

TOKIO MARINE INSURANCE VIETNAM COMPANY LIMITED

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GUIDELINE EMERGENCY ASSISTANCE REQUIREMENTS & CLAIM PROCEDURE

OVERSEA TRAVEL INSURANCE

Note: This guideline is only used to provide the necessary guidance when you need assistance, and provides a general reference guide for each type of injury / accident. Depending on the specific circumstances, the requirements listed below may change, or additional requirements may be required. Customers need to read the full contents of the travel insurance policy. In any case, this guide will not replace the terms of the contract.

❖ EMERGENCY ASSISTANCE

In case of need emergency assistance, please call **+84 28 38212108**, and follow the instructions of the hotline center –the travel assistance agent designated by TMIV. Emergency medical evacuation or repatriation will be arranged by the travel assistance provider. Expenses covered by insurance will be paid directly to the travel assistance provided by TMIV in accordance with the terms of the policy.

❖ NOTIFICATION OF LOSS/ACCIDENT

1. Notice Of Loss:

Please inform the travel assistance agent within 30 days from the date of incident to be provided instructions on documentation and claim settlement process. Notice of loss can be made by:

TMIV's Travel Assistance Hotline: **+84 28 38212108** or
Email: customerservice@pacificcross.com.vn

2. Information to provide:

- Insurance policy number
- Situation of accident/loss
- Date/Place of accident/loss
- Extent of damage/loss
- Name, address, telephone number, email contact

❖ DOCUMENT INSTRUCTIONS

A. GENERAL DOCUMENTS

- Claim Form: Please contact TMIV/ or insurance agent / broker to obtain a claim form. You are kindly requested to provided full requested information therein, sign and return to the travel assistance agent.
- Insurance Certificate

- Copy of Passport (personal ID, and exit-and-entrance confirmation page)
- Copy of air ticket / boarding pass
- Document proving the length of the trip (it is required for open policy)
- Business trip assignment confirmed by company (it is required for business travel insurance)
- Documents will be requested following to specific benefits as below.

B. DOCUMENTS FOR ACCIDENT BENEFIT

B1. Death accident

- Police minutes
- Death certificate (original/ notarized copy)
- Report on post mortem examination, press information ... (if any)
- Legal document of the beneficiary (notarized copy of ID/ Passport, birth certificate, agreement of inheritance distribution or other documents as stipulated by laws.)

B2. Permanent disability

- Medical report, Injury assessment report (original / notarized copy)
- Police minutes (notarized copy) (if any)
- Report of the accident

C. DOCUMENTS FOR MEDICAL BENEFIT

C1. Medical expenses and treatment

- Medical documents (testing results, X-ray, MRI, CT, diagnosis, prescription...)
- Receipts, invoices (original) and details of receipts/ invoices
- Ambulance fee bill (original)
- Medical report

C2. Hospitalization allowances

- Breakdown of hospitalization charge
- Medical document to show diagnosis and duration of treatment

D. DOCUMENTS FOR NON-MEDICAL BENEFIT

D1. Travel Cancellation/Postponement

- Death certificate / Doctor's confirmation (in case of cancellation of a trip due to death or serious injury); Evidence proving cause of cancellation
- Evidence proving relative relationship with the victim (birth certificate / marriage certificate...)
- Invoices/ Receipts of amount paid before the trip
- Travel agent's confirmation of refunded amount
- Invoices/receipts of travel cancellation charges

D2. Travel Curtailment/ Interruption

- Travel tickets and accommodation fee incurred
- Confirmation letter from the travel agent detailing the unused portion of the trip
- Death certificate / Doctor's confirmation (in case of a trip cut or serious injury); Evidence proving cause of trip curtailment
- Evidence proving relative relationship with the victim (birth certificate / marriage certificate...)
- Hotel confirmation / invoices of prepaid expenses

D3. Hijackers

- A police or airline report confirming that the Insured Person was a victim of the hijacking
- Relevant press information (if any)

D4. Loss of baggage/ personal effects

- Loss report/Unusual baggage report (if baggage is broken) of the carrier
- Police minutes
- Details information of damaged/lost items include: purchase date, purchase amount, production year, photos, purchase invoices/ bills/ receipts together with bank remittance and other document proven owner and value of the damaged/ lost items

- Quotation and invoice or bills/receipts together with bank remittance of repair/ replacement cost
 - Compensation documents of carrier or liable party
- Note:** Loss cases must be reported to the police within 24 hours and required to declared details lost items.

D5. Baggage Delay

- Flight schedule
 - Report unusual baggage of the carrier
 - Receipt of checked baggage of the airline / baggage receipt
- Note:** it is applied only for losses outside of Vietnam

D6. Loss of travel documents & money

- Police minutes
 - Documents proving the lost money (cash withdrawals/cash exchange receipts...)
 - Invoices / Receipts of passport re-issuance cost
 - Invoices of hotel expense incurred during period of passport re-issuance
 - Invoices of transportation expense incurred during period of passport re-issuance
 - Travel ticket bills which are not refundable from the carrier
- Note:** Loss cases must be reported to the police within 24 hours

D7. Travel Delay

- Flight Schedule
 - Travel documents (boarding pass / air ticket with actual flight time)
 - Documents from the carrier / transportation agent confirming the reason for the trip delay and the number of hours delayed.
- Note:** it is applied only for losses outside of Vietnam

D8. Travel Misconnection

- Flight Schedule
 - Travel documents (boarding pass / air ticket showing actual take-off time and connecting time)
 - Document from the carrier / shipping agent confirming that connection is miss at the connection point.
 - Original invoices / receipts of accommodation expenses incurred during travel misconnection (it is required for business travel insurance)
- Note:** it is applied only for losses outside of Vietnam

D9. Personal Liability

Please accordingly inform and provide all relevant documents/evidences arising to the travel assistance agent. Basing on the certain circumstances, travel assistance agent will have appropriated instructions.
Note: please DO NOT accept/ admit liability, offer promise or indemnity without the prior confirmation of TMIV

❖ OTHER NOTES

- For your convenience Please kindly send all claim documents to **TMIV's nearest offices** upon the above addresses.
- All cases of need, please kindly contact:
TMIV's Travel Assistance Hotline: +84 28 38212108 or
Email: customerservice@pacificcross.com.vn
- For customer's voices on service, or complaint:
Email: welisten@tokiomarine.com.vn or

