization, surgery, medical fees and pharmaceutical products, prescribed by the attending doctor. This policy is not a general health policy. It is intended only for use by an insured person in the event of serious, sudden and unexpected illness or accident. Further treatment of non-emergency surgeries must be done in the home country.
- 2) Transport or Repatriation In Case Of Illness or of Injury of an Insured:** In the event of an accident or sudden illness, the Company will take charges the cost of transferring or repatriation the Insured to a properly equipped health center or to his/her usual country of residence.
- 3) Emergency Dental Care:** This coverage is restricted to the treatment of pain and infection.
- 4) Repatriation of Family Member:** If the Insured is hospitalized for more than 15 days or in case of death, the Company will meet the costs in respect of one immediate family member or a person appointed by the Insured, having the same country of residence, provided that the Insured was travelling alone.
- 5) Repatriation of Mortal Remain:** In the event of the death of the Insured, the Company will make the arrangements necessary for the repatriation of his /her mortal remains, and will meet the cost of transfer to the place of interment, cremation or funeral ceremony in his/her usual country of residence. Expenses related to burial, cremation or funeral ceremonies are excluded from this cover.
- 6) Medical referral/appointment of local medical specialist:** Through the company’s call center, the insured will be given access and referred to any agreed medical center or medical practitioner of the Company’s International network.
- 7) Connection Service:** Whilst travelling abroad, the insured person will be entitled to contact the company in order to obtain miscellaneous services, where he is located and in particular rental car referral and reservation, legal and administrative information and referral.

8) Delayed Departure: When the departure of the common carrier contracted by the Insured for travelling is delayed by at least 12 hours, the Company, subject to presentation of the corresponding original invoices, shall reimburse any additional expenses incurred (transport and hotel accommodation, as well as meals) as a result of the said delay up to the limit provided by the referred plan, in the event of delay of more than 12 hours.

a) Conditions & Limitations:

- i) Insured Person must obtain written confirmation from the carriers or their agents of the actual date and time of departure and the reasons for delay before a claim is considered.
- ii) Claims shall be calculated from the actual time of departure of the conveyance on which the insured person was booked to travel, as specified in the booking confirmation

9) Loss of Credit Card: If an Insured Person during a trip abroad suffers financial loss as a direct result of the fraudulent use of credit card following its loss arising out of robbery, burglary or theft, the Assistance Company shall pay for such unauthorized transactions incurred during the first 24 hours following the loss of the card, up to the limits indicated.

a) The loss must be reported to the credit card issuer within six (6) hours of the robbery, burglary or theft, otherwise no benefit will be payable under this Section. A claim must be accompanied by a report issued by the credit card issuer evidencing the amount of loss provided that reasonable care of his/her own credit card was taken to keep it safe as well as all reasonable steps to recover credit card that is lost or stolen.

b) Exclusions applicable to loss of credit cards abroad:

- i) Unattended credit card(s).
- ii) Credit card(s) not carried with the Insured, and which was not locked in the Insured’s personal accommodation or stored in a locked safety deposit box.
- iii) Credit card(s) left in a motor vehicle or checked-in-luggage or in a tent.
- iv) Any loss or damage that has been or will be reimbursed by any carrier, hotel, travel agent or any other party responsible for the loss or damage
- v) Losses incurred after 24 hours of reporting the credit card as the bank must block the card.

10) Loss of Passport: In case of loss of the Insured’s passport, while abroad, the Company will take charge of the expenses of the replacements necessary for obtaining a new passport or equivalent consular document.

11) Compensation For In-Flight Loss Of Checked-In Baggage: The Company will supplement the compensation for which the carrier is liable up to the limit provided by the referred plan, as a sum of both compensation payments, for the collection of baggage and possessions checked in by each Insured, in the event of loss during the carriage by air performed by the carrier company, for the purpose of which the Insured shall furnish a list of the contents including the estimated price and date of purchase of each item, as well as the settlement of the compensation payment by the carrier.

Compensation payment for loss will be calculated according to the procedures recommended by international carriage by air organizations.

The minimum period of time that must elapse for the baggage to be considered to have been lost once and for all will be that stipulated by the carrier company shall not be less than 21 days. Money, Jewelry, debit and credit card and any type of documents are excluded from this cover.

a) Conditions and Limitations:

Insured shall not be covered for

- i. Breakage of glass or china unless caused by an accident to the conveyance in which the Insured Person is travelling.
- ii. Loss or damage caused by moth, vermin, electrical or mechanical breakdown, machinery breakdown, gradual deterioration or wear and tear.
- iii. Loss of cash, bank or currency notes, cheques, postal orders, charge cards, travel cards, bankers cards, travelers checks, travel tickets, passports, driving licenses, green cards and petrol or other coupons.
- iv. Claims resulting from confiscation, requisition, detention, destruction or damage by customs authorities or other such officials.
- v. Losses which are not reported to the Police or appropriate authorities within 24 hours of discovery or as soon as is reasonably practicable.
- vi. Breakage of sports equipment whilst in use or loss of or damage to pedal cycles or hired equipment.
- vii. Loss of or damage to contact, corneal or micro-corneal lenses.

Insurance covers accidents the Insured may suffer at the means of transport used during the trip, including public means of transport (taxis, buses, minibuses, coaches) used by the Insured to get from his usual place of residence to the boarding point (airport, sea port, bus station) and from the point of arrival to the place of accommodation, as well as the return journey under the same conditions.

12) Accidental Death: Where an accident should lead to the death of the Insured, the Insurer shall pay the Beneficiary the sum determined for this eventuality. If, prior to the death, the Insurer has paid an indemnity for Disability, as a result of the same accident and this had occurred in less than one year, it shall indemnify the difference between the Amount paid and the insured sum in the event of death. Should the indemnity already paid out be greater, the Insurer shall not lay claim to the difference.

13) Special Conditions for Covid-19 Coverage: When the appropriate additional premium has been paid, the Assistance Company shall cover the medical hospitalization of the Insured in case of illness related to the COVID-19 maximum limit as set in the Schedule of Benefits. This coverage will only be granted, if PCR positive, 72 hours after the Insured arrival to his/her destination. Any negative diagnostic assessment will not be covered by this contract. It is to be noted that the hospitalization of the Insured will be limited to 10 days' maximum which will be strictly due to medical complications related to COVID-19 and not to any pre-existing known or unknown pathology.

LIABILITY CONDITIONS

- 1) Claims intimation will not exceed 30 days from the date of occurrence of the claim or within 30 days after return to country of residence.
- 2) In the event of any claim the liability of the Company shall be conditional on the insured claiming indemnity or benefit having complied with and continuing to comply with the terms of this Policy.
- 3) In the event of a claim under this Policy the Insured shall:-
 - a) **Take all reasonable precautions to minimize the loss.**
 - b) As soon as possible telephone the Company to notify the claim stating the Benefits Required at the following:-
 - i) The Insured shall provide the Company with all relevant information and documents within 30 days of being requested to do so; otherwise, the claim will not be entertained.
 - ii) **Make no admission of liability or offer promise or payment of any kind.**
- 4) The Company is not liable in respect of any benefit which would otherwise be payable under this Policy, should there be another insurance.
- 5) In case of over-age, an excess ranging from USD 250 – USD 1500 will be applied, depending on the age.
- 6) The Company will not reimburse or consider reimbursing any expenses which were not previously approved.
- 7) The Company will not be liable to pay directly to the hospital etc., only the amount paid by insured will be reimbursed according to the terms And conditions of the policy.
- 8) The premium will be refunded only in case of visa rejection, subject to submission of the original policy documents along with a copy of the visa rejection letter.

GENERAL EXCLUSIONS

Loss, damage, illness and/or injury directly or indirectly caused by, arising out of, and/or during, and/or in consequence of the following are excluded from the guarantee/cover granted under this Policy:

1. The bad faith of the Insured, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions including those actions of the Insured in a state of derangement or under psychiatric treatment, costs for which are excluded.
2. Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon or any other type of natural disaster.
3. Any condition or set of circumstances known to an Insured Person at the time the red Trip was booked (pre-existing Conditions).
4. If the Insured was not present in Pakistan at the time of issuance of the Policy.
5. If the Insured is traveling against the advice of the Physician or has been diagnose as suffering from illness or is traveling to seek medical treatment or waiting for an operation, post operation check-up or any other hospital treatment, or any medical investigation, tests or test results.
6. **Events arising from terrorism, mutiny or crowd disturbances.**

1. **Delayed Departure:** When the departure of the common carrier contracted by the Insured for travelling is delayed by at least 12 hours, the Company, subject to presentation of the corresponding original invoices, shall reimburse any additional expenses incurred (transport and hotel accommodation, as well as meals) as a result of the said delay up to the limit provided by the referred plan, in the event of delay of more than 12 hours.

a. Conditions & Limitations:

- i. Insured Person must obtain written confirmation from the carriers or their agents of the actual date and time of departure and the reasons for delay before a claim is considered.
 - ii. Claims shall be calculated from the actual time of departure of the conveyance on which the insured person was booked to travel, as specified in the booking confirmation
2. **Loss of Credit Card:** If an Insured Person during a trip abroad suffers financial loss as a direct result of the fraudulent use of credit card following its loss arising out of robbery, burglary or theft, the Assistance Company shall pay for such unauthorized transactions incurred during the first 24 hours following the loss of the card, up to the limits indicated
- a. The loss must be reported to the credit card issuer within six (6) hours of the robbery, burglary or theft, otherwise no benefit will be payable under this Section. A claim must be accompanied by a report issued by the credit card issuer evidencing the amount of loss provided that reasonable care of his/her own credit card was taken to keep it safe as well as all reasonable steps to recover credit card that is lost or stolen.
 - b. Exclusions applicable to loss of credit cards abroad:
 - i. Unattended credit card(s).
 - ii. Credit card(s) not carried with the Insured, and which was not locked in the Insured's personal accommodation or stored in a locked safety deposit box.
 - iii. Credit card(s) left in a motor vehicle or checked-in-luggage or in a tent.
 - iv. Any loss or damage that has been or will be reimbursed by any carrier, hotel, travel agent or any other party responsible for the loss or damage
 - v. Losses incurred after 24 hours of reporting the credit card as the bank must block the card.
3. **Loss of Passport:** In case of loss of the Insured's passport, while abroad, the Company will take charge of the expenses of the replacements necessary for obtaining a new passport or equivalent consular document.
4. **Compensation For In-Flight Loss Of Checked-In Baggage:** The Company will supplement the compensation for which the carrier is liable up to the limit provided by the referred plan, as a sum of both compensation payments, for the collection of baggage and possessions checked in by each Insured, in the event of loss during the carriage by air performed by the carrier company, for the purpose of which the Insured shall furnish a list of the contents including the estimated price and date of purchase of each item, as well as the settlement of the compensation payment by the carrier. Compensation payment for loss will be calculated according to the procedures recommended by international carriage by air organizations. The minimum period of time that must elapse for the baggage to be considered to have been lost once and for all will be that stipulated by the carrier company shall not be less than 21 days. Money, Jewelry, debit and credit card and any type of documents are excluded from this cover.
- a. **Conditions and Limitations:** Insured shall not be covered for
 - i. Breakage of glass or china unless caused by an accident to the conveyance in which the Insured Person is travelling
 - ii. Loss or damage caused by moth, vermin, electrical or mechanical breakdown, machinery breakdown, gradual deterioration or wear and tear
 - iii. Loss of cash, bank or currency notes, cheques, postal orders, charge cards, travel cards, bankers cards, travelers checks, travel tickets, passports, driving licenses, green cards and petrol or other coupons
 - iv. Claims resulting from confiscation, requisition, detention, destruction or damage by customs authorities or other such officials.
 - v. Losses which are not reported to the Police or appropriate authorities within 24 hours of discovery or as soon as is reasonably practicable.
 - vi. Breakage of sports equipment whilst in use or loss of or damage to pedal cycles or hired equipment.
 - vii. Loss of or damage to contact, corneal or micro-corneal lenses.

Insurance covers accidents the Insured may suffer at the means of transport used during the trip, including public means of transport (taxis, buses, minibuses, coaches) used by the Insured to get from his usual place of residence to the boarding point (airport, sea port, bus station) and from the point of arrival to the place of accommodation, as well as the return journey under the same conditions.

ADDITIONAL EXCLUSIONS

In addition to the foregoing general exclusions, the following benefits are not covered by this insurance:

- 1. Assistance or compensation** for events that occurred during a trip that had commenced, in any of the following circumstances:
 - a) Before this insurance comes into force;
 - b) With the intention of receiving medical treatment;
 - c) After the diagnosis of a terminal illness;
 - d) Without prior medical authorization, after the Insured had been under treatment or medical supervision during the twelve months prior to the start of the trip.
- 2.** Expenses that arise once the Insured is at his/her usual country of residence, those incurred beyond the scope of application of the guarantees of the insurance, and, in any case, after the dates of the travel object of the Agreement have elapsed or after 90 days has elapsed since the start thereof, notwithstanding what is provided for in the Additional Clauses or in the Private or Special Conditions.
- 3.** Any Health Services that are received as Out-of-Hospital benefits.
- 4. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.**
- 5. Services that do not require continuous administration by specialized medical personnel.**
- 6.** Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
- 7.** Medical Services that are not performed by Authorized Healthcare Service Providers, apart from medical services rendered in a Medical Emergency.
- 8.** Prosthetic devices and consumed medical equipment.
- 9.** Treatments and services arising as a result of hazardous activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities.
- 10.** Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
- 11.** Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products, non-prescription drugs and treatments), excluding such supplies required as a result of Healthcare Services rendered during a Medical Emergency.
- 12.** Services rendered by any medical provider who is a relative of the patient, including the Insured person and the Insured member’s family (spouse, brother, sister, parent or child).
- 13.** All Healthcare Services & Treatments for In-Vitro Fertilization (IVF), embryo transport, ovum and male sperms transport.
- 14.** Treatments and services related to viral hepatitis and associated complications, except for treatment and services related to Hepatitis A.
- 15.** Air or terrestrial medical evacuation except for emergency cases or unauthorized transportation services.
- 16.** Medical services and associated expenses for organ and tissue transplants, irrespective of whether the Insured Person is a donor or recipient.
- 17.** Any test or treatment not prescribed by a doctor.

NOT ELIGIBLE INSURED PERSONS

The following persons shall not be eligible for coverage under this Policy:

- a) Insured intending to travel more than 92 or 180 consecutive days (as per selected plan).**
- b) Persons less than 30 days old.**
- c)** Persons aged 85 years and above, except where a specific Plan including such cover has been contracted.
- d)** Non-residents in the country where the Policy is issued.
- e)** Those who have initiated the trip prior to the insurance underwriting. Insured travelling for work purposes (paid or otherwise) while undertaking physical or manual hazardous activities including but not limited to:
 - Use of machinery
 - Loading and unloading
 - Working at heights or in confined spaces
 - Assembly of machinery
 - Working on floating or underwater platforms
 - Mines or quarries
 - Use of chemical substances
 - Laboratory work of any kind
 - Any other hazardous

NOT FIT FOR TRAVEL

- The following persons shall not be considered fit for travel under this Policy:
Insured persons who have conditions with dire consequences or require medical supervision prior to the trip, including but not limited to:
- Infants less than 48 hours old (longer after premature births).
 - Women after the 36th week of pregnancy (32nd week for multiple pregnancy).

Those suffering from:
 - An unstable medical condition
 - Angina or chest pain at rest
 - Any active infectious disease
 - Increased intracranial pressure
 - Recent heart attack (within past 1–8 weeks)
 - Recent stroke (within past 1–8 weeks)
 - Recent surgery or injury where trapped air or gas may be present (e.g., abdominal trauma, gastrointestinal surgery, craniofacial or ocular injuries, brain surgery or eye operations) within past 1–8 weeks
 - Severe chronic respiratory disease
 - Breathlessness at rest
 - Unresolved pneumothorax
 - Sickle cell anemia
 - Psychotic illness, unless fully controlled

ELIGIBILITY

- This Policy is valid for residents of Pakistan who are 65 years and under at inception. Premium without any additional exclusions being applied or changing to the terms & conditions is subject to the following loading scale:
- For persons aged between 66 and 75 years: increase 50%
 - For persons aged between 76 and 80 years: increase 75%
 - For persons aged between 81 and 85 years: increase 100%
- Pakistan citizens who are married to persons from other countries, permanent residents, or expatriates working in Pakistan are covered provided the journey commences and terminates in Pakistan.

WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY?

- Swan International Assistance (SIA) must be contacted immediately in the event of an insured dying, incurring medical expenses, being involved in an accident, or being admitted to hospital. The Company will not be liable for any cost without the express prior approval of Swan International Assistance (SIA).
Swan International Assistance (SIA) will provide complete medical assistance services to the Insured. Operating 24 hours a day, 365 days a year, Swan International Assistance (SIA) provides effective medical assistance for the insured anywhere in the world and can be accessed through the following contact details:

CONTACT DETAILS

GENERAL 24/7 INTERNATIONAL HELPLINE

- Swan International Assistance (SIA) – International: +961 9 211 662 USA / Canada: +1 514 448 4417
France / Europe: +33 9 75 18 52 99
Email: request@swanassistance.com
Our Nationwide Presence

Karachi – Head Office

- 5th Floor, State Life Building No. 2-A,
Wallace Road, Off I.I. Chundrigar Road,
Karachi
P: +92-21-32416331-4

Lahore – Zonal

- 162 Shadman II, Lahore
+92-42-35407001-5

Multan Branch

- P-KOK Towers (Basement), Nishter Chowk,
Multan
P: +92-61-4515007-9

Faisalabad Branch

- 1st Floor, Regency Arcade, 949 Mall
Road, Faisalabad
P: +92-41-2632211-3 P: +

Sialkot Branch

- Room # 3 & 4, Sahib Plaza, Saga
Chowk, Defence Road, Sialkot
P: +92-52-3572192-93

Gujranwala Branch

- 2nd Floor Al-Azhar Plaza, Near Bank
Al-Habib, Opposite Iqbal High
School, G.T. Road
Gujranwala
P: +92-55-3820882

Islamabad Branch

- 64-E, 2nd Floor, Masco Plaza, Jinnah Avenue,
Blue Area, Islamabad
P: +92-51-2803024-5