



SUMMARY OF BENEFITS & PREMIUM

TRAVEL INSURANCE - INTERNATIONAL

Summary of Benefits	Sum Insured (USD\$)		
	Premier	Executive	Classic
	150,000	100,000	50,000
Personal Accident			
A. Personal Accident Covers accidental death or permanent disability including loss of one or more limbs or loss of sight in one or both eyes. The limit of cover for children under 18 and persons over 70 years old is 50% of the sum insured, people from 80 years old to 90 years old is 25% of the insurance amount	150,000	100,000	50,000
B. Child grant education Pays for each legally dependent child (before attainment of 23 years and below) studying as full-time student in a recognized institution of higher learning as a result of accidental loss of life of the insured person	3,000	2,000	1,000
Medical expenses and emergency assistance			
C. Medical expenses Inpatient Medical expenses: Include, but not limited to hospitalization, surgery, ambulance and paramedic services, diagnostic tests and medicine prescribed Outpatient Medical expenses: Necessarily and reasonably medical expenses incurred for outpatient treatment including medical examination, drugs prescribed by the attending Doctor, X-ray, diagnostic tests indicated by the attending Doctor. This policy will extend coverage for medical expenses related to the treatment of Coronavirus disease (Covid-19) caused by the SARS-CoV-2 virus.	100,000	75,000	50,000
D. Follow-up Care Medical expenses reasonably incurred immediately following discharge from hospital within 30 days of return to home country	20,000	10,000	5,000
E. Emergency evacuation Emergency evacuation to the nearest facility capable of providing adequate medical care	Full refund		
F. Repatriation Repatriation to the country of origin when the company and attending physician determine that it necessary			

Summary of Benefits	Sum Insured (USD\$)		
	Premier	Executive	Classic
	150,000	100,000	50,000
G. Hospital expenses guarantee Guarantee eligible medical expenses when hospital bills exceed US\$2,000	Up to limit mentioned in C		
H. Hospital cash allowance For each complete day, the insured is hospitalized over 24 hours as a result of a covered disability	5,000 (70\$ per day)	2,500 (60\$ per day)	1,000 (50\$ per day)
I. Additional cost of travel & accommodation Additional traveling cost of the Insured Person for returning to the country of origin and additional costs of accommodation incurred by the Insured Person and an insured family member or traveling companion when such costs arise from hospitalization due to a covered disability necessitating medical treatment of the Insured Person	5,000 (500\$ per day)	3,500 (300\$ per day)	2,000 (250\$ per day)
J. Oversea Hospital visits Traveling costs for one family member or relative to join the Insured Person who is confined in hospital for more than 5 days or is dead abroad	5,000	2,500	1,000
K. Return of children Reasonable additional accommodation and travelling expenses for unattended insured children (age below 16) return to the country of origin.	8,000	6,000	3,000
L. Repatriation of mortal remains Transportation charges for repatriation of the mortal remains to the country of origin	Full refund		
M. Referral services All referral services such as legal assistance, interpreter, obtaining replacement of lost travel document or air ticket, etc	Included		
Incidental cover			
N. Travel cancelation Covers loss of unredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from departing country	10,000	7,500	5,000
O. Travel delay Pay 100\$ for each full 6 consecutive hours of delay	1,500	1,000	500
P. Travel misconnection Pay 100\$ for each full 6 consecutive hours of delay	1,500	1,000	500
Q. Travel curtailment including aircraft hijacking Cover additional travel or accommodation expenses incurred or forfeited after the commencement of the trip	10,000	7,500	5,000
R. Kidnap and hostage Pays 150\$ for every 24-hours period that the insured person is held hostage following a kidnap which occurs during an overseas trip	8,000	5,000	2,000

	Sum Insured (USD\$)
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Summary of Benefits	Premier	Executive	Classic
	150,000	100,000	50,000
<p>S. Baggage and personal effects * Loss or damage directly resulting from accident, theft, burglary, robbery or mishandling by carriers to the Insured Person's baggage or personal items carried. The limit is \$300 per item and \$600 per pair or set. Loss of laptop computer is limited to \$1,200 * Emergency purchases (essential personal items if insured's baggage is stolen or permanently lost with limit \$60 per item)</p>	3,000	2,000	1,000
<p>T. Baggage delay Pays \$100 for each full 6 consecutive hours that the insured person's baggage is delayed whilst overseas</p>	800	600	400
<p>U. Lost of travel document & money Pays the insured person's travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents Loss of money due to theft is also covered (maximum limit US\$300)</p>	3,000	2,000	1,000
<p>V. Personal Liability Indemnity against legal liability to a third party as a result of accidental injury or loss or damage to property during the Period of Insurance. (This benefit does not apply to the use or hire of motor vehicles)</p>	150,000	100,000	50,000
Additional clauses – free of charges			
Automatic Extension of The Period of Cover	The period of cover will be extended without charge for maximum 30 days through circumstances outside the Insured Person's control.		
Cover in the events of terrorism	Included		
<p>Assistance A full range of 24/7 worldwide emergency & assistance services is available and free of charge. Just place a reverse charge call to the Alarm Centre anytime of the day activate the following services:</p> <ul style="list-style-type: none"> • Medical service consultation/ Advice/ referral • Hospital admission assistance • Emergency Medical Evacuation and repatriation • Baggage Service Assistance • Legal service recommendation • Emergency ticketing service assistance 	<p>ASSIST 24/7</p> <p>Hotline: (+84) 09 09 135 683, Email: info@assist-24-7.com, Website: https://www.assist-24-7.com</p>		
Family plan:	Covers for maximum 02 adults and unlimited below 18 year-old children (unlimited number of children) Premium: double single premium		
Annual plan:	Covers for multi-short trips during 01 year (unlimited number of trips) with maximum coverage up to 90 days per trip		

(Every claim will be paid in VND with the rate at 1 USD=23000 VND)

WORDING TRAVELLA

INTERNATIONAL TRAVEL INSURANCE

PART I - DEFINITIONS

1. **Insured Person(s)** refers to the person(s) named as such in the Policy Schedule who has satisfied relevant conditions and requirements under this Policy
2. **The Insured Person's Age:** is calculated according to Solar Calendar (from the year of birth indicated on Certificate of Birth or Personal ID or Passport)
3. **"Policy"** means this insurance policy and includes the Application, Policy Schedule, Benefits Schedule, Appendix and any endorsements, amendments or riders thereto which have been approved by an executive officer of insurer.
4. **"Period of Insurance"** means the period of insurance specified in the Policy Schedule.
5. **"The insurance program":** means the selection of insurance program under the Insurance program by the Insurance company or its representative on insurance proposal.
6. **"Assistance Company"** means Assist 24/7, C10, 5A street, Him Lam new urban area, Tan Hung ward, District 7, Ho Chi Minh City, hotline: (+84) 09 09 135 683, Email: info@assist-24-7.com, Website: <https://www.assist-24-7.com>
7. **"Immediate Family Members"** means an Insured person's legal spouse, children (natural or adopted), siblings, siblings-in-law, parents, parents-in-law, grandparents, grandchildren, legal guardian, stepparents or stepchildren.
8. **Connected person:** means an Insured person's spouse, children, parents, parents-in-law, grandparents, grandparents-in-law, great grandparents, great grandparents-in-law, grandchildren, great grandchildren, siblings, siblings-in-law, cousins, aunts or uncles.
9. **Companion:** means the person who books the ticket to go together with the Insured person in the travel and is also insured by the same international travel insurance policy of insurer for the same journey.
10. **"Country of Origin"** means Departure Country. Country of Origin and Country of Residence shall have the same meanings and may be used interchangeable.
11. **"Native country"** means place where the Insured is given birth to and/or citizen.
12. **"Hospital"** means any place which is licensed, registered or authorized under the relevant laws and regulations of the country in which it is situated as a medical or surgical hospital and whose main functions are not those of a spa, a hydro-clinic, a place for person with mental or nervous disorders, a clinic or facility for nursing, rest or convalescence, a home for the aged or a place for help of giving up drinking, opium smoking, using narcotic or to treat mental confusion, leprosy. The treatment is continuous monitored by one or many Physician/Surgeon.
13. **"Physician"/"Surgeon"** means a person qualified by a degree and licensed or registered to practice medicine/surgery under the relevant laws and regulations of the country in which he/she practices. Legal physician/surgeon who conducts direct medical test and treatment is not the Insured person, the Insured person's spouse or Companion in the Travel, or the Insured person's relatives.
14. **"Specialist"** means a person qualified by a degree but not licensed or registered to practice medicine/surgery under the relevant laws and regulations of the country in which he/she practices.
15. **"Accident"** means an event occurring entirely beyond the Insured Person's control and caused by violent, external and visible means, influencing on the Insured Person's body during the period of insurance, directly leading to bodily injury of the Insured Person.

16. **“Injury”** means an injury caused by an accident that the Insured person is suffered from, not depending on other causes, leading to death or injury of the Insured person within ninety (90) days from the date of accident occurrence.
17. **“Bodily injury”** means an actual bodily injury caused by an accident. An injury is only considered as a bodily injury only when it is the first consequence of an accident and not a series of accumulation of accident or wound, and it is not directly or indirectly caused by further seriousness due to physical weakness, disablement, degeneration process or pre-existing conditions before the inception under this Wording.
18. **“Permanent Total Disablement”** means disablement which entirely prevents an Insured Person from attending to his occupation or employment of any and every kind and which disablement lasts 104 consecutive weeks and at the expire of that period is beyond hope of any improvement.
19. **“Serious Injury or Illness”** means when an Insured Person requires treatment by Physician and which results in the Insured Person being certified by that Physician as being dangerous to life and unfit to travel or continue with his original journey. When “Serious Injury or Illness” is applied to the Insured Person’s Immediate Family Member, it shall mean Injury or Illness certified as being dangerous to life by Physician and which results in the Insured Person’s discontinuation or cancellation of his original journey.
20. **“Illness”** means any changes visible to the Insured person’s health, which begin or show on the Insured person being abroad during the period of travel; in which he/she needs medical care and treatment of legal Physician/Surgeon who practices medicine/surgery right with his license to treat Illness leading to claims, provided that the Illness is not a pre-existing condition and not excluded in this Wording.
21. **“Emergency”** means a bona fide situation when there is a sudden change in the Insured Person’s health which requires urgent medical or surgical intervention to avoid danger to life or health.
22. **“Pre-Existing Condition”** means any illness, disease or physical condition which existed before the issue date of the Policy in respect of the Insured Person, which presents signs or symptoms of which the Insured person was aware or should reasonable have been aware within 24 calendar months of the date of commencement of this policy.
23. **Loss of Limb** means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
24. **Loss of Sight** means the entire and irrecoverable loss of sight.
25. **Loss of speaking function:** means the inability to pronounce clearly any 3 out of 4 sounds that creating speech as following: lip sound, tooth and lip sound, throat sound and soft-dome sound; or loss of full vocal cord or wound of central nervous of language and leading to loss of speaking function.
26. **Loss of hearing:** means the loss of hearing permanently, no ability to recovery
If a dB = Loss of hearing at the frequency of 500 Hertz If b dB = Loss of hearing at the frequency of 1000 Hertz If c dB = Loss of hearing at the frequency of 2000 Hertz If d dB = Loss of hearing at the frequency of 4000 Hertz $1/6$ of $(a+2b+2c+d) > 80$ dB
27. **Medicine and Drug** means any medicine or drug prescribed by a Physician which are specifically required for the treatment of a disability, illness or disease.
28. **Medical expense:** means all the expenses arising within ninety (90) days from the date of Illness or Injury occurrence paid by an Insured person to a legal Physician/Surgeon, to a Hospital and/or Emergency service relating to medical, surgical treatment, X rays condition, hospitalization, patient care, including costs of medical equipment, ambulance, and also clinic expense if needed to recover teeth to actual and intact status before the Accident occurrence. In order to receive compensation under this Wording, the treatment, including treatment by Physician/Surgeon must be appointed by a legal and licensed Physician/Surgeon and not exceeding normal expenses for similar treatment, medical or surgical services at the place of expense arising, provided that the patient has not been insured by any other types of insurance.

29. **Personal Baggage:** means belongings in personal possession of the Insured person and was brought before the Journey's beginning. All of the belongings has to be in the Insured Person's possession, not loaned or lent or kept for somebody else.
30. **Laptop:** means the full laptop, including accompanied accessories and parts such as standard parts for laptop, including but not limited to kinds of laptops, e-books, notebooks, sub-notebooks. Any other durable equipment is excluded in this definition.
31. **"Pair and Set"** means any article or item which is a part of a set, the measure of loss of or damage to such an article shall be a reasonable and fair proportion of the total value of the set and will not be construed to mean a total loss of the set. A pair and a set of an item will be considered an item (E.g.: a pair of shoes, a camera along with lens and equipment)
32. **Category:** is a group of items or assets that are named under a specific category (Clothes, Foot wears...) or have the same function (Recording, Filming...)
33. **Valuable effects:** means all the effects made by gold, silver; all kinds of jewelry made by valuable metals, fur, watch, valuable stones.
34. **"Terrorist Activity"** includes, involves or is associated with the use or threatened use of force, violence or harm against any person, tangible or intangible property, infrastructure or any natural resources where the act is intended to obligate the government or frightened citizen.
35. **Public place:** means any place that public can enter and exit such as (including but not limited to): Airports, store, restaurant, hotel lounge, beach, golf course, racing track, offices... and other similar places.
36. **Confined or Confinement** refers to confinement for a continuous uninterrupted period in a Hospital as a Resident In-patient upon the advice of and under the regular care and attendance of a Physician.
37. **Financial Default** refers to the complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed; or a partial suspension of operations following a filing of a bankruptcy petition.
38. **Hijack** refers to any seizure or exercise of control by force or violence or threat of force or violence, and with wrongful intent, of an aircraft.
39. **Injury** refers to bodily injury which is caused directly and solely from an Accident and is independent from other causes
40. **Public Conveyance** means any land, sea or air conveyance operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only
41. **Trip** refers to any overseas trip made by the Insured Person and shall commence on the date and time of departure from the international departure point of Country of origin and ceases on return to the Country of Origin at the international arrival area or the date falling one hundred and eighty-five (185) days for Single Trip Policy and ninety (90) days for Annual Policy
42. **Family Policy** (ies) means a Policy issued for a maximum of two adult Insured Persons (from 18 years of age) who are Family Member of each other and unlimited number of Children of the Insured Person (s).
43. **Child or Children** refers to all legal dependent, unmarried children, including step-children or legally adopted children of the Insured Person
44. **Annual Policy** (ies) means a policy issued for the selected plan where the Insured Person(s) can make an unlimited number of Trips during the Period of Insurance.
45. **Single Trip Policy** (ies) means a policy issued for the selected plan where the Insured Person(s) can only make a single Trip during the Period of Insurance
46. **Unforeseen Circumstances** refers to adverse weather conditions, natural calamity, mechanical breakdown or derangement of the aircraft, the Insured Person is denied boarding due to over-booking of the scheduled flight, Sickness or Injury sustained by the Insured Person

47. **Public Conveyance** means any land, sea or air conveyance operated under a license for the transportation of fare paying passengers, and which has fixed and established routes only
48. **Hostage** means the Insured Person (except a minor held hostage by his or her parents) being taken or held by another person by force or against the Insured Person's will as a prisoner.
49. **Kidnap** means any event or connected series of events of the Insured Person's seizing, detaining or carrying or taking away by force or fraud (except a minor kidnapped by his or her parents) against the Insured Person's will for the purpose of demanding a ransom

PART II - SCOPE OF COVER

International travel programs - Normal Product will be applied in accordance with the following benefits:

Benefit A - Personal Accident

If the Insured Person sustains Injury in the course of a Trip and it causes loss of life, any permanent disablement as listed below, Loss of Sight, or Permanent Total Disability within 12 months from the date of the Accident or the Injury causes the Insured Person to receive continuous medical treatment as a Resident In-patient in Hospital and loss of life occurs later because of such Injury, the Company will pay compensation in accordance with the sum insured stated in the Policy Schedule as follows: Limit (percentage of such Benefit Amount):

Accidental death	100%
Total Permanent Disability	100%
Total and permanent loss of speech:	100%
Loss of sight in both eyes	100%
Loss of two limbs	100%
Loss of one limb	60%
Loss of sight in one eye	60%
Total and permanent loss of lens of one eye	60%
Total and permanent loss of speech	50%
Total and permanent loss of hearing (both ears)	50%
Total and permanent loss of hearing (one ear)	15%

The Company shall compensate only one item of loss which has the highest amount for any one accident.

In the event that one hundred percent (100%) of sum insured has been paid under this section in respect of an Insured Person, this Insurance Policy in respect of that Insured Person shall immediately cease to be in force but such termination shall be without prejudice to any other claim originating from the Accident causing such loss.

Where the aggregate amount of benefits paid in respect of an Insured Person is less than one hundred percent (100%) of sum insured, the sum insured under this section applicable to that Insured Person shall be reduced to the amount of original sum insured that remains unpaid.

If a payment of less than 100% of the sum insured has been made in respect of any permanent disablement as listed above, then accidental death occurs within 12 months from the date of the Accident or the Injury, the Company shall pay the difference (if any) between the benefit payable for the permanent disablement and the benefit payable for loss of life.

The sum insured in respect of children under 18 years of age and of those over 70 years old is 50% the maximum coverage of each selected Plan

No payment under this section will be made to an Insured Person for any loss caused by or resulting from Sickness.

Benefit B - Child Education Grant

If an indemnity becomes payable upon the Accidental death of the Insured Person and such Insured Person who, at the date of the Accident, had a legal dependent Child or Children (before attainment of 23 years and below,

studying as full-time student in a recognized institution of higher learning), the Company will pay this benefit amount specified in the Policy Schedule as education subsidy for each legal child up to a maximum of two (2) children.

This benefit is payable once for any child no matter if they are covered or not under any travel insurance policy for the same Trip.

Benefit C – Medical expenses and clinic expenses due to accident occurring abroad

When this rider is part of the Policy, the Company shall reimburse the Insured Person the Medically Necessary Expenses as defined, incurred up to the benefit amount stated in the Policy Schedule while Overseas for Injury or Sickness suffered by the Insured Person in the course of a Trip solely and independently of any other causes while abroad.

This Medically Necessary Expenses Coverage does not cover: a)

Charges in respect of special or private nursing.

b) Cosmetic surgery, eyeglasses or hearing aids, and prescriptions therefore.

c) Dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury

d) Chiropractic and acupuncture.

e) Organ transplantation;

f) Any paid expenses covered under Emergency Medical Evacuation and Compassionate;

g) Visits Coverage and Repatriation of Mortal Remains Coverage (if any).

The maximum medical expense payable for person over 70 years old shall not exceed USD50,000 in total.

Benefit D. Follow- up care

This insurance also covers against the Medically Necessary Expenses up to the benefit amount stated in the Policy Schedule incurred in departure country up to thirty (30) days upon return from the Trip provided that the Insured Person is confined to a Hospital directly as a result of an Injury or Sickness (as defined) suffered Overseas. Admission to the Hospital must be within 24 hours after arrival into the territorial boundaries of Vietnam and must be a continuation of medical attention sought while overseas.

Benefit E and F – Emergency evacuation / Repatriation

When the Insured Person suffers from a Serious Injury or Illness abroad, requiring immediate treatment and under Assistance Company's or Assistance Company representative's decisions, requiring to evacuate the Insured person to other places for medical treatment, or evacuate him back to Vietnam or his Native country, Assistance Company shall organize emergency evacuation of the Insured Person by whatever medically necessary means, due to the condition of the Insured person's health status. Insurer shall pay directly to Assistance Company for the insured expenses upto limit of liability under the Insurance program in case the Insured person has no return ticket, provided that the Insured person has to hand the unused ticket to the insurer.

Benefit G. Hospital Expenses Guarantee

The Company will arrange through the Authorized Company to guarantee or pay for the Medically Necessary Expenses covered under Medical Expenses Coverage if the Insured Person is necessarily confined in a Hospital as a Resident In-Patient as a result of Injury or Sickness that occurred in the course of a Trip traveling Oversea with hospital bills expected to exceed USD 2,000.

Benefit H. Hospital cash allowance

The Company will pay the Insured Person the treatment basic daily benefit amount as specified in Policy Schedule/Benefit Tables subject always to the maximum benefit amount as specified therein if the Insured Person is necessarily confined in a Hospital as a Resident In-Patient as a result of Injury or Sickness that occurred abroad in the course of a Trip.

The daily Hospital Confinement cash benefit amount shall be paid for each complete day (24-hour) up to maximum limit in each selected Plan for Confinement from the first day of Confinement and all such Confinements consequent upon Injury resulting from any one Accident or series of Accidents occurring in connection with or arising out of one event, or Sickness and provided that:

a) Confinement must be occurred within thirty (30) days of the Accident causing the relevant Injury; and

b) Confinement must be considered medically necessary by a Physician in his professional capacity.

Benefit I - Additional cost of Travel & accommodation

The Company will cover the additional costs of economy class travel to return to the Country of Origin for the Insured Person and additional costs of accommodation incurred by the Insured Person or a family member or

traveling companion who is also included in this Policy, when such costs arise from a covered Disability necessitating medical treatment of an Insured Person.

Benefit J – Visiting in hospital

In case the Insured person has to be in hospital for treatment over consecutive five (05) days or death abroad, his status of health is not proper for abroad emergency evacuation and there is no family member over 18 years old staying with the Insured person, insurer shall cover the additional costs of 01 economy return class travel ticket for the Insured Person's immediate family member to visit the Insured Person. Maximum limit of liability is expected not to exceed each maximum limit of liability stated in each point of this Wording

Benefit K – Return of children If the Insured Person's insured dependent child (children) are left unattended overseas as a result of Serious Injury, Illness, or hospitalization, or death of the Insured Person, insurer shall pay reasonable additional accommodation and 01 economical class of travelling expenses for them to return to Vietnam or to the Country of Origin. The maximum cost does not exceed limit of each point of this Wording.

Benefit L - Mortal remains repatriation to Native country

In the event of death of the Insured Person due to Injury or Illness abroad within thirty (30) days from the date of Injury or Illness occurrence, provided that the cause to death or injury arising in the insurance period, THE ASSISTANCE COMPANY shall organize repatriation of the Insured Person's mortal remains to Native country. Insurer shall pay directly to THE ASSISTANCE COMPANY for the insured expenses relating to such mortal remains repatriation to Native country up to limit of liability under the Insurance program.

Insurer shall not be liable for the following expenses:

- 1) Any expense arising for third party's services and the Insured person has no obligation for payment, or expenses which has been calculated in the expenses of travel under the Travel schedule.
- 2) Any expense arising for the Insured person's mortal remains repatriation which is not approved and organized by the assistance company

Benefit M – Global medical assistance and travel assistance (assistance Company)

The assistance company shall organize emergency medical assistance for the Insured person. In case of needing the following services, the Insured person, or the Insured person's representative should immediately contact the Contact point of the assistance company, the telephone number mentioned in the medical support card in Ho Chi Minh city, Vietnam for further support.

On contacting for medical assistance, the Insured person, or the Insured person's representative should inform the right name of the Insured person, the policy number, the nature of risks, place and person for contact and information. After first assessment, the assistance company shall provide services and pay the arising bills as defined in the terms and conditions of this Wording.

- a. Pre-trip Information Services: The emergency Assistance Company is to provide with information concerning visas and inoculation requirements for foreign countries worldwide for the Insured Person.
- b. Embassy Referral: The emergency Assistance Company is to provide with the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide for the Insured Person.
- c. Medical service provider referral: The emergency assistance company is to provide with the information relating to Physician/ Surgeon, hospital, treatment hall, dentist and dental worldwide to the Insured person.
- d. Medical assistance via phone: The emergency assistance company shall advise on medical treatment to the Insured person via phone.
- e. Hospitalization organization: In case the Insured person's health has gone worse and required hospitalization, the emergency assistance company shall organize the hospitalization of the Insured person.

Note: The Insured person has to get insurer approved before the arising of expenses defined in Insurance benefit C to M and R to 8 in this part; and all these services have to be conducted by the Assistance company.

The sum of compensation from these sections does not exceed the sum insured provided on Certificate of Insurance.

Benefit N. Cancellation of trip

In case the trip is cancelled due to one of the following causes within thirty (30) days (except for point c) before the date of travel departure:

- a) Death, Serious Injury or Illness, or compulsory medical quarantine of the Insured person, the Insured Person's Immediate Family Members, Close Business Partner, or a travel companion;
- b) Strike, Riot or civil commotion happening suddenly and out of the Insured person's control in the destination of the travel;
- c) The Insured person's resident has suffered serious damage due to fire, flood or similar natural perils (hurricane, earthquake...) within one week before the date of travel departure, and require the Insured person's present there at the date of travel departure;
- d) Witness summons or jury service of the Insured Person.

Within the limit of liability of the Insurance program, insurer shall bear travelling costs and/or hotel service which the Insured person:

- a) has prepaid; and
- b) has to pay legally; and
- c) cannot reclaim from any other source.

Insurer shall not liable for any damage that:

- a) arising directly or indirectly from the compliance of regulations and control of the Government; or b) due to the cancellation of carrier; or
- c) has been insured in other available insurance policy or other regulations of the Government/State;
- d) has been paid by hotel, airline, travel agency or other suppliers; or
- e) In case the insurance policy has been agreed and issued within seven (7) days before the date of travel departure (except for the death, the serious injury or illness of the Insured person, his immediate family member or travel companion).

Benefit O – Travel delay

In the event the Insured Person's flight or other scheduled mode of transportation is delayed during the Period of Insurance due to serious weather conditions, industrial actions or strikes, hijack, technical or other mechanical failure of aircraft or conveyances and the cancellation or postponement thereof due to such fault is entirely beyond the control of the Insured Person, the insurance company may claim up to USD 100 for each consecutive 06 hours delay;

Provided that:

- a) The period of delay is in excess of 06 hours in duration, from the schedule commencement of a trip until the trip recommences actually, or on the first available alternative transportation offered by the carrier.
- b) The delay does not arise from the failure of the Insured Person to reconfirm the advanced booking or to check in at the scheduled time before departure.
- c) Confirmed advanced booking is given prior to the commencement of an industrial action of the carrier.
- d) Official document from the airline/carrier is submitted in support of any claim under this section of the Policy, which states the cause, date, time and duration of the delay, or baggage delay.
- e) No cover is provided for a claim arising from a strike or industrial action existing at the issuing date of this Policy, or for any confiscation, or detention of any kind by government authorities.

The sum of compensation from these sections does not exceed the sum insured provided on Certificate of Insurance.

Benefit P - Travel Misconnection

In the event that the Insured Person's confirmed onward travel connection is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting scheduled conveyance and no onward transportation is available to the Insured Person within six (6) consecutive hours on his/her arrival, the Company will pay [USD100] for every such six (6) consecutive hours up to the limit applicable to the Selected Plan. This benefit is payable only once for any loss outside the Insured's County of Origin.

Benefit Q –Curtailement of trip including Aircraft Hijacking

This insurance benefit is valid only when it is agreed and issued before the awareness of the Insured person on any circumstance that leads to the curtailment/delay of his trip.

The Insured person can be indemnified against loss due to the curtailment of his trip within the period of insurance:

- a) The Insured person cannot go on a trip as scheduled while the ticket or the trip is still available due to the Insured person's serious injury or illness and confirmed of the Insured person not being in good health for joining the trip by a Physician/Surgeon; or
- b) The Insured person has to come back to Vietnam due to the fact of death or injury or illness of the Insured person's Intermediate family member or travel companion; or

- c) Due to natural perils (hurricane or earthquake...) prevent the Insured person from going on the trip as scheduled;
- d) Due to strike, riot or civil commotion out of the Insured person's control; or
- e) Due to the explosion of epidemic diseases (kinds of diseases being warned by World Health Organization – WHO of contamination risk and prevention of enter/exit) in the place of the Insured person's travel;
- f) Due to the Insured person's request of medical check under Physician/Surgeon's requirement. Under the limit of liability in the Insurance program, Insurer shall be liable for:
 - a) Additional travel costs via air, road and sea (economic tickets) or costs of accommodation arising from the curtailment of the trip;
 - b) Any travelling costs and other costs prepaid or fined by the Insured person after the date of travel departure
 - c) The costs arising from the lengthening of the Travel due to the fact that the Insured person has to be in medical quarantine under Physician/Surgeon's requirement.

Insurer shall not be liable for any following losses:

- 1) Pregnancy, childbirth and/or any gynecological disease
- 2) Situations maybe leading to the curtailment of the trip, being aware by the Insured person prior to the time of insurance validity or the time of booking the trip (depending on what happens first).

Benefit R - Kidnap and hostage

The Company will pay a benefit of [USD150] per day for every 24-hours period that the Insured Person is held Hostage following a Kidnap, which occurs during Trip overseas. The maximum benefit payable will be up to the limit applicable to the Selected Plan.

Exclusions:

The Company will not pay any benefit in this Section for loss or damage due to the following:

- 1) The Insured Person's fraudulent, dishonest or criminal acts;
- 2) Events which take place in the Insured Person's country of residence
- 3) Actual loss of or damage to property of any description, including intellectual property as a result of the Kidnap and Hostage;
- 4) Any loss or damage suffered not in accordance with a Trip.
- 5) The payment to the kidnapers for the kidnap and ransom release

Conditions:

As a condition precedent to liability, the Company must:

- a) Have sufficient proof that the event has actually occurred;
- b) Be given immediate oral and written notice of the event and periodic updates of any activity occurring during the incident; and
- c) If it is in the Insured Person's best interests, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.

Benefit S - Personal effects

1. Scope of Cover

This Section will cover the loss, damages of personal effects, as results of :

- a. Accidents that cause serious disablement and make the Insured Person is not able to protect his/her personal belongings.
- b. Disasters (storms, earthquakes, flood) which are beyond of the Insured Person control within the journey;
- c. Violent Actions: Robbery or Direct Threatening of the Insured Person
- d. Theft because of breaking into houses and leaving traces (Breaking/Smashing);
- e. Mistaken delivery of Transportation Company.

2. Conditions

The Insured Person has to do everything necessary to assure that his/her personal effects:

- a. Not left unattended in public places;
- b. Always protected with high awareness, under strict surveillance.

In case of damages, loss of baggage, the Insured Person has to notify and confirm by documents of:

- c. Local police, authorities at the incident places and the involved third party, whose legal liability is stated in 24 hours since the accident.
- d. Transportation Agency when loss and damages happen in the transporting process and have the Document of Loss of the Agency.

3. Limit of Compensation:

Covered according to the actual value at the loss date (after depreciation deduction), maximum at: a.
300 USD for each category.

- b. 600 USD for each category of pairs or sets.
- c. 1200 USD for laptops
- d. Every claim form has to be submitted with the confirmation documents of legal authorities and transactions proving the values of lost or damaged personal effects. In case the Insured Person cannot provide all of the legal documents proving the value of lost, damaged personal effects, Insurer will evaluate and decide the sum of money compensated 20 USD for a category and does not exceed 200 USD for all of the items.
- e. In respect of claim form regarding personal baggage which is broken or damaged or image / video / document evidencing current status of material losses break / damage it, the Insured Person has to show the broken or damaged items to Insurer as an evidence of loss.
- f. Depreciation will not be applied to electronic devices bought within 1 year, starting from the Date of Accident if the Insured Person is able to show proof of purchasing (E.g.: original tax invoice) while submitting the claim form.
- g. Any amount compensated by this Policy Schedule will be deducted from the involved Airlines or other third parties for the same event. If insurer have paid the above expenses, the Insured Person has to give insurer the rights to claim from the Third Party and has the obligations to assist insurer with claiming these expenses from the Third Party.

4 ClaimForm

- a. List of Belongings while doing departure and arrival confirmed by the departure/arrival country.
- b. Details of lost, damaged personal effects, including: Purchase Date, Paid Amount, Manufacture year, photos (if any) including original tax invoice.
- c. Disputes regarding broken, damaged baggage, the complainant has to present the broken/damaged baggage as evidence for material damages.
- d. Present the price of reparation/ invoice of reparation.
- e. Detailed documents of Transportation Agency's compensation or the liable party.
- f. In respect of loss or damages due to Transportation Agency, the Insured Person has to provide: Unusual Baggage Report if the baggage is damaged/lost due to the Transportation Agency.
- g. In respect of loss, damages because of accident, theft or steals, The Insured Person has to provide the legal document of police, legal authorities at the locations of occurrence.
- h. In respect of loss, damages because of natural disasters, the Insured Person has to provide the legal document of police, legal authorities, regarding the events above.

5. Emergency purchase:

The Company will pay for emergency purchases of essential personal items of toiletries or clothing consequent upon of stolen or permanently lost baggage with the USD60 limit for each item up to the maximum coverage of each Plan in respect of applying all eligible payment receipts of emergency purchases.

Insurer shall not be liable for the loss of personal effects as following:

- a. The following personal effected shall not be insured: animals, vehicles (including their accessories), motor-cycles, boats, engines, other means of transportation, skiing shoes, equipment of sports, including but not limited such as diving, skiing, golf equipment, fruits, fragile, foods, ancients, works of art, paintings, artistic products, computers or other similar telecommunication equipment, drafts, jewelry, precious stones, watches, contact lens, securities, souvenir, musical instruments, tooth ball, fake teeth.
- b. Lost or damaged effects due to wear-and-tear, depreciation, mold, worm, inherent defect or error, caused in the processing or usage/operation.
- c. Loss of or damage to equipment that for rent, or hired, directly or indirectly caused by strike, riot and civil commotion, or other actions made by Government to barrier, protect or fight against the above actions, the summon or destruction of effects under quarantine or customs regulations; summon under Government's or authorities' compliance, danger of fake products or illegal transportation.
- d. Loss of or damage to effects already insured by any other insurance policy or compensated by any carrier, hotel or other parties.
- e. Loss of or damage to the Insured person's baggage delivered previously, sent via carrier or delivered specially
- f. Loss of or damage to the Insured person's baggage in public places and without the care and custody, unaware, unprotected; or theft breaking into accommodation not leaving any traces of breaking/damaging; using fake keys to break into; no evidence, unexplainable or due to negligence
- g. Due to the Insured person's unawareness to protect that effects, or forget it.
- h. Due to unawareness or non-protection regarding that effects.
- i. Loss of or damage to business products, patterns or any other equipment of business purpose.

- j. Loss of or damage to money, cash, bonds, vouchers/lucky draw, stamps, monitorial papers, documents, drafts, securities; loss of or replacement of credit cards, driving license, travelling documents, unless there is another conditions stated in Insurance benefit 15.
- k. Damages or shattering of parts, crunchy, fragile, easy-broken, including but not limited by crystals, pottery, jewelry, food, glasses.
- l. Unexplained death, sudden death.
- m. Unexplainable Loss.

Benefit T – Baggage delay

Insurer shall cover maximum USD 100 in case the Insured person's delivered baggage delay, wrong delivery or wrong placement due to the carrier's error for each consecutive 06 hours from the time the Insured person enter the baggage claim abroad and the indemnity shall not exceed the limit of liability stated in the Insurance program.

Benefit U – Loss of travel document and personal money

In case of loss of the Insured Person's passport, visa, air tickets and personal money (maximum 300 USD) caused by theft, burglary, accidental loss or by force, violence, or threat of violence during a trip covered by this Policy. The insurer shall reimburse the Insured Person for the costs of obtaining replacement of such travel documents, as well as additional hotel accommodation and travel expenses reasonably incurred in effecting such replacements and for returning to Vietnam or Native country due to the invalidity of the original return ticket attributable to such loss, up to the limit set out in the Policy Schedule.

Provided that:

1. Insurer shall not be liable under this section if within 24 hours or as soon as practicable after the Insured Person is aware of the loss as described above the Insured Person fails to report such loss to the police and to obtain a copy of the related police report.
2. Insurer shall not be liable under this section if the Insured Person contributed to his own loss by leaving passports, tickets or travel documents unattended and uncontrolled in the public places. or as a result of the Insured Person's failure to take care and precautions for the safeguard and security of such property.
3. The Company shall pay up to the maximum limit in each selected Plan in respect of accommodation per day not exceed USD300 in Premier Plan, USD200 in Executive Plan, USD150 in Classic Plan.
4. The reimbursement cost for air ticket should be limited to economy class only.
5. This loss of money (cash, bank notes or travelers checks) which is carried on Insured Person does not cover:
 - a. Loss or shortage due to error, omission, fluctuation of the rate of currency exchange, confiscation or devaluation.
 - b. placed in luggage, suitcase, trunk and the like or otherwise left without personal immediate attendance thereon
 - c. to children below 18 years of age

Benefit V - Automatic Extension of the period of Cover

If the Insured Person is unable to return to the Country of Origin while on a Trip Overseas within the Period of Insurance, because:

- a. Medical Practitioner advises the Insured Person in writing to suspend Your Trip due to an Accident or a medical condition; or
- b. The transport on which the Insured Person is booked to travel to the Country of Origin is delayed as a result of circumstances outside the Insured Person's control; the Period of Insurance of the Insured Person's Trip will be automatically extended for a period of thirty (30) days.

No additional premium will be charged for this extension.

Benefit W - Personal Liability

The Company shall indemnify the Insured Person against legal liability to a third party up to a limit of amount as stated in the Policy Schedule, including legal cost and expenses incurred by the Insured Person for such legal liability and approved in writing by the Company, arising in the course of a Trip as a result of:

1. Death or an Accident or Injury to any person.
2. Accidental loss of or damage to property of that person.

The Company shall not pay any claim made in respect to or arising from:

- a) Injury to and Property Damage to any Insured Person's relatives or any employee of the Insured Person in the course of employment;

- b) Property owned by the Insured Person or property in care, custody or control by the Insured Person;
- c) Damage relating to any liability assumed under contract;
- d) Damage relating to the willful, malicious or unlawful act or omission on the part of the Insured Person;
- e) The ownership, possession or use of any vehicles, aircraft, watercraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above;
- f) Past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional activities;
- g) Any criminal proceedings whether actually convicted or not;
- h) The transmission of communicable disease by an Insured Person;
- i) The possession or use of any controlled substances/drugs unless prescribed by a licensed Physician;
- j) Sexual molestation, corporal punishment or physical or mental abuse;
- k) Pollution, which includes the alleged or potential introduction of substances which makes the environment impure or harmful.
- l) Loss or damage to property insured while the Insured Person is mental and nervous disorders, including but not limited to insanity

Benefit X - Cover in the events of Terrorism

The Company will pay the Insured Person the benefits under all sections for losses arising directly or indirectly from an Act of Terrorism whilst the Insured Person is overseas subject to the respective limits of the applicable Selected Plan and the terms and exclusions thereof.

PART III - GENERAL EXCLUSIONS

Beside the specific exclusions defined in Part II of this wording, insurer shall not be liable for any Insurance benefit of loss or direct or indirect liability arising from the following events:

1. Pre-existing, Chronic diseases, congenital conditions and HIV (human immunodeficiency virus) and HIV related illness including AIDS (Acquired Immunity Deficiency Syndrome) and AIDS related conditions, SARS, and poultry influenza, all forms of tumors or cancer, malignancies, disorders of blood or bone marrow, and diabetes mellitus.
2. Suicide, attempted suicide or intentional self-inflicted bodily injuries, mental and nervous disorders, insanity, abortion, miscarriage, child-birth, venereal disease, the use of alcohol, drugs or solvents other than those prescribed by a qualified registered physician: dental treatment unless resulting from accidental bodily injury to sound and natural teeth.
3. Death or Injury or other direct or indirect related costs caused by or contributed to or arising from the failure or inability at any time of any computer, electronic equipment, data processing equipment or media, microchip, embedded chip, integrated circuit or similar device or any computer software, whether the property of the Insured Person or not, to recognize correctly or treat any date as its true calendar date and/or capture save retain process manipulate or interpret correctly any data information command or instruction as a result of its failing to treat any calendar date as its true date or the operation of any programmed command which by reason of a failure or inability to treat any date as its true calendar date causes the loss of data or an inability to capture save retain or process correctly such data at any time.
4. Accidents whilst engaging in (including any practice or conditioning program for) any sports or games in a professional or amateur capacity or organized contact sports , racing (other than on foot), motor rallies and competitions, rock or mountain climbing normally including the use of ropes or other equipment, potholing, skydiving, hang gliding, parachuting, hunting on horseback, entering or descending from any aircraft other than a properly licensed aircraft operated by a recognized airline in which the Insured Person is travelling as a fare-paying passenger, engaging in any manual labour or hazardous work that involves the use of machinery or tools.
5. Trekking at an altitude limit greater than 5,000 meters above sea level or scuba diving to a depth greater than 20 meters below sea level.
6. Riot and strike, war (whether declared or not), invasion, act of foreign enemies, civil war, revolution civil unrest, performance of duties as a member of armed forces, or police, or law enforcing agencies.
8. Directly or indirectly related to "Terrorist Activity" as defined herein. This exclusion applies regardless of any other cause or event that in any way contributes concurrently or in any sequence to the bodily injury.
9. Any disablement, illness or diseases that are directly/indirectly caused, assumed or got worse because of:
 - a) The act of using, leaking nuclear materials which directly/indirectly leads to nuclear reaction, radiation or radioactive exposure; or
 - b) The disintegration of poisonous chemicals, biologic ingredients or contain contaminants; or
 - c) Nuclear fission, nuclear fusion or radioactive contamination

Nuclear, Chemical, Biological Terrorism (as defined below) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

"Nuclear, chemical, biological terrorism" shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"Biological" agent shall mean any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

10. Losses or damages which are indirect and consequential in nature.
11. The Insured person's deliberate violation of laws, custom or keeping or destruction of effects under customs' or State decisions that the Insured person fails to comply or violates Government's regulations in undertaking necessary ways to prevent claims under the Insurance policy, after the press's and other means of communication's warning on the danger of strike, riots, civil commotion.
12. The Insured person fails to undertake necessary ways to protect his personal effects or prevent himself from injury or reduce claims under this Insurance policy.
13. Costs of using special services or private hotel's and Physician's/Surgeon's services
14. Mental or nervous disorder, sleeplessness, absence-mind, stress, worry, asthenia, moving, psychological confusion.
15. Any costs of treatment or surgery or protection including but not limited to vaccination, inoculation, cutting.
16. Medical costs paid or reimbursed by another insurance companies or third party. In case Insurer has covered all the above costs, the Insured person has to agree to support Insurer in claiming these above costs from the third party.
17. Unexplained loss;
18. In case the Insured person is not healthy enough to join the travel/travelling or joining the travel/travelling out of the Physician's/Surgeon's advice.
19. In case the purpose of travel is for medical treatment or care;
20. Costs of using special services or private Physician's/Surgeon's services
21. Costs of cosmetic surgery, ocular refraction treatment, including but not limited to: short-sight, far-sight, astigmatism, phoria; hearing degeneration treatment, ocular and hearing support tools, Physician's prescriptions for these above cases, unless these surgeries and tools are necessary for injury treatment which arising entirely from an accident in the period of insurance.
22. Family planning by surgical, physical chemical methods, infertility treatment, birth assistance.
23. Medical treatment or service without advice of Physician/Surgeon, regular health check, not irregular health check due to injury.
24. Innards transplanting
25. Ammunition organs of the body (including but not limited to: ammunition leg, hand, eye, tooth)
26. Any loss, damage, injury, legal obligation directly or indirectly caused by the Insured person in case the Insured person is:
 - a) the terrorist;
 - b) a member of terrorism organization;
 - c) drug dealer;
 - d) the provider of nuclear, chemical or biological weapons.
27. The Insured person using and being influenced by alcohol, beer over the blood alcohol as regulated by current laws and regulations, drug or other similar dopes;
28. Consequence of drug, alcohol or medicine usage without the Physician's advice or medicine using for addiction treatment.
29. The Insured Person not taking all reasonable efforts to avoid any injury or minimize any claim under this Policy.
30. Fines, penalties, punitive or exemplary damages.
31. Treatment arising from any geriatric, psycho-geriatric or psychiatric condition. Chiropractic and acupuncture
32. Insurance sold via credit card
33. Loss of or damage to property insured while the Insured Person is mental and nervous disorders, including but not limited to insanity.

PART IV - PREMIUM RATE, PERIOD OF INSURANCE AND PREMIUM PAYMENT METHODS

1. PREMIUM RATE

The premium rate and premium payment methods shall be defined in the appendix of this Wording.

2. PERIOD OF INSURANCE

The period of insurance starts on the date of Travel departure as clearly stated in the Policy Schedule and shall be valid till the termination of the Insurance policy on the date of Travel completion.

3. NOTICE OF LOSS AND CLAIM REQUEST

At possibly soonest and in all cases, within thirty (30) days from the event occurrence that can lead to claims, the Insured person should inform in writing to insurer on the insured event. The notice of the Insured person or his representative shall be considered as the full notice to insurer once there is enough information to confirm the Insured person. The period of claims is one year from the date of insured event occurrence.

4. LOSS DOCUMENTS

After getting the notice of loss, insurer shall provide the Insured person with forms of claim request to prove the loss occurrence. The Insured person should fill in full information on the claim request form and submit to insurer within fifteen (15) days from the day of insurer's request. At the same time, on submitting full filled claim request to insurer, the Insured person should attach with written proofs relating to the insured event, the circumstance and the amount of loss claimed to insurer. At any time under insurer's requirement, the Insured person should submit to insurer any required documents to prove to the insured claim within sixty (60) days from the day of getting the insurer's requirement.

5. HEALTH CHECK AND MEDICAL TREATMENT

By his own expenses, the Insured person should provide insurer with all kinds of certificates, information and proofs under insurer's requirement; and upon rational requirement from insurer, the Insured person should arrange to fulfill a health check by a Physician/Surgeon appointed by insurer. In case of the death to the Insured person, unless there is other regulations by laws, insurer has the right to conduct the autopsy by its own costs and insurer should be informed on the name and place of inspection before shrouding and cremation. In case there is a disagreement between insurer's and the Insured person's Physicians/Surgeons, insurer's Physician/Surgeon shall be acclaimed and tied with the Insured person or his successor, case by case.

6. PERIOD OF COMPENSATION PAYMENT

In case of insurer's approval on compensation payment, insurer shall make the compensation payment to the Insured person within thirty (30) days after insurer's letter of compensation approval to the Insured person.

PART V - GENERAL CONDITIONS

1. INTEGRITY

The due observance and fulfillment of the terms, conditions, exclusions and endorsements of this Policy by the Insured Person and claimant insofar as they relate to anything to be done or complied with them, and the truth of the statements and details in every application form and declaration shall be conditions precedent to any liability of insurer to make any payment under this Policy.

Failure by the Insured Person to comply with the Claims Procedure or to assist in claim investigation may result in denial of the claim and if any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made then the Policy shall be void and no claim shall be payable by insurer.

2. TRAVELLING APPROVAL

At the time of validity of this insurance policy, the Insured person has to have proper health condition for travelling and unknown of any circumstance that leading to the cancellation or interruption of the Travel, if not, any claims shall not be settled and paid.

3. DISPUTE SETTLEMENT

This Policy shall be governed and construed in accordance with the laws of Socialist Republic of Vietnam and any dispute or difference that arises under this Policy shall be settled in accordance with the Court of Socialist Republic of Vietnam.

All disputes arises under this Policy which are unable to be resolved by negotiation between the two parties shall be brought to Court of Vietnam for settlement.

4. PERIOD OF CLAIMS

If insurer disclaims liability for any claim hereunder and such claim is not referred to arbitration within 180 days from the date of such disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

5. SUBROGATION

In the event of any payment made under this Policy, insurer shall be subrogated to all the Insured Person's right of recovery and indemnity against any third party and any amount so recovered shall belong to insurer.

6. SERVICE PROVISION

Insurer and its designated Assistance Company cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to, flight condition or where local laws or regulatory agencies prohibit insurer and its designated Assistance Company rendering such services.

7 . TRIP PERIOD

Maximum period per trip shall be 185 consecutive days.

8. LIMIT OF LIABILITY

All limits of liability are applied per trip.

9. THE INSURED AGE LIMIT

The age limit for person(s) insured under this Policy is from a minimum of 6 weeks up to a maximum age of 85 ages.

No benefit of "Personal accident" will be provided once the Insured Person reaches over 66 years old.

10. COINSURANCE

In case the Insured person is insured under more than one insurance policies, issued by insurer for the same Travel, insurer shall consider this Insured person of one and only insurance policy of maximum limit of liability among insurance policies.

11. PREMIUM PAYMENT WARRANTY

Under this condition, all insurance policies issued to the Insured persons shall not be valid as the Insured persons fails to make full and right premium payment to insurer or its intermediate individual/agency prior to the inception date of the insurance policy.

12. CURRENCY

The premium payment or compensation payment shall be done on Vietnamese Dong.

In respect of the Sum Insured and Premium is agreed to be in USD, the Policy Holder and insurer will make a agreement of an specific exchange rate at the Date of Entry. This exchange rate will be written on the Policy Schedule and used to pay Sum Insured or premium within the Insured Period or Endorsements (if any).

13. TERMINATION OF INSURANCE POLICY AND PREMIUM REFUND

Insurer and the Insured Person can terminate the Insurance Policy in the cases below:

- Insurer is unable to collect the premium in time.
- VISA of the Insured Person is rejected. In this case, insurer shall refund 100% of premium of the collected premium, provided that the Insured Person has to present the Visa Rejection Document of related Embassy.

14. COMPENSATION ACCORDING TO FAMILY PACKAGE:

Each Insured Person is who is 18 years old or more has the rights to claim in agreed limit for each Sub-limit. Each Insured person has each same limit, provided in the Table of Benefits.

PART VI - CLAIM PROCEDURE

*** EMERGENCY ASSISTANCE**

In case of emergency abroad, the Insured person can call Inter Partner Assistance (IPA) - Hotline: +66 2 039 5716 - 100/4-5, Vongvanij Complex Building B, 11th Floor, Rama 9 Road, Huaykwang, Bangkok 10310, Thailand at any time, from anywhere worldwide for assistance. The Insured person should refer clearly to the policy number/certificate number via phone for further and convenient support from THE ASSISTANCE COMPANY.

*** NECESSARY CLAIM DOCUMENTS**

I. BASIC CLAIM DOCUMENTS

1. Compensation payment request
2. Original Insurance policy/Certificate attaching with copied Insurance policy (if any)
3. Copy of Passport
4. Copy of air ticket/boarding pass
5. All documents relating to loss occurrence/survey and claim amount
6. All original financial bills/receipts relating to compensation payment request
7. In case of accident causing the Insured person's injury or illness or loss of baggage due to theft and robbery, the Insured person has to inform the Police and presences the Accident report of relevant authorities with clear legal obligation of the third party (if any)
8. Any risks relating to carrier causing baggage delay, baggage loss, travel delay, the Insured person has to submit the Baggage irregularity report and other documents from carrier confirmed of the time of baggage delay or baggage loss.

II. CLAIM DOCUMENTS IN SPECIFIC CASES

1. Notice of any claim and other claim documents must be given to insurer, all claims shall be made together with proof to satisfactory to insurer in the case of death, illness, disability, Injury or loss for which a claim is made hereunder and shall be rendered on demand at the Insured Person's own expense.
2. Notice of any claim and other claim documents in foreign language should be translated into Vietnamese and notarized before delivered to insurer, at the Insured person's own expense.
3. Request of notice of any claim and other claim documents can change in specific cases.
4. All claims and relevant documents must be submitted within 30 days of the end of travel with comprehensive supporting information including:

In case of Personal Accident causing death:

1. Police reports (original)
2. Death certificate (original)
3. Hospital, physician's reports giving details on autopsy, press information (if any)
4. Copy of identification card of the Insured person's beneficiary.

In case of permanent disablement:

1. Medical reports (original)
2. Police reports
3. Reports giving details on accident (how, which injury...)

In case of medical expenses:

1. Medical bills on prescription, medicine bills, receipt letter (original)
2. Hospitalization costs (original)
3. Allowance costs (original)
4. Hospital, physician's reports (excluding slight injury/illness)

In case of travel cancellation:

1. Death certificate, Physician/Surgeon confirmation (in case of travel cancellation due to death or serious injury/illness)
2. Proof on the connection between the Insured person and his immediate family member (Birth certificate or Marriage certificate)
3. Bills/receipts on prior payment/booking
4. Travel agency's confirmation on refunded expenses
5. Bills/receipts of fined expenses due to travel cancellation.

In case of curtailment of trip:

1. Additional tickets
2. Travel agency's confirmation letter on detailed unused trip
3. Death certificate, Physician/Surgeon confirmation (in case of trip curtailment due to death or serious injury/illness)
4. Proofs on the connection between the Insured person and his immediate family member (Birth certificate or Marriage certificate)
5. Bills/receipts of hotel on prior payment/booking

In case of loss of or damage to baggage/personal effects (according to section 13)

In case of baggage delay:

1. Flight schedule
2. Baggage irregularity report of the carrier
3. Checked baggage confirmation of airlines/ Received baggage confirmation

Note: Baggage delay should only be considered abroad.

In case of loss of travel documents & money:

1. Police report;
2. Supporting documents for the amount of loss cash (money withdrawal receipt, money exchange slip, etc.);
3. Original receipts of the fee for passport replacement;
4. Hotel / transportation bills, administration charges incurred from replacement document; Note: the Insured

Person must:

1. Immediately report any loss or damage to the proper authorities having jurisdiction at the place of loss or damages (within 24 hours);
2. Loss of traveler's checks must be reported to the issuing authority immediately (within 24 hours).

In case of travel delay:

Provision of confirmation from Airline or carrier mentioning details on the cause, the time and the period of travel delay:

1. Trip schedule
2. Travel documents (boarding pass/air ticket stated actual time of flight)
3. Reports from Airline or carrier mentioning details on the travel delay and the period of travel delay.

In case of Personal Liability

1. All relevant documents including any correspondence exchanged with the third party claimant;
2. Copies of the summons, court documents, solicitors' and other legal correspondence, if any.

Note: the Insured Person must

- Immediate written notify the Company of the possible claim indicating the nature and circumstance of the incident or event;
- Not admit liability or make any offer, promise or payment without prior consent from the Company
- Immediately pass to the Company any writ, summon or other notice of legal proceeding from any third party upon receipt and not answer any of them;
- Provide the Company with the following information:
- Full contact particulars of the third party claimant;
- What happened, where and when?;
- Full description of the damage or particulars of the injured/sick; - When and how did the Insured Person become aware of the matter? - What is the estimated amount of the claim?



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