



CHƯƠNG TRÌNH BẢO HIỂM DU LỊCH QUỐC TẾ QUA TLS

SẢN PHẨM BẢO HIỂM ĐƯỢC THIẾT KẾ VÀ THẨM ĐỊNH BỞI TỔNG CÔNG TY BẢO HIỂM PVI

TỔNG CÔNG TY BẢO HIỂM PVI

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**INTERNATIONAL TRAVEL
INSURANCE PLAN**

**PART I
INSURED PERSON**

Insured Person under this International Travel Insurance Plan of PVI Insurance Corporation (Hereinafter referred to as PVI Insurance):

- Vietnamese citizens or foreigners who are legally residing in Vietnam; and
- From 6 weeks old up to 80 years old.
- Children under 10 years old must be accompanied by an adult who are 18 years old or older and have not lost civil act capacity or does not have restricted civil act capacity and are covered by the same Policy.

**PART II
DEFINITIONS**

1. **The Insured Person (The Insured):** means a person named in the Proposal and to whom a Certificate of Insurance is granted by PVI Insurance and the validity of the insurance contract has been certified.
2. **The Insured's age:** is calculated on a calendar year basis (from the birth year in the birth certificate or ID Card or Passport)
3. **Emergency Assistance Company:** authorized by PVI Insurance to carry out relief activities on its behalf.
4. **Family members:** mean the Insured's legitimate spouse, children (whether biological or adopted), siblings, blood parents, parents-in-law, grandparents, nephew, niece, authorized custodian, stepparents or stepchildren of the Insured's spouse.
5. **Departure Country:** refers to the Socialist Republic of Vietnam. The Departure Country and the Country of Residence shall have the same meanings and may be used interchangeably.
6. **Home Country:** means the country where the Insured was born and/or has rights of a citizen.
7. **Insurance Policy:** refers to agreements between the Insured and PVI Insurance, thereby the Insured is obliged to make full payments of premiums and PVI Insurance provides insurance according to the terms and conditions of this Plan.

Proposal, the Certificate of Insurance and this Plan and any endorsement thereto and hereto (if any) as approved by PVI Insurance and other written agreements (if any)

shall constitute an integral part of the Insurance Policy.

8. **Period of insurance:** means the duration during which the Policy remains valid as stated in the Certificate of Insurance and any endorsement approved by PVI Insurance.
9. **Hospital:** refers to a legal medical examination and treatment establishment which is established in the country and meet the following conditions:
 - Being capable and having the facilities for diagnosis, treatment and surgery.
 - Having favorable conditions and a license for inpatient treatment and having daily health follow-up slips for each patient.
 - not being a place for health restoration or convalescence or a special place used exclusively for the elderly, or for alcohol, drug, and stimulant cessation or for treatment of mental disorders, leprosy.
10. **Physician** means to a legally licensed medical practitioner recognized by the law of the country where treatment is provided and who provides treatment for the Insured within his/her specialization and practice license, except for a Physician who is an immediate family member of the Insured.
11. **Accident:** refers to a sudden or unforeseen event caused by external, violent and visible means, which affects the Insured's body during period of insurance, and is the immediate cause of the Insured's death or bodily injury and occurs beyond the Insured's control.
12. **Illness:** means an unusual health condition necessitating medical treatment.
13. **Emergency Condition:** refers to any sudden change in the Insured's health condition threatening his/her health and life, which necessitates emergency medical treatment or surgery.
14. **Disability:** means a condition caused by any illness or injury and all of its consequent complications or symptoms. In case a disability is caused by an injury, it includes all injuries resulting from the same event or a series of events.
15. **Injury:** refers to a bodily injury (excluding all types of mental illness) resulting solely from an accident independent of all other causes (i) which directly results in the Insured's death within 12 calendar months from the date of accident, or (ii) which requires medical treatment and/or surgery.
16. **Total permanent disability:** means any disability of 81% or more or which entirely prevents the Insured from attending to his occupation or employment of any and every kind for 52 consecutive weeks with no prospect of improvement.
17. **Serious injury or sickness:** when applied to the Insured, is construed as the Insured's health condition which requires a treatment by a physician and which results in the Insured being certified by that Physician as being unfit to travel or continue with his original journey. When "Serious Injury or Illness" is applied to the Insured's Immediate Family Member, it shall mean Injury or Illness certified as being dangerous to life by a Physician and which results in the Insured's discontinuation or cancellation of his original trip.
18. **Pre-existing condition:** refers to any medical conditions of the Insured Person which have been diagnosed; or for which symptoms have existed and would cause an

ordinary prudent person to seek diagnosis, care or treatment; or for which medical treatment was recommended by a medical practitioner, irrespective of whether such treatment was actually received or not and which occurs at any time within 12 months prior to the date of application.

19. **Loss of one limb:** means the loss of one limb caused by the total and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
20. **Loss of eye(s):** refers to the total and permanent loss of sight.
21. **Medicines prescribed by a physician:** means any medicines or drugs sold and used under the prescription of a Physician and legal regulations.
22. **Hospitalization:** refers to the Insured's day-patient or in-patient treatment for at least 24 hours for which a hospital admission (and/or discharge) issued by a hospital is required.
23. **Out-patient treatment:** means medical treatment which the Insured is required to receive for an illness, disease or injury caused by an accident at a hospital without hospitalization.
24. **Act of terrorism:** refers to an act or threat by the use of violence or act which causes harms to human life, tangible or intangible assets or infrastructure with the intent or for the purpose of forcing a government or putting the public in fear.
25. **Epidemic:** means a sudden severe outbreak of disease that spreads rapidly and affects, within a very short period, an inordinately large number of people within a geographical region.

PART III SCOPE OF MAJOR COVERAGE

I. MEDICAL EXPENSES

1. Medical expenses.

- a. Out-patient treatment: including costs of consultation, prescribed medicines, X-Ray test and diagnostic tests as instructed by a physician but not exceeding the prescribed limit.
- b. Medical equipment necessary for the treatment of broken limb (bandage, splint) and walking aids as instructed by a physician.
- c. Radiation therapy, phototherapy and other similar treatment methods as instructed by a physician.
- d. Dental treatment, but for acute toothache only.
- e. In-patient treatment at a hospital which is closely monitored by a physician and requires sufficient equipment for diagnosis and treatment. The Insured shall be hospitalized at a hospital at the locality where he/she is temporarily residing or at the nearest suitable hospital.
- f. Expenses incurred with respect to a surgery.

Total expenses incurred and covered under this section shall not exceed the limit with respect to each Plan as stated in the Certificate of Insurance.

2. This “Medical Expenses” benefit does not cover:

- a. Charges with respect to intensive care services.
- b. Cosmetic surgery, myopia or presbyopia treatment, eyeglasses or hearing aids, and prescriptions therefore except as necessitated to correct a condition resulting solely from an accident occurring during the period of insurance.
- c. Medical expenses paid by other insurers or for which a third party is liable. If PVI Insurance has paid such expenses, it shall be subrogated to all the Insured’s rights of recovery and indemnity against any third party and the Insured shall be obligated to support PVI Insurance in recovering such expenses from third parties.
- d. Expenses for treatment of psychiatric mental or nervous disorders and insanity.
- e. Expenses resulting from surgical, mechanical or chemical methods of birth control or infertility/fertility treatment, expenses pertaining to pregnancy.
- f. Medical treatment or services undertaken without the recommendation of a physician; routine physical examinations or health check-ups not incidental to the abnormal treatment or diagnosis of an injury.
- g. Any organ transplant.
- h. Costs of providing, maintaining and repairing prostheses, corrective devices and aid equipments unless it is directly necessary for a surgery.

II. EMERGENCY MEDICAL AND TRAVEL ASSISTANCE

Arrangements have been made by Emergency Assistance Company to provide emergency medical assistance. In case the following services are required, the Insured or his representative shall call Emergency Assistance Company at the telephone number as specified in the insurance certificate and/or PVI Insurance’s Hotline for assistance.

When making such contact, the Insured or his representative shall provide the following information:

- Name of the Insured, Insurance Policy / Certificate number and insurance period.
- Telephone number, location and contact person.
- Brief description of the current health condition of the Insured for which assistance is required.

Medical specialists of Emergency Assistance Company may contact the Insured to have a grasp of their health conditions. If the Insured fails to comply with the above responsibility, the Insured shall be not entitled to any medical assistance except where there are justifiable reasons to evidence that it is unable to fulfill the above responsibility. After making assessments, Emergency Assistance Company shall provide services and pay for invoices incurred as prescribed in the terms and conditions of this Plan.

1. Travel assistance services

- a. Pre-trip Information: Emergency Assistance Company will provide the Insured with any information on Visa and overseas vaccination requirements.

- b. Embassy Referral: Emergency Assistance Company will provide the address, phone number and working hours of the nearest Consulate or Embassy worldwide for the Insured.
- c. Interpreter Referral: Emergency Assistance Company will provide the name, address, phone number and working hours of interpreters worldwide for the Insured.
- d. Legal Referral: Emergency Assistance Company will provide the name, address, phone number and working hours of law offices and legal advisers worldwide for the Insured.
- e. Medical Service Provider Referral: Emergency Assistance Company will provide information on doctors, hospitals, medical clinics, dentists and dentistry worldwide for the Insured.

2. Emergency Evacuation

In case of a Serious Injury or Illness of the Insured necessitating immediate treatment and if adequate medical facilities are not available at the vicinity, Emergency Assistance Company will organize emergency evacuation by whatever medically necessary means to the nearest facility via the most economical form of conveyance, which is capable of providing adequate medical care and pay all expenses therefore.

3. Repatriation

Following the Emergency Evacuation in Paragraph (2) above and if it is medically essential, PVI Insurance shall arrange and pay for the repatriation of the Insured to a hospital in Vietnam or his Home Country by air or by any appropriate means of conveyance provided that the original ticket of the Insured is not valid for repatriation, and the Insured shall surrender any unused portion of his ticket to PVI Insurance. Any decision on the repatriation of the Insured shall be approved by the attending physician and PVI Insurance.

4. Hospital Expenses Guarantee

PVI Insurance will make arrangements through Emergency Assistance Company to guarantee or pay any required medical expenses arising from a covered injury/illness when the invoice exceeds VND 50,000,000/person/trip.

5. Additional accommodation and travelling expenses

PVI Insurance shall pay for 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. Maximum expenses for each person shall not exceed the limit provided for each plan, provided that original tickets of such Family members and accompanying persons are not valid for repatriation and they shall surrender any unused tickets to PVI Insurance.

6. Family member visit expenses

PVI Insurance will arrange or reimburse 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 is dead abroad provided that such expenses shall not exceed the sub-limit provided for each plan.

7. Return of Children

If the Insured's children (age below 14) are left unattended overseas as a result of Serious Injury, Illness, or hospitalization, or death of the Insured, PVI will pay reasonable accommodation and economy-class ticket expenses for them to return to Vietnam or Country of Origin provided that the Insured shall surrender any unused portion of their tickets to PVI Insurance and such expenses shall not exceed the sub-limit provided for each plan.

Notes: The Insured shall obtain consent of PVI Insurance before paying for expenses as prescribed in paragraphs (2) through (7) in this section and all of such services shall be provided by Emergency Assistance Company.

III. PERSONAL ACCIDENT INSURANCE

The benefits described herein shall be payable for death or permanent disablement due to accident occurring within 12 months of the accident, provided always that the cause of such accidental death or disablement arises within the Period of Insurance. PVI Insurance shall pay for the Insured up to the limit as provided for each plan. The following shall be covered hereby:

- a) Death
- b) Permanent Total Loss of Sight of two eyes
- c) Total Loss of chewing and speaking function
- d) Loss of or total paralysis of two arms (at shoulder or elbow level) or two legs (at hip or knee level)
- e) Loss of two hands or two feet or loss of one arm and one foot or loss of one arm and one leg or loss of one hand and one leg or loss of one hand and one foot.
- f) Total permanent disablement, which entirely prevents the Insured from doing any business (total paralysis, injuries resulting in being permanently bedridden or causing total permanent disability).

The maximum limit for any or all insurance events arising under this section shall not exceed 100% of the Sum insured of any of the items (a) to (f) above.

In case of the death of the Insured giving rise to a claim under this section, the beneficiary shall be the Insured's legal heir as prescribed by Vietnam laws unless an appointed beneficiary has been advised to PVI Insurance in writing.

The "Personal Accident Insurance" benefit shall not apply to the Insured at the age of 70 or older.

PART IV EXCLUSIONS

1. General Exclusions

This insurance (including Endorsements) does not cover losses arising from:

- a) Pre-existing conditions, congenital conditions or birth defects, HIV, AIDS (Acquired Immunity Deficiency Syndrome) and sexually transmitted diseases, AIDS-related conditions, epidemics.
- b) Following diseases whether occurring prior to or during the Period of Insurance, including hemorrhoids, hernia, paristhinitis leading to surgery, nasal septum defects or nasal conchae, hyperparathyroidism, cataracts, sinus disease led to surgery, endometriosis, tuberculosis, anal leakage, cholecystitis, stones of all kinds, malformation or diseases of the bladder or urethra, high blood pressure or heart disease, gastric or duodenal tumor, crooked toes, all kinds of benign and malignant tumors, cancer, blood or bone marrow disorders and diabetes.
- c) Suicide, attempted suicide or any intentional self-inflicted injuries acted upon by the Insured Person to him/herself whether sane or insane , , Action of the Insured Person while under the influence of alcohol, addictive drugs, narcotic drugs to the extent of being unable to control one's mind , the use of solvents other than those prescribed by a qualified registered physician;

The term "under the influence of alcohol" in case of having a blood test refers to a blood/alcohol level of 150mg. percent or over

- d) Abortion, miscarriage, child birth, venereal disease, dental treatment unless resulting from accidental bodily injury to sound and natural teeth.
- e) Death or injury or related expenses directly or indirectly caused by or contributed to by or arising from damage, or not capable of operating at any given time of computers, electrical, electronic devices, data processing equipment or facilities, media, microchip, sealed microchip, integrated circuits or similar devices or any computer software (whether the property of the Insured or not) in the correct identification or processing of date as the actual calendar date and/or storage, maintenance of processes, accurate communication or correct interpretation of the data, information, commands or instructions as a consequence of not being able to process date in accordance with the actual calendar date or programmed commands as a result of the inability to properly process date in accordance with the actual calendar date, causing loss of data or inability to archive, sustain, or accurately process those data at any given time.
- f) 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 involving the use of ropes or other equipment, potholing, skydiving, hang gliding, parachuting, hunting on horseback, entering/ descending or flying in any aircraft other than a properly licensed aircraft operated by a recognized airline in which the Insured is traveling as a fare-paying passenger, engaging in any kind of manual labor work either in business or leisure or hazardous work involving the use of machines or tools.
- g) 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.
- h) Riot and strike, war (whether declared or not), invasion, act of foreign enemies, civil war, hostilities, revolution, civil unrest, military or usurped power, performance of duties as a member of armed forces, or police, or law enforcing agencies..

- i) Acts of terrorism as defined herein. This exclusion applies regardless of any other cause or event that in any way concurrently contributes to or results in bodily injury.
- j) Nuclear fission, nuclear fusion or radioactive contamination.
- k) The Insured goes abroad for medical treatment or care.
- l) The Insured working in the navy, ground forces goes on business or performs duties, carries out activities or participates in the testing of vehicles, is employed or assigned to perform offshore tasks, mining, aerial photography or process explosives, weapons, ammunition (except with the prior written consent of PVI).
- m) The Insured is not fit enough to move or moves contrary to the Physician's recommendations.
- n) an Epidemic.
- o) late arrival of the Insured Person at the airport for a Scheduled Flight after the official check-in time;
- p) failure of the Insured Person to take reasonable measure to protect, save or recover lost luggage
- q) failure of the Insured Person to notify the relevant airline authorities of missing luggage at the scheduled destination point and to obtain a property irregularity report;

2. **Exclusions applicable to Loss of package benefits**

- a) This insurance policy schedule does not cover:
 - (i) animals;
 - (ii) automobiles and automobile equipment, trailers and caravans, boats and other means of transport equipment;
 - (iii) contraband or illegal goods
 - (iv) documents or identity papers;
 - (v) credit and payment cards;
 - (vi) transport tickets, cash, stocks and securities;
 - (vii) equipment for professional use;
 - (viii) eye glasses, contact lenses, hearing aids, prosthetic limbs, artificial teeth or dental bridges;
 - (ix) keys;
 - (x) musical instruments, objects of art, antiques, collector's items or, furniture; perishables and consumables; or
 - (xi) sporting equipment including, without limitation, ski sets, bicycles, sailboards, golf clubs and tennis rackets, except whilst checked in as baggage.
- b) PVI Insurance shall not be liable for any loss or damage resulting from:
 - (i) breakage of brittle or fragile articles, cameras, musical instruments, radios and such similar property;
 - (ii) confiscation or expropriation by order of any government or public authority
 - (iii) criminal acts; or
 - (iv) gradual deterioration or wear and tear;
 - (v) insects or vermin;
 - (vi) inherent vice or damage

- (vii) transportation of contraband or illegal trade; or
- (viii) seizure whether for destruction under quarantine or custom regulation or not.

PVI Insurance shall not be liable for any loss of or damage to property which, at the time of the happening of such loss or damage, is insured by or would, but for the existence of this Policy wording, be insured by any other insurance policy or policies except in respect of any excess beyond the amount which would have been payable under the policies had this Policy wording not been effected.

3. Exclusions applicable to Personal liability benefits

4.

PVI Insurance 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.

**PART V
GENERAL CONDITIONS
(Including Endorsements)**

1. It is a condition precedent to indemnity under this Plan that the Insured and Claimant obey and fully execute the conditions, terms, exclusions and endorsements of this Plan and faithfully make detailed declaration in the Proposal and all other declarations of the Claimant.
2. This Plan shall be governed by the law of the Socialist Republic of Vietnam and any arising disputes under this Plan shall be settled by the Vietnam court.
3. The Policy may be terminated by either the Insured or PVI Insurance in the following cases:
 - The insurance premium is not received by PVI Insurance at the pre-agreed time.

- The Insured's visa for the journey is rejected. In this case, PVI Insurance shall refund any paid premium to the Insured with the deduction of 80% of premium but not less than an amount equal to VND 100,000, as long as the Insured has to submit the Visa Rejection Letter from the relevant Consulate.
 - The Policy is terminated as required by PVI Insurance: 100% of the paid premium shall be refunded to the Insured by PVI Insurance.
 - If the Policy is terminated as required by the Insured prior to the trip (for other reasons): 50% of the paid premium shall be refunded to the Insured by PVI Insurance.
4. The Policy is effective only when PVI Insurance has adequately received the insurance premium (unless otherwise agreed in writing).
 5. PVI Insurance takes responsibility to consider, settle and pay the sum insured within 15 days from the receipt of complete and valid claim documents.
 6. The sum insured shall be paid to the Insured or his heir-at-law or legal delegate.
 7. Within 180 days from receiving the notice of PVI Insurance's refusal to take responsibility, if the Insured gives no written opinion to PVI Insurance, claim documents shall not be considered and solved by PVI Insurance.
 8. Where PVI Insurance has paid indemnity under this Plan, PVI Insurance shall be subrogated to all the Insured's right of recovery and indemnity against any third party and the amount of money recovered from such third party shall be owned by PVI Insurance.
 9. PVI Insurance shall not reimburse directly medical expenses unless such expenses is estimated to exceed VND 50,000,000 and such reimbursement shall be made by PVI Insurance and the Emergency Assistance Company.
 10. PVI Insurance and the Emergency Assistance Company shall take no responsibility for any failure to provide services or delay in the supply of services caused by strikes or conditions beyond their control, including but not limited to, flight conditions or where local laws or regulatory agencies prohibit PVI Insurance / Emergency Assistance Company from providing such services.
 11. The coverage for all sections except for "Curtailed or Cancellation of Trip" commences on the date and time of departure and ends on the date of returning to Vietnam or at the midnight on the last day of the Period of Insurance, whichever is the earlier. As for coverage under the "Curtailed or Cancellation of Trip" section, the insurance commences on the date of issue of the Policy and ceases on the departure date on the itinerary as stipulated before commencement of travel.
 12. The maximum period of time for a trip is 180 consecutive days.
 13. All of the limits of liability are applied to each journey.
 14. The limit of age for the Insured provided in this Wording is at least 6 weeks old to a maximum age of 80. For the Insured aged 70 or more, the insurance benefits in the section "Personal accident" shall not be applicable.
 15. Failure by the Insured to comply with the Claims Procedure or to assist in claim investigation may result in denial of the claim and if any claim is fraudulent or

excessively exaggerated or if any declaration or representation is fraudulent, such claim shall not be paid totally or partially.

16. The time-limit for proceedings on the Policy is 3 years from the occurrence of any insurance event.

PART VI CLAIMS PROCEDURE

1. Claim documents sent to PVI Insurance must contain adequate evidence as required by PVI Insurance. In case of the Insured's death, illness, disability or injury or any loss covered by this Policy Wording, the Insured shall, at his own expenses, produce any documents as required by PVI Insurance.
2. Just after an insurance event occurs, the Insured is required to notify PVI Insurance (by phone, fax or directly) in writing thereof, as soon as possible, and no later than 30 days in all cases after such occurrence.

Claim documents sent to PVI Insurance consist of:

- a. In the case of Personal Accident: Hospital, physician's reports giving details on the nature of the Injury and the extent and period of disability, certificate of disability issued by the Hospital (if any), police reports where relevant and if death shall have resulted, a copy of the death certificate and the relevant coroner's report.
- b. In the case of Medical Expenses, Emergency Medical Assistance and Curtailment or Cancellation of Trip, Baggage Delay, flight delay:
All bills, receipts, tickets, coupons, contracts, agreements or any other supporting documents relating to the claim and if the claim is in respect of medical treatments, then a full Physician's report stipulating the diagnosis of the condition treated and the date the Disability commenced and a summary of the course of treatment including prescriptions, hospital discharge and treatment services rendered.
- c. In the case of Flight Delay, Baggage Delay: a certificate issued by the airline/carrier specifying reasons, date, time and period of flight delay or baggage delay is required.
- d. In the case of Loss of Travel Documents, reports of the police at the place where such loss has occurred.

MADATORY RIDER FOR INTERNATIONAL TRAVEL INSURANCE PLAN

1. BAGGAGE DELAY

PVI Insurance will pay up to the limit of liability set out in the Table of Benefits for the Insured for 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. The maximum amount recoverable for “Baggage Delay” section shall not exceed the defined limit for each plan.

Provided that:

1. The delay is certified by an official “Baggage Irregularity Report” from the airline or in writing by a letter from the tour operator.
2. The delay is not as a result of detention or confiscation by customs or other government officials.
3. Documentation (including original purchase bills) is produced by the Insured showing details of the expenditure.
4. No cover is provided after the Insured returns to the Country of Origin or reaches the final destination.

2. LOSS OF TRAVEL DOCUMENTS

If the Insured loses his passport, visa or air tickets due to theft, robbery, burglary and accidental loss during a trip covered by this Policy Wording, PVI Insurance will reimburse the Insured for the cost 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 the Country of Origin due to the invalidity of the original return ticket attributable to such loss, up to the limit set out in each plan.

Provided that:

1. PVI Insurance shall not be liable for claims under this section if within 24 hours or as soon as practicable after the Insured is aware of the loss as described above, the Insured fails to report such loss to the police or the competent agency and obtain a copy of its related report.
2. PVI Insurance shall not be liable under this section if the Insured contributed to his own loss by leaving his passport, air tickets or travel documents unattended in public places.
3. The maximum limit per day for reimbursement on travel and accommodation expenses is 10% of the sum insured applicable to this benefit.
4. The reimbursement cost for air ticket should be limited to economy-class only.

3. CURTAILMENT OR CANCELLATION OF TRIP

The Insured shall be indemnified for the amount of deposit made with the travel company by the Insured, or increased travel expenses resulting from alternative mode of transport (the least expensive alternative mode of transport) or travel and accommodation expenses but not exceeding the limit provided for each plan. The benefits under this section shall be payable only where such cancellation or curtailment results from:

- Death, Serious Injury or Illness, befalling the Insured;
- 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;
- Witness summons, jury service or compulsory quarantine of the Insured.

Provided that:

1. Any payment shall be in proportion to prepaid travelling or accommodation expenses which are unused due to the curtailment of the trip.
2. No benefit shall be payable in respect of expenses arising directly or indirectly out of pregnancy, childbirth, or gynecological disease or their sequelae.
3. Any such cause does not arise from medical or physical conditions or any other circumstances which affect the Insured or Immediate Family Members or travel companion or business partners of the Insured of which the Insured has been aware of before the inception date of this Policy.

4. FLIGHT DELAY

Where there is a delay in the flight or any mode of transport 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 and such cancellation or delay is beyond the control of the Insured.

- Up to VND 2,500,000 for each 12 hours of delay; or
- 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 air line because the previous confirmation of keeping ticket has been revoked.

Provided that:

1. The flight is delayed for more than 12 consecutive hours, from the commencement of the trip as scheduled to the actual resumption of the trip or to the time of departure by an alternative mode of transport arranged by the carrier.
2. The delay does not result from the Insured's failure to confirm his booking or following pre-trip procedures as prescribed.
3. Booking has been confirmed before the occurrence of a strike which affects activities of the carrier.
4. The carrier's confirmation shall be enclosed with the claim form when a claim under this section is made, specifying cause, date, period of flight delay, or baggage delay.

5. No benefit shall be payable for claims arising from a strike occurring at the time of issue of the insurance contract, or from the detention or confiscation of any governmental agency.

5. LOSS OF BAGGAGE

PVI Insurance will indemnify the Insured Person subject to a per item limit, for up to the maximum limit as specified for Accompanying Baggage and Personal Effects in the Summary of Benefits in consequence of:

- a) a theft or damage due to theft or any attempted theft; and/or
- b) loss or damage to the Insured Person's baggage and personal effects which includes suitcases, trunks, hand baggage as well as their contents, whether checked in or hand carried;

whilst the Insured Person on the Trip

The basis of indemnity shall be either the lesser of the cash value of the items equivalent to:

- a) the original cash value of the items or of the cash value of the items after deduct depreciation value; or
- b) the cost of replacement of a similar make and model; or
- c) the cost of repair of the items,

as determined by PVI Insurance in its sole discretion.

The loss must be reported to the police or the relevant authorities at the place of the loss within 24 hours of the incident. Any claim must be accompanied by written documentation from such authorities.

Where any item consists of articles in a pair or set, PVI Insurance shall not be liable to pay more than the proportionate value of any particular part or parts which may be lost, without reference to any special value which such article may have as a part of such pair or set. PVI Insurance may at its option elect to either repair or replace any part, to restore the pair or set to its value before the loss or pay the difference between the cash value of the loss or damage of covered Accompanying Baggage and Personal Effects before and after the loss.

The following items and equipment are only covered against theft if such items or equipment are physically carried by the Insured Person as "carry on luggage" for a Scheduled Flight:

- a) watches
- b) jewelry articles consisting in whole or in part of silver, gold, or platinum objects and/or made with precious materials, precious stones, pearls;
- c) articles trimmed with or made mostly of fur; and
- d) portable photographic, cinematographic, laptop or telephone equipment and/or equipment for the recording of sound or pictures and its accessories.

6. PERSONAL LIABILITY

When this rider is part of the Policy, PVI Insurance 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 PVI Insurance, arising in the course of a Trip as a result of:

- a) Death or an Accident or Injury to any person.
- b) Accidental loss of or damage to property of that person.
