



## TABLE OF BENEFITS FOR INTERNATIONAL TRAVEL INSURANCE

*Unit: thousand VND*

SCOPE OF COVERAGE	SUM INSURED		
	Silver	Gold	Diamond
<b>1. Medical expenses</b> (due to accident, illness, disease during the insurance period) <ul style="list-style-type: none"> <li>▪ The insured person at the age <math>\leq 70</math></li> <li>▪ The insured person at the age <math>&gt; 70</math></li> </ul>	<b>1,080,000,000</b> <b>500,000,000</b>	<b>1,440,000,000</b> <b>700,000,000</b>	<b>1,800,000,000</b> <b>900,000,000</b>
<b>1.1.</b> Out-patient treatment: including costs of consultation, prescribed medicines, X-Ray test and diagnostic tests as instructed by a physician.	<b>50,000,000</b>	<b>70,000,000</b>	<b>90,000,000</b>
<b>1.2.</b> Medical equipment necessary for the treatment of broken limb (bandage, splint) and walking aids as instructed by a physician. <b>1.3.</b> Radiation therapy, phototherapy and other similar treatment methods as instructed by a physician. <b>1.4.</b> Dental treatment, but for acute toothache only. <b>1.5.</b> In-patient treatment at a hospital which is closely monitored by a physician and requires sufficient equipment for diagnosis and treatment. <b>1.6.</b> Expenses incurred with respect to a surgery	<b>Full cover</b>	<b>Full cover</b>	<b>Full cover</b>
<b>1.7.</b> Expenses for next treatment at the Country of origin within 90 days	<b>50,000,000</b>	<b>70,000,000</b>	<b>90,000,000</b>

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<b>2. Emergency medical assistance and travel assistance:</b>			
<b>2.1. Travel assistance services</b> a. Pre-trip information b. Embassy Referral c. Interpreter Referral d. Legal Referral e. Medical Service provider Referral	<b>Full cover</b>	<b>Full cover</b>	<b>Full cover</b>
<b>2.2. Emergency Evacuation</b> Emergency evacuating the Insured Person to the nearest facility which is capable of providing adequate medical care	<b>1,440,000,000</b>	<b>1,440,000,000</b>	<b>1,800,000,000</b>
<b>2.3. Repatriation</b> The repatriation of the Insured to a hospital in Vietnam or his Home Country (including any costs of medical equipment and an accompanying assistant) only if considered medically necessary	<b>1,440,000,000</b>	<b>1,440,000,000</b>	<b>1,800,000,000</b>
<b>2.4. Hospital Expenses Guarantee</b> Guarantee medical expenses arising from a covered injury/illness when the invoice exceeds VND 50,000,000/person/trip	<b>Full cover</b>	<b>Full cover</b>	<b>Full cover</b>
<b>2.5. Additional accommodation &amp; travelling expenses</b> Expenses of economic-class ticket for Family members or accompanying persons named in this insurance contract to return to Vietnam and additional accommodation and travelling expenses incurred by the Insured, his Family members or accompanying persons named in this insurance contract because a covered injury or illness suffered by the Insured necessitates treatment.	-	-	<b>140,000,000</b>

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<p><b>2.6. Family member visit expenses</b> The costs of economy-class return ticket and accommodation for an immediate family member to visit the Insured if he is confined in a hospital for more than ten days or were dying or dead abroad.</p>	-	-	<b>180,000,000</b>
<p><b>2.7. Return of children</b> Reasonable accommodation and economy-class ticket expenses for one child below 14 years of age to return to Vietnam or Country of Origin</p>	-	-	<b>140,000,000</b>
<p><b>3. Personal Accident Insurance</b> Death or total permanent disablement due to accidents (not apply to the Insured at the age of 70 or older)</p>	<b>1,440,000,000</b>	<b>1,440,000,000</b>	<b>2,880,000,000</b>
<p><b>4. Baggage delay</b> Emergency purchases of essential items of toiletries or clothing consequent upon temporary deprivation of baggage for at least 12 hours from the time of arrival at destination abroad due to delay, misdirection, or non-delivery</p>	-	-	<b>14,000,000</b>
<p><b>5. Loss of Travel documents</b> Reimburse the Insured for the cost of obtaining replacements of travel documents, as well as additional hotel accommodation and travel expenses reasonably incurred in effecting such replacements. The maximum limit per day for such accommodation and travel expenses is 10% of the sub-limit.</p>	-	-	<b>3,600,000</b>
<p><b>6. Loss of Baggage</b> Loss or damage to baggage, clothing, and personal effects of the Insured Person</p>	-	-	Up to VND 14,000,000 (Limit for any one Item: VND 2,000,000)

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<p><b>7. Curtailment or Cancellation of Trip</b>  Reimburse all non-refundable prepaid travel arrangement deposits or increased travel expenses resulting related to:  Death, serious injury or illness of the Insured, witness summons, jury service, compulsory quarantine.  Death, Serious Injury or Illness the Insured's Immediate Family Members, business partners, travel companion who are also insured under the same Policy of the Insured</p>	-	<b>36,000,000</b>	<b>36,000,000</b>
<p><b>8. Flight delay</b>  Delay of the flight of the Insured during the period of insurance caused by bad weather conditions, strikes, vehicle robbery, machine breakdown or technical failure of the aircraft or means of transport.</p>	<ul style="list-style-type: none"> <li>- Up to VND 2,500,000 for each 12 hours of delay; or</li> <li>- Up to VND 10,000,000 in case expenses for travelling by public means of transport arise as a direct result of such delay but only provided that the Insured has to change his airline because the previous confirmation of keeping ticket has been revoked.</li> </ul>		
<p><b>9. Personal Liability</b>  Coverage legal liability and legal cost</p>	-	-	<b>1,800,000,000</b>