

BENEFITS		Thượng Hàng (Premier)	Cao Cấp (Deluxe)	Cơ Bản (Superier)
I - PERSONAL ACCIDENT				
1.1	Accidental Death & Disablement + Below 65 years + From 65 years & above + Child (included In Family Plan)	2,520,000,000 1,050,000,000 525,000,000	2,100,000,000 1,050,000,000 525,000,000	1,050,000,000 525,000,000 525,000,000
1.2	Accidental Death on Public Transport + Below 65 years + From 65 years & above + Child (included In Family Plan)	5,040,000,000 2,100,000,000 1,050,000,000	N/A N/A N/A	N/A N/A N/A
1.3	Child Education Allowance Pay for each legally dependent child (before attainment of 18 years or 23 years and below) studying full-time student at a recognized institute of higher learning as a result of accidental loss of life of the Insured Person.	52,500,000.00	10,500,000.00	10,500,000.00
II - MEDICAL EXPENSES & ASSISTANCES				
2.1	Overseas Medical Expenses Including Medical Expenses for follow-up treatment in Vietnam + Before attainment of 65 years and below + Upon attainment of 65 years and above	2,520,000,000 1,050,000,000	1,575,000,000 525,000,000	1,050,000,000 525,000,000
2.2	Emergency Medical Evacuation Covers all emergency medical evacuation expenses arranged by authorized representative of the Company	Unlimited	2,100,000,000	2,100,000,000
2.3	Repatriation of Mortal Remains Covers expenses for repatriation of the Insured Person's mortal remains to Vietnam or Home Country provided by authorized representative of the Company + Repatriation of Mortal Remains to Vietnam + Repatriation of Mortal Remains to Home Country	Unlimited 630,000,000	2,100,000,000 315,000,000	2,100,000,000 N/A
2.4	Worldwide Emergency & Assistance Services 24-hour worldwide emergency & assistance services are available to you by a call at anytime to activate the following services: - Medical Service Consultation/Advice/Referral - Hospital Admission Assistance (including Guarantee of payment for hospitalization exceeding VND 52 million) - Baggage Service - Legal Service - Emergency Ticket Service	Included	Included	Included
2.5	Return of Children Pay for a Relative or a friend to accompany the Insured Person's children (below 18 years old) back to Vietnam or Home Country following the Insured Person's death or Hospitalization.	126,000,000.00	84,000,000.00	63,000,000.00
2.6	Relative's Visit Pay for expenses of economy class travel and reasonable accommodation for the visit of a Relative if the Insured Person can not be evacuated and requires hospitalization for more than 5 days or to assist in repatriation arrangement of the Insured Person's remains if necessary.	126,000,000	84,000,000	63,000,000
2.7	Hospital Cash Allowance Pay VND1,050,000 for every complete day if the Insured Person is hospitalized whilst overseas.	52,500,000.00	21,000,000.00	21,000,000.00
2.8	Double Hospital Cash Allowance for ICU Hospitalisation Pay VND2,100,000 per day if the Insured Person must be hospitalized in the Intensive Care Unit (ICU) (applicable only to organizational Insurance Buyers who arrange Annual Policies)	52,500,000	21,000,000	N/A
III - TRAVEL ASSISTANCES				
3.1	Travel Cancellation Pay for loss of unredeemable travel and accomodation expenses paid in advance and occurring up to 30 days prior to departure from Vietnam.	168,000,000.00	105,000,000.00	105,000,000.00
3.2	Travel Postponement Covers additional administrative charges for travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Vietnam.	21,000,000	10,500,000	N/A
3.3	Travel Curtailment Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip.	157,500,000	105,000,000	N/A
3.4	Travel Companion Inconvenience Pay the cost of the unused portion of the trip for one traveling Relative or Travel Companion if the trip is disrupted due to hospitalization of the Insured Person	126,000,000	84,000,000	N/A
3.5	Travel Interruption Pay for the unused portion for any loss of travel (economy airfare, rail road or sea transport fare) and/or accommodation expenses paid in advance	157,500,000	105,000,000	N/A
3.6	Travel Misconnection Pay VND2,100,000 for every six (6) consecutive hours misconnection overseas	4,200,000	4,200,000	4,200,000
3.7	Travel Delay Pay [VND2,100,000] for every full six (6) consecutive hours of delay overseas	21,000,000	15,750,000	10,500,000
3.8	Personal Baggage Pay for loss or damage to baggage carried on the Trip (including Lap-top Computer) (max. VND6,300,000 in respect of any one article or pair or set of articles, and maximum limit for Lap-top Computer is VND21,000,000)	52,500,000.00	31,500,000.00	21,000,000.00
3.9	Baggage Delay Pay VND4,200,000 for every full eight (8) consecutive hours of baggage delay whilst overseas	10,500,000	10,500,000	6,300,000
3.10	Travel Documents and Money Pay for expenses of travel and accomodation including cost of obtaining replacement passports, travel tickets and other relevant travel documents. For loss of cash, travelers cheques or banknotes due to theft are covered up to VND6,300,000.	63,000,000	42,000,000	31,500,000
3.11	Personal Liability Abroad Covers the Insured Person against legal liability to a third party whilst overseas arising during the Trip as a result of death or Injury to or accidental loss of or damage to property of any third party.	2,520,000,000	1,575,000,000	1,050,000,000
3.12	Kidnap & Hostage Pay VND3,150,000 for per every 24-hours period if the Insured Person is held Hostage following a Kidnap, which occurs during a Trip overseas.	105,000,000	63,000,000	42,000,000
IV - OTHER EXTENSIONS				
4.1	Rental Vehicle Excess Covers the cost of the insurance excess of a car rented by the Insured Person if it is involved in an accident.	10,500,000	N/A	N/A
4.2	Golfer' Cover + Loss of/ Damage to Golfing Equipment + Hole-in-One + Green Fees	14,700,000 4,200,000 14,700,000	10,500,000 N/A 10,500,000	6,300,000 N/A 6,300,000
4.3	Home Guard Pays against physical loss or damage to Household Contents by fire during the Period of Insurance.	105,000,000	63,000,000	21,000,000
4.4	Automatic Extension of Policy Period For per trip policy, the period of insurance will be extended without charge for seventy-two (72) hours if on the last day of the Policy period, through circumstances outside the Insured Person's control. The Policy period will automatically extend up to 30 days without additional premium if the Insured Person is hospitalized and quarantined overseas	Included	Included	Included
4.4	Cover in the Event of Terrorism All benefits of this policy are applicable if they occur as the result of an Act of Terrorism whilst the Insured is overseas.	Included	Included	Included