



Global Travel Insurance
Travel Mate

Tokio Marine Insurance Vietnam

Maximum limit (Unit: VND)

	Premier	Deluxe	Superior
I. PERSONAL ACCIDENT			
1.1 Accidental Death & Disablement + Before attainment of 65 years and below + Upon attainment of 65 years and 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 + Before attainment of 65 years and below + Upon attainment of 65 years and above + Child (included In Family Plan)	5,040,000,000 2,100,000,000 1,050,000,000	Not available Not available Not available	Not available Not available Not available
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	10,500,000	10,500,000
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 * The insurance company supports administrative costs of collecting medical treatment records: maximum VND 200,000/insurance event	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	2,520,000,000	1,575,000,000	1,050,000,000
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	2,520,000,000 630,000,000	2,100,000,000 315,000,000	1,050,000,000 Not available
2.4 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	84,000,000	63,000,000
2.5 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 05 days or to assist in repatriation arrangement of the Insured Person's remains if necessary.	126,000,000	84,000,000	63,000,000
2.6 Hospital Cash Allowance Pay VND 1,050,000 for every complete day if the Insured Person is hospitalized whilst overseas.	52,500,000	21,000,000	21,000,000
2.7 Double Hospital Cash Allowance for ICU Hospitalization Pay VND 2,100,000 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	Not available
2.8 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 52,000,000) • Baggage Service • Legal Service • Emergency Ticket Service	Included	Included	Included

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III. TRAVEL ASSISTANCES			
3.1 Travel Cancellation Pay for loss of unredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Vietnam.	168,000,000	105,000,000	105,000,000
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	Not available
3.3 Travel Curtailment Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip.	157,000,000	105,000,000	Not available
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	Not available
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	157,000,000	105,000,000	Not available
3.6 Travel Misconnection Pay VND 2,100,000 for every six (6) consecutive hours of misconnection overseas	4,200,000	4,200,000	4,200,000
3.7 Travel Delay Pay VND 2,100,000 for every 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 Laptop Computer) (max. VND 6,300,000 in respect of any one article or pair or set of articles, and maximum limit for a laptop computer is VND 21,000,000) For items with unproven value, the Insurer will reimburse up to VND 500,000 for each item. The total maximum compensation for all unproven value items is VND 2,000,000.	52,500,000	31,500,000	21,000,000
3.9 Baggage Delay Pay VND 4,200,000 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 accommodation 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 VND 3,150,000 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	Not available	Not available
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 Not available 10,500,000	6,300,000 Not available 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	42,000,000

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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
4.5 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
4.6 Corporate Image Protection Reimburse the Policyholder for costs (other than the Policyholder's own internal costs) incurred for the engagement of image and/or public relations consultants; and/or the release of information through the media if the Insured Person or group of Insured Persons suffer injury which occurs during a Trip and in the Insurance Company's opinion this is likely to result in a valid claim for Accidental Death or Total Permanent Disablement.	25,000,000	18,000,000	11,000,000
4.7 Termination of Business of the Travel Agency Reimburse the Insured Person for actual expenses incurred that the Insured Person paid in relation to the Trip as a result of the bankruptcy or termination of business due to legal violations of law by the travel agent/operator in Vietnam. The Insurance Company shall not pay for any losses that have been compensated from any other source.	25,000,000	18,000,000	11,000,000



EXPLORE THE WORLD



Travel opens your heart and mind to new and exciting experiences. With credited **Japan Quality** services and our long commitment to Vietnam since 1996, **Tokio Marine Insurance Vietnam** would offer you comprehensive protection packages against inconveniences during your travel.



Kindly contact us for consultancy regarding our Travel Mate insurance product.

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COMPREHENSIVE PROTECTION



SPECIALIZED SERVICES

- 24/7 worldwide assistance services
- Medical Emergency Evacuation
- Oversea Medical Expenses
- Medical Expenses upon Return
- Travel interruption
- Cover for all ages from 6 weeks to 75 years old
- Loss of Travel Documents
- Loss or Delay of Baggage
- Flight Delay



WORLDWIDE 24/7 CLAIM ASSISTANCE HOTLINE

(+84) 28 3821 2108



YOUR OWN TRAVEL COMPANION

Travelling will bring you great experience, help open your vision and gain valuable knowledge. However, your trip could be ruined at any time due to unforeseen reasons out of control.

WHAT IF your flight is cancelled or your wallet gets lost?
WHAT IF you were to have an accident or a medical emergency in foreign country?

For any possible risks, overseas travel insurance is worth every cent. Let our Travel Mate Insurance protect you, your family and friends against risks and help enjoy your whole trip with ease of mind.



TOKIO MARINE SAFETY INFORMATION

Enjoy our benefits such as Disaster Handbook, Evacuation Notifications, Evacuation Map, Medical Assistance Hotline, Travel Guidance. All-in-one mobile application, developed by Tokio Marine Insurance Group, exclusively.

* For Travel Mate's customers travel to Japan only

Download "Tokio Marine Safety Information" mobile application

Android - CH Play

iOS App Store



Kindly find further details about our benefits, exclusions and other information in the Policy Wordings of Travel Mate insurance product.

ATTRACTIVE PREMIUM

Trip Duration (days)	ASEAN Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand, East Timor		
	Premier	Deluxe	Superior
1 - 3	210,000	143,000	96,000
4 - 6	313,000	216,000	142,000
7 - 10	433,000	301,000	196,000
11 - 14	571,000	399,000	258,000
15 - 18	708,000	496,000	320,000
19 - 22	845,000	594,000	382,000
23 - 27	914,000	643,000	413,000
28 - 31	1,052,000	742,000	476,000
32 - 38	1,237,000	874,000	560,000
39 - 45	1,422,000	1,006,000	644,000
46 - 52	1,607,000	1,138,000	728,000
53 - 59	1,792,000	1,270,000	812,000
60 - 66	1,977,000	1,402,000	896,000
67 - 73	2,162,000	1,534,000	980,000
74 - 80	2,347,000	1,666,000	1,064,000
81 - 87	2,532,000	1,798,000	1,148,000
88 - 94	2,717,000	1,930,000	1,232,000
95 - 101	2,902,000	2,062,000	1,316,000
102 - 108	3,087,000	2,194,000	1,400,000
109 - 115	3,272,000	2,326,000	1,484,000
116 - 122	3,457,000	2,458,000	1,568,000
123 - 129	3,642,000	2,590,000	1,652,000
130 - 136	3,827,000	2,722,000	1,736,000
137 - 143	4,012,000	2,854,000	1,820,000
144 - 150	4,197,000	2,986,000	1,904,000
151 - 157	4,382,000	3,118,000	1,988,000
158 - 164	4,567,000	3,250,000	2,072,000
165 - 171	4,752,000	3,382,000	2,156,000
172 - 178	4,937,000	3,514,000	2,240,000
179 - 180	5,122,000	3,646,000	2,324,000
Annual Premium (multiple trips) (max. 90 days/trip)	4,550,000	3,218,000	2,056,000

*Premium for family plan will be doubled premium of the selected individual plan

ATTRACTIVE PREMIUM

Trip Duration (days)	ASIA ASEAN, Japan, South Korea, China, Hong Kong, Macau, Taiwan, India, Australia, New Zealand		
	Premier	Deluxe	Superior
1 - 3	249,000	169,000	113,000
4 - 6	370,000	255,000	168,000
7 - 10	512,000	356,000	232,000
11 - 14	674,000	471,000	305,000
15 - 18	836,000	587,000	378,000
19 - 22	999,000	702,000	452,000
23 - 27	1,080,000	760,000	488,000
28 - 31	1,244,000	876,000	562,000
32 - 38	1,463,000	1,032,000	661,000
39 - 45	1,682,000	1,188,000	760,000
46 - 52	1,901,000	1,344,000	859,000
53 - 59	2,120,000	1,500,000	958,000
60 - 66	2,339,000	1,656,000	1,057,000
67 - 73	2,558,000	1,812,000	1,156,000
74 - 80	2,777,000	1,968,000	1,255,000
81 - 87	2,996,000	2,124,000	1,354,000
88 - 94	3,215,000	2,280,000	1,453,000
95 - 101	3,434,000	2,436,000	1,552,000
102 - 108	3,653,000	2,592,000	1,651,000
109 - 115	3,872,000	2,748,000	1,750,000
116 - 122	4,091,000	2,904,000	1,849,000
123 - 129	4,310,000	3,060,000	1,948,000
130 - 136	4,529,000	3,216,000	2,047,000
137 - 143	4,748,000	3,372,000	2,146,000
144 - 150	4,967,000	3,528,000	2,245,000
151 - 157	5,186,000	3,684,000	2,344,000
158 - 164	5,405,000	3,840,000	2,443,000
165 - 171	5,624,000	3,996,000	2,542,000
172 - 178	5,843,000	4,152,000	2,641,000
179 - 180	6,062,000	4,308,000	2,740,000
Annual Premium (multiple trips) (max. 90 days/trip)	5,378,000	3,803,000	2,430,000

Trip Duration (days)	WORLDWIDE All countries except for those which are sanctioned by the United States of America, European Union and United Kingdom		
	Premier	Deluxe	Superior
1 - 3	306,000	208,000	139,000
4 - 6	456,000	314,000	207,000
7 - 10	630,000	438,000	285,000
11 - 14	830,000	580,000	376,000
15 - 18	1,029,000	722,000	466,000
19 - 22	1,229,000	864,000	556,000
23 - 27	1,329,000	935,000	601,000
28 - 31	1,531,000	1,079,000	692,000
32 - 38	1,800,000	1,271,000	814,000
39 - 45	2,069,000	1,463,000	936,000
46 - 52	2,338,000	1,655,000	1,058,000
53 - 59	2,607,000	1,847,000	1,180,000
60 - 66	2,876,000	2,039,000	1,302,000
67 - 73	3,145,000	2,231,000	1,424,000
74 - 80	3,414,000	2,423,000	1,546,000
81 - 87	3,683,000	2,615,000	1,668,000
88 - 94	3,952,000	2,807,000	1,790,000
95 - 101	4,221,000	2,999,000	1,912,000
102 - 108	4,490,000	3,191,000	2,034,000
109 - 115	4,759,000	3,383,000	2,156,000
116 - 122	5,028,000	3,575,000	2,278,000
123 - 129	5,297,000	3,767,000	2,400,000
130 - 136	5,566,000	3,959,000	2,522,000
137 - 143	5,835,000	4,151,000	2,644,000
144 - 150	6,104,000	4,343,000	2,766,000
151 - 157	6,373,000	4,535,000	2,888,000
158 - 164	6,642,000	4,727,000	3,010,000
165 - 171	6,911,000	4,919,000	3,132,000
172 - 178	7,180,000	5,111,000	3,254,000
179 - 180	7,449,000	5,303,000	3,376,000
Annual Premium (multiple trips) (max. 90 days/trip)	7,700,000	5,500,000	2,991,000