

WORDING
INTERNATIONAL TRAVEL INSURANCE

*(Promulgated with Decision No. 262 /QĐ-PTI-BHCN, dated 26 / 09/2012 signed
by General Director of Post-Telecommunication Joint Stock Insurance Company)*

PART I. DEFINITIONS

1. **“Insured Person”** means any person whose name shown on the Certificate, and confirmative effect.
2. The Insured Person’s Age: is calculated according to Solar Calendar (from the year of birth indicated on Certificate of Birth or Personal ID or Passport)
2. **The insurance company:** means Post and Telecommunication Joint Stock Insurance Corporation, and its company members, hereafter called “PTI”.
3. **“Policy”** means this insurance policy and includes the Application, Policy Schedule, Benefits Schedule, Appendix and any endorsements, amendments or riders thereto which have been approved by an executive officer of PTI.
4. **“Period of Insurance”** means the period of insurance specified in the Policy Schedule.
5. **“The insurance program”:** means the selection of insurance program under the Insurance program by the Insurance company or its representative on insurance proposal.
6. **“Assistance Company”** means the International SOS Pte Ltd, a company incorporated in Singapore and having its address at 331 North Bridge Road, 17th Floor Odeon Towers, Singapore 188720.
7. **“Immediate Family Members”** means an Insured person’s legal spouse, children (natural or adopted), siblings, siblings-in-law, parents, parents-in-law, grandparents, grandchildren, legal guardian, stepparents or stepchildren.
8. **Connected person:** means an Insured person’s spouse, children, parents, parents-in-law, grandparents, grandparents-in-law, great grandparents, great grandparents-in-law, grandchildren, great grandchildren, siblings, siblings-in-law, cousins, aunts or uncles.
9. **Companion:** means the person who books the ticket to go together with the Insured person in the travel and is also insured by the same international travel insurance policy of PTI for the same journey.
10. **“Country of Origin”** means Socialist Republic of Vietnam. Country of Origin and Country of Residence shall have the same meanings and may be used interchangeable.
11. **“Native country”** means place where the Insured is given birth to and/or citizen.
12. **“Hospital”** means any place which is licensed, registered or authorized under the relevant laws and regulations of the country in which it is situated as a medical or surgical hospital and whose main functions are not those of a spa, a hydro-clinic, a place for person with mental or nervous disorders, a clinic or facility for nursing, rest or convalescence, a home for the aged or a place for help of giving up drinking,

opium smoking, using narcotic or to treat mental confusion, leprosy. The treatment is continuous monitored by one or many Physician/Surgeon.

13. “Physician”/”Surgeon” means a person qualified by a degree and licensed or registered to practice medicine/surgery under the relevant laws and regulations of the country in which he/she practices. Legal physician/surgeon who conducts direct medical test and treatment is not the Insured person, the Insured person’s spouse or Companion in the Travel, or the Insured person’s relatives.

14. “Specialist” means a person qualified by a degree but not licensed or registered to practice medicine/surgery under the relevant laws and regulations of the country in which he/she practices.

15. “Accident” means an event occurring entirely beyond the Insured Person’s control and caused by violent, external and visible means, influencing on the Insured Person’s body during the period of insurance, directly leading to bodily injury of the Insured Person.

16. “Injury” means an injury caused by an accident that the Insured person is suffered from, not depending on other causes, leading to death or injury of the Insured person within ninety (90) days from the date of accident occurrence.

17. “Bodily injury” means an actual bodily injury caused by an accident. An injury is only considered as a bodily injury only when it is the first consequence of an accident and not a series of accumulation of accident or wound, and it is not directly or indirectly caused by further seriousness due to physical weakness, disablement, degeneration process or pre-existing conditions before the inception under this Wording.

18. “Permanent Total Disablement” means disablement which entirely prevents an Insured Person from attending to his occupation or employment of any and every kind and which disablement lasts 104 consecutive weeks and at the expire of that period is beyond hope of any improvement.

19. “Serious Injury or Illness” means when an Insured Person requires treatment by Physician and which results in the Insured Person being certified by that Physician as being dangerous to life and unfit to travel or continue with his original journey. When “Serious Injury or Illness” is applied to the Insured Person’s Immediate Family Member, it shall mean Injury or Illness certified as being dangerous to life by Physician and which results in the Insured Person’s discontinuation or cancellation of his original journey.

20. “Illness” means any changes visible to the Insured person’s health, which begin or show on the Insured person being abroad during the period of travel; in which he/she needs medical care and treatment of legal Physician/Surgeon who practices medicine/surgery right with his license to treat Illness leading to claims, provided that the Illness is not a pre-existing condition and not excluded in this Wording.

21. “Emergency” means a bona fide situation when there is a sudden change in the Insured Person’s health which requires urgent medical or surgical intervention to avoid danger to life or health.

22. “Pre-Existing Condition” means any illness, disease or physical condition which existed before the issue date of the Policy in respect of the Insured Person, which presents signs or symptoms of which the Insured person was aware or should reasonable have been aware within 12 calendar months of the date of commencement of this policy.

23. “Loss of Limb” means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

24. “Loss of Sight” means the entire and irrecoverable loss of sight.

25. Loss of speaking function: means the inability to pronoun clearly any 3 out of 4 sounds that creating speech as following: lip sound, tooth and lip sound, throat sound and soft-dome sound; or loss of full vocal cord or wound of central nervous of language and leading to loss of speaking function.

26. Loss of hearing: means the loss of hearing permanently, no ability to recovery

If a dB = Loss of hearing at the frequency of 500 Hertz

If b dB = Loss of hearing at the frequency of 1000 Hertz

If c dB = Loss of hearing at the frequency of 2000 Hertz

If d dB = Loss of hearing at the frequency of 4000 Hertz

$1/6 \text{ of } (a+2b+2c+d) > 80\text{dB}$

27. “Medicine and Drug” means any medicine or drug prescribed by a Physician which are specifically required for the treatment of a disability, illness or disease.

28. Mecical expense: means all the expenses arising within ninety (90) days from the date of Illness or Injury occurrence paid by an Insured person to a legal Physician/Surgeon, to a Hospital and/or Emergency service relating to medical, surgical treatment, X rays conduction, hospitalization, patient care, including costs of medical equipments, ambulance, and also clinic expense if needed to recover teeth to actual and intact status before the Accident occurrence. In order to receive compensation under this Wording, the treatment, including treatment by Physician/Surgeon must be appointed by a legal and licensed Physician/Surgeon and not exceeding normal expenses for similar treatment, medical or surgical services at the place of expense arising, provided that the patient has not been insured by any other types of insurance.

29. “Personal Baggag: means belongings in personal possession of the Insured person and was brought before the Journey’s beginning. All of the belongings has to be in the Insured Person’s possession, not loaned or lended or kept for somebody else.

30. Laptop: means the full laptop, including accompanied accessories and parts such as standard parts for laptop, including but not limited to kinds of laptops, e-books, notebooks, sub-notebooks. Any other durable equipment is excluded in this definition.

31. “Pair and Set” means any article or item which is a part of a set, the measure of loss of or damage to such an article shall be a reasonable and fair proportion of the total value of the set and will not be construed to mean a total loss of the set. A pair and a set of an item will be consider as an item (E.g: a pair of shoes, a camera along with lens and equipments)

33. Category: is a group of items or assets that are named under a specific category (Clothes, Footwears, ...) or have the same function (Recording, Filming,...)

32. Valuable effects: means all the effects made by gold, silver; all kinds of jewelry made by valuable mentals, fur, watch, valuable stones.

33. “Terrorist Activity” includes, involves or is associated with the use or threatened use of force, violence or harm against any person, tangible or intangible property, infrastructure or any natural resources where the act is intended to obligate the government or frightened citizen.

34. Public place: means any place that public can enter and exit such as (including but not limited to): Airports, store, restaurant, hotel lounge, beach, goft course, racing track, offices... and other similar places.

PART II. SCOPE OF COVER

A. ABROAD MEDICAL ASSISTANCE

Insurance benefit 1 – Medical expenses and clinic expenses due to accident occurring abroad

PTI shall be liable for the Insured person with maximum of sum insured mentioned in the Insurance program of medical expenses as the definition above, arising abroad, relating to Illness and Injury that the Insured person is suffered from, and not depending on any other causes.

This insurance benefit also covers for Medical expenses arising in the further medical treatment in Vietnam to Illness and Injury that the Insured person is suffered from when he is abroad. The period to conduct such medical treatment is defined in details as below:

a) In case the medical treatment is not conducted abroad: The Insured person has to arrange for medical treatment in Vietnam within one week from the date of coming back to Vietnam. From the first day of medical treatment in Vietnam, the Insured person has maximum of Thirty-One (31) days to continue medical treatment in Vietnam; or medical expenses billing payment but not exceeding 15% of maximum limit of liability defined in Insurance benedfit 1, depending on what happens first.

b) In case the medical treatment has been conducted abroad, the Insured person has maximum of Thirty-One(31) days from the date of coming back to Vietnam to continue medical treatment in Vietnam; or medical expenses billing payment but not exceeding 15% of maximum limit of liability defined in Insurance benefit 1, depending on what happens first.

Total maximum of compensation paid to the Insured person as defined in Point (a) or (b) above when the Insured person reaches 65 years old or more shall be but not exceeding 2.5% of maximum limit of liability as defined in Insurance benefit 1.

Note: In all cases, total medical expenses arising abroad and in Vietnam shall not exceed the maximum limit of liability as defined in Insurance benefit 1.

The medical treatment by a Physician/Doctor by herb, acupuncture, and osteopathy for suffered injury abroad shall be paid maximum to USD 200 per accident.

In case the Insured person has been paid for full or part of medical expenses from any person or any source, PTI shall only be liable for the remaining medical expenses to the applied limit of liability. PTI shall be liable for expenses arising in Vietnam (if any) that proper with current laws and regulations in Vietnam.

Insurance benefit 2 – Emergency evacuation

When the Insured Person suffers from a Serious Injury or Illness abroad, requiring immediate treatment and under SOS's or SOS representative's decisions, requiring to evacuate the Insured person to other places for medical treatment, or evacuate him back to Vietnam or his Native country, SOS shall organize emergency evacuation of the Insured Person by whatever medically necessary means, due to the condition of the Insured person's health status. PTI shall pay directly to SOS for the insured expenses upto limit of liability under the Insurance program in case the Insured person has no return ticket, provided that the Insured person has to hand the unused ticket to PTI.

Insurance benefit 3 – Mortal remains repatriation to Vietnam

In the event of death of the Insured Person due to Injury or Illness abroad within thirty (30) days from the date of Injury or Illness occurrence, provided that the cause to death or injury arising in the insurance period, SOS shall organize repatriation of the Insured Person's mortal remains to Vietnam. PTI shall pay directly to SOS for the insured expenses relating to such mortal remains repatriation to Vietnam upto limit of liability under the Insurance program.

PTI shall not be liable for the following expenses:

1) Any expense arising for third party's services and the Insured person has no obligation for payment, or expenses which has been calculated in the expenses of travel under the Travel schedule.

2) Any expense arising for the Insured person's mortal remains repatriation which is not approved and arranged by SOS.

Insurance benefit 4 – Mortal remains repatriation to Native country

In the event of death of the Insured Person due to Injury or Illness abroad within thirty (30) days from the date of Injury or Illness occurrence, provided that the cause to death or injury arising in the insurance period, SOS shall organize repatriation of the Insured Person's mortal remains to Native country. PTI shall pay directly to SOS for the insured expenses relating to such mortal remains repatriation to Native country up to limit of liability under the Insurance program.

PTI shall not be liable for the following expenses:

1) Any expense arising for third party's services and the Insured person has no obligation for payment, or expenses which has been calculated in the expenses of travel under the Travel schedule.

2) Any expense arising for the Insured person's mortal remains repatriation which is not approved and organized by SOS.

Insurance benefit 5 – Global medical assistance and travel assistance (SOS)

The assistance company shall organize emergency medical assistance for the Insured person. In case of needing the following services, the Insured person, or the Insured person's representative should immediately contact the Contact point of the assistance company, the telephone number mentioned in the medical support card in Ho Chi Minh city, Vietnam for further support.

On contacting for medical assistance, the Insured person, or the Insured person's representative should inform the right name of the Insured person, the policy number, the nature of risks, place and person for contact and information. After first assessment, the assistance company shall provide services and pay the arising bills as defined in the terms and conditions of this Wording.

a. Pre-trip Information Services: The emergency Assistance Company is to provide with information concerning visas and inoculation requirements for foreign countries worldwide for the Insured Person.

b. Embassy Referral: The emergency Assistance Company is to provide with the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide for the Insured Person.

c. Medical service provider referral: The emergency assistance company is to provide with the information relating to Physician/ Surgeon, hospital, treatment hall, dentist and dental worldwide to the Insured person.

d. Medical assistance via phone: The emergency assistance company shall advise on medical treatment to the Insured person via phone.

e. Hospitalization organization: In case the Insured person's health has gone worse and required hospitalization, the emergency assistance company shall organize the hospitalization of the Insured person.

Insurance benefit 6 – Visiting in hospital

In case the Insured person has to be in hospital for treatment over consecutive ten (10) days, his status of health is not proper for abroad emergency evacuation and there is no family member over 18 years old staying with the Insured person, PTI shall cover the additional costs of 01 economy return class travel ticket for the Insured Person's immediate family member to visit the Insured Person. Maximum limit of liability is expected not to exceed each maximum limit of liability stated in each point of this Wording.

Note: PTI is only liable for claims arising under one of two Insurance benefits, 6 or 7, not under these both insurance benefits.

Insurance benefit 7 – Visiting for burial and funeral

In case of the Insured person's death caused by Injury or Illness on abroad and there is no family member over 18 years old staying with the Insured person, PTI shall cover the additional costs of 01 economy return class travel ticket for the Insured Person's immediate family member to arrange for the final destination of the Insured person's mortal remains. Maximum limit of liability is expected not to exceed each maximum limit of liability stated in each point of this Wording.

Insurance benefit 8 – Return of children

If the Insured Person's insured dependent child (children) are left unattended overseas as a result of Serious Injury, Illness, or hospitalization, or death of the Insured Person, PTI shall pay reasonable additional accommodation and 01 economical class of travelling expenses for them to return to Vietnam or to the Country of Origin. The maximum cost does not exceed limit of each point of this Wording.

Note: The Insured person has to get PTI approved before the arising of expenses defined in Insurance benefit 1 to 8 in this part; and all these services have to be conducted by the Assistance company.

B. PERSONAL ACCIDENT ASSISTANCE

Insurance benefit 9 – Death and Injury caused by accident

The benefits described herein shall be payable for accidental death or disablement of the Insured Person occurring within ninety (90) days from the date of accident occurrence, provided always that the cause of such accidental death or disablement arises within the Period of Insurance. PTI shall be liable within limit of liability under Insurance program upon the happening of insured events under the Table of indemnity rate as below:

Table of indemnity rate

1. Death	100%	% rate on main Sum Insured above, under Insurance
2. Total permanent disablement	100%	
3. Total permanent and incurable disablement of 4 limbs	100%	

4. Total and irrecoverable loss of the sight of both eyes	100%	program
5. Total loss or permanent and incurable disablement of 2 limbs	100%	
6. Total permanent loss of ability to speak and hear	100%	
7. Total permanent loss of ability to hear of:		
a) Two ears	75%	
b) One ears	15%	
8. Total and irrecoverable loss of the sight of one eye	55%	
9. Total loss or permanent and incurable disablement of 1 limp	50%	

Note:

- Maximum limit of liability for each Insured person: stated in Insurance benefit 9, provided that in case the Insured person has been compensated for any Insurance benefit listed in “Death and Injury caused by accident” of this Insurance program that exceeding the limit of liability defined for Insurance benefit 9, PTI shall not be liable for exceeding liability under this Insurance benefit.

- In case the claim arising from the Insured person’s death under this insurance coverage, the beneficiary shall be the legal successor under the laws and regulations of Vietnam, unless there is another prior appointment in writing of the Insured person to PTI.

- The Insurance benefit of “Death and Injury caused by accident” is not applied to the Insured person from the age of 66.

C. TRAVEL ASSISTANCE

Insurance benefit 10 – Curtailment of trip or cancellation charges

Cancellation of trip

In case the trip is cancelled due to one of the following causes within thirty (30) days (except for point c) before the date of travel departure:

- a) Death, Serious Injury or Illness, or compulsory medical quarantine of the Insured person, the Insured Person’s Immediate Family Members, Close Business Partner, or a travel companion;
- b) Strike, Riot or civil commotion happening suddenly and out of the Insured person’s control in the destination of the travel;
- c) The Insured person’s resident has suffered serious damage due to fire, flood or similar natural perils (hurricane, earthquake...) within one week before the date of travel departure, and require the Insured person’s present there at the date of travel departure;
- d) Witness summons or jury service of the Insured Person.

Within the limit of liability of the Insurance program, PTI shall bear travelling costs and/or hotel service which the Insured person:

- a) has prepaid; and
- b) has to pay legally; and
- c) cannot reclaim from any other source.

PTI shall not liable for any damage that:

- 1. arising directly or indirectly from the compliance of regulations and control of the Government; or
- 2. due to the cancellation of carrier; or
- 3. has been insured in other available insurance policy or other regulations of the Government/State;
- 4. has been paid by hotel, airline, travel agency or other suppliers; or
- 5. In case the insurance policy has been agreed and issued within seven (7) days before the date of travel departure (except for the death, the serious injury or illness of the Insured person, his immediate family member or travel companion).

Curtailement of trip

This insurance benefit is valid only when it is agreed and issued before the awareness of the Insured person on any circumstance that leads to the curtailement/delay of his trip.

The Insured person can be indemnified against loss due to the curtailement of his trip within the period of insurance:

- a) The Insured person cannot go on a trip as scheduled while the ticket or the trip is still available due to the Insured person's serious injury or illness and confirmed of the Insured person not being in good health for joining the trip by a Physician/Surgeon; or
- b) The Insured person has to come back to Vietnam due to the fact of death or injury or illness of the Insured person's Intermediate family member or travel companion; or
- c) Due to natural perils (hurricane or earthquake...) prevent the Insured person from going on the trip as scheduled;
- d) Due to strike, riot or civil commotion out of the Insured person's control; or
- e) Due to the explosion of epidemic diseases (kinds of diseases being warned by World Health Organization – WHO of contamination risk and prevention of enter/exit) in the place of the Insured person's travel;
- f) Due to the Insured person's request of medical check under Physician/Surgeon's requirement.

Under the limit of liability in the Insurance program, PTI shall be liable for:

- a) Additional travel costs via air, road and sea (economic tickets) or costs of accommodation arising from the curtailment of the trip;
- b) Any travelling costs and other costs prepaid or fined by the Insured person after the date of travel departure and
- c) The costs arising from the lengthening of the Travel due to the fact that the Insured person has to be in medical quarantine under Physician/Surgeon's requirement.

PTI shall not be liable for any following losses:

1. Pregnancy, childbirth and/or any gynecological disease
2. Situations maybe leading to the curtailment of the trip, being aware by the Insured person prior to the time of insurance validity or the time of booking the trip (depending on what happens first).

Insurance benefit 11 – Travel delay

In case of travel delay due to one of the following causes, within thirty (30) days (except for point c) before the date of travel departure:

- a) Death, Serious Injury or Illness, or compulsory medical quarantine of the Insured person, the Insured Person's Immediate Family Members, Close Business Partner, or a travel companion;
- b) Strike, riot or civil commotion out of the Insured person's control at the place of travel;
- c) Natural perils (hurricane or earthquake...) at the Insured person's resident within one week before the date of travel departure, requiring the Insured person's presence there on the date of travel departure;
- d) Witness summons or jury service of the Insured Person

Within the limit of liability of the Insurance program, PTI shall bear travelling costs and/or hotel service which the Insured person:

- a) has prepaid; and
- b) has to pay legally; and
- c) cannot reclaim from any other source.

PTI shall not liable for any damage that:

1. arising directly or indirectly from the compliance of regulations and control of the Government; or
2. due to the cancellation of carrier; or
3. has been insured in other available insurance policy or other regulations of the Government/State;
4. has been paid by hotel, airline, travel agency or other suppliers; or

5. In case the insurance policy has been agreed and issued within seven (7) days before the date of travel departure (except for the death, the serious injury or illness of the Insured person, his immediate family member or travel companion).

Note: PTI is only liable for claims arising under one of two Insurance benefits, 10 or 11, not under these both insurance benefits.

Insurance benefit 12 – Additional assistance costs

Within the limit of liability of the Insurance program, PTI shall cover the additional costs of 01 prepaid economy class travel ticket (air, train or marine) and costs of accommodation to the Insured Person's immediate family member or travel companion for unused parts of the travel in case of travel delay due to the Insured person's hospitalization causing the Insured person's immediate family member or travel companion not to join the trip as scheduled to take care of the Insured person.

Note: PTI is only liable for claims arising under one of two Insurance benefits, 6 or 12, not under these both insurance benefits.

Insurance benefit 13 – Personal effects

1, Scope of Cover

This Section will cover the loss, damages of personal effects, as results of :

- a. Accidents that cause Permanent Disablement more than 50% and make the Insured Person is not able to protect his/her personal belongings.
- b. Disasters (storms, earthquakes, flood) which are beyond of the Insured Person control within the journey;
- c. Violent Actions: Robbery or Direct Threatening of the Insured Person
- d. Theft because of breaking into houses and leaving traces (Breaking/Smashing);
- e. Mistaken delivery of Transportation Company.

2. Conditions

a. The Insured Person has to do everything necessary to assure that his/her personal effects:

- Not left unattended in public places;
- Always protected with high awareness, under strict surveillance.

b. In case of damages, loss of baggage, the Insured Person has to notify and confirm by documents of

- Local police, authorities at the incident places and the involved third party, whose legal liability is stated in 24 hours since the accident.

- Transportation Agency when loss and damages happen in the transporting process and have the Document of Loss of the Agency.

3. Limit of Compensation:

Covered according to the actual value at the loss date (after depreciation deduction), maximum at:

- a. 250 USD for each category.
- b. 500 USD for each category of pairs or sets.
- c. 1000 USD for laptops, 500 USD for European section
- d. Every claim form has to be submitted with the confirmation documents of legal authorities and transactions proving the values of lost or damaged personal effects. In case the Insured Person cannot provide all of the legal documents proving the value of lost, damaged personal effects, PTI will evaluate and decide the sum of money compensated 20 USD for a category and does not exceed 200 USD for all of the items.
- e. In respect of claim form regarding personal baggage which is broken or damaged, the Insured Person has to show the broken or damaged items to PTI as an evidence of loss.
- f. Depreciation will not be applied to electronic devices bought within 1 year, starting from the Date of Accident if the Insured Person is able to show proof of purchasing (E.g: original tax invoice) while submitting the claim form.
- g. Any amount compensated by this Policy Schedule will be deducted from the involved Airlines or other third parties for the same event. If PTI have paid the above expenses, the Insured Person has to give PTI the rights to claim from the Third Party and has the obligations to assist PTI with claiming these expenses from the Third Party.

4 Claim Form

- a. List of Belongings while doing departure and arrival confirmed by the departure/arrival country.
- b. Details of lost, damaged personal effects, including: Purchase Date, Paid Amount, Manufacture year, photos (if any) including original tax invoice.
- c. Disputes regarding broken, damaged baggage, the complainant has to present the broken/damaged baggage as evidence for material damages.
- d. Present the price of repairment/ invoice of repairment.
- e. Detailed documents of Transportation Agency's compensation or the liable party.
- f. In respect of loss or damages due to Transportation Agency, the Insured Person has to provide: Unusual Baggage Report if the baggage is damaged/lost due to the Transportation Agency.
- g. In respect of loss, damages because of accident, theft or steals, The Insured Person has to provide the legal document of police, legal authorities at the locations of occurrence.

- h. In respect of loss, damages because of natural disasters, the Insured Person has to provide the legal document of police, legal authorities, regarding the events above.

Note: PTI is only liable for claims arising under one of two Insurance benefits, 13 or 14, not under these both insurance benefits.

PTI shall not be liable for the loss of personal effects as following:

- 1) The following personal effects shall not be insured: animals, vehicles (including their accessories), motor-cycles, boats, engines, other means of transportation, skiing shoes, equipments of sports, including but not limited such as diving, skiing, golf equipments, fruits, fragile, foods, antiques, works of art, paintings, artistic products, computers or other similar telecommunication equipments, drafts, jewelry, precious stones, watches, contact lens, securities, souvenir, musical instruments, tooth ball, fake teeth.
- 2) Lost or damaged effects due to wear-and-tear, depreciation, mold, worm, inherent defect or error, caused in the processing or usage/operation.
- 3) Loss of or damage to equipment that for rent, or hired, directly or indirectly caused by strike, riot and civil commotion, or other actions made by Government to barrier, protect or fight against the above actions, the summon or destruction of effects under quarantine or customs regulations; summon under Government's or authorities' compliance, danger of fake products or illegal transportation.
- 4) Loss of or damage to effects already insured by any other insurance policy or compensated by any carrier, hotel or other parties.
- 5) Loss of or damage to the Insured person's baggage delivered previously, sent via carrier or delivered specially.
- 6) Loss of or damage to the Insured person's bagged in public places and without the care and custody, unaware, unprotected; or theft breaking into accommodation not leaving any traces of breaking/damaging; using fake keys to break into; no evidence, unexplainable or due to negligence
- 7) Due to the Insured person's unawareness to protect that effects, or forget it.
- 8) Due to unawareness or unprotection regarding that effects.
- 9) Loss of or damage to business products, patterns or any other equipment of business purpose.
- 10) Loss of or damage to money, cash, bonds, vouchers/luacky draw, stamps, moneterial papers, documents, drafts, securities; loss of or replacement of credit cards, driving license, travelling documents, unless there is another conditions stated in Insurance benefit 15.
- 11) Damages or shattering of parts, crunchy, fragile, easy-broken, including but not limited by crystals, pottery, jewelry, food, glasses.
- 12) Unexplained death, sudden death.

13) Unexplainable Loss.

Insurance benefit 14 – Baggage delay

PTI shall cover maximum USD 200 in case the Insured person's delivered baggage delay, wrong delivery or wrong placement due to the carrier's error for each consecutive 12 hours from the time the Insured person enter the baggage claim abroad and the indemnity shall not exceed the limit of liability stated in the Insurance program.

Note: PTI is only liable for claims arising under one of two Insurance benefits, 13 or 14, not under these both insurance benefits.

Insurance benefit 15 – Loss of travel document

In case of loss of the Insured Person's passport, visa and air tickets caused by theft, burglary, and accidental loss during a trip covered by this Policy, PTI shall reimburse the Insured Person for the costs 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 Vietnam or Native country due to the invalidity of the original return ticket attributable to such loss, up to the limit set out in the Policy Schedule.

Provided that:

1. PTI shall not be liable under this section if within 24 hours or as soon as practicable after the Insured Person is aware of the loss as described above the Insured Person fails to report such loss to the police and to obtain a copy of the related police report.
2. PTI shall not be liable under this section if the Insured Person contributed to his own loss by leaving passports, tickets or travel documents unattended and uncontrolled in the public places.
3. The maximum limit per day for reimbursement on travel expenses and accommodations is 10% of sub-limit for the insurance benefits of "Loss of travel document".
4. The reimbursement cost for air ticket should be limited to economy class only.

Insurance benefit 16 – Travel delay

In the event the Insured Person's flight or other scheduled mode of transportation is delayed during the Period of Insurance due to serious weather conditions, industrial actions or strikes, hijack, technical or other mechanical failure of aircraft or conveyances and the cancellation or postponement thereof due to such fault is entirely beyond the control of the Insured Person:-

- Insured Person may claim up to USD 125 for each consecutive 12 hours delay; or

- Up to USD 500 in respect of public transportation expenses necessarily incurred as a direct consequence of travel delay, but only if the Insured Person has to re-route his trip due to cancellation of a prior confirmed booking.

Provided that:

1. The period of delay is in excess of 12 hours in duration, from the schedule commencement of a trip until the trip recommences actually, or on the first available alternative transportation offered by the carrier.
2. The delay does not arise from the failure of the Insured Person to reconfirm the advanced booking or to check in at the scheduled time before departure.
3. Confirmed advanced booking is given prior to the commencement of an industrial action of the carrier.
4. Official document from the airline/carrier is submitted in support of any claim under this section of the Policy, which states the cause, date, time and duration of the delay, or baggage delay.
5. No cover is provided for a claim arising from a strike or industrial action existing at the issuing date of this Policy, or for any confiscation, or detention of any kind by government authorities.

The sum of compensation from these sections does not exceed the sum insured provided on Certificat of Insurance.

PART III. GENERAL EXCLUSIONS

Beside the specific exclusions defined in Part II of this wording, PTI shall not be liable for any Insurane benefit of loss or direct or indirect liability arising from the following events:

1. Pre-existing, Chronic diseases, congenital conditions and HIV (human immunodeficiency virus) and HIV related illness including AIDS (Acquired Immunity Deficiency Syndrome) and AIDS related conditions, SARS, and poultry influenza.
2. Chronic diseases including the following cases whether occurring prior to or during the Period of Insurance: hemorrhoids, hernia, diseased tonsils requiring surgery, pathological abnormalities of nasal septum or turbinate, hyperthyroidism, cataracts, sinus conditions requiring surgery, endometriosis, tuberculosis, anal fistulae, cholecystitis, calculi of all kinds, urethra or bladder abnormalities or disease, hypertension or cardiovascular diseases, gastric or duodenal ulcer, hallux valgus, all forms of tumors or cancer, malignancies, disorders of blood or bone marrow, and diabetes mellitus.
3. Suicide, attempted suicide or intentional self-inflicted bodily injuries, mental and nervous disorders, insanity, abortion, miscarriage, maternity treatment, child-birth, Complications of pregnancy, venereal disease, the use of alcohol, drugs or solvents other than those prescribed by a qualified registered physician: dental treatment unless resulting from accidental bodily injury to sound and natural teeth.

4. Death or Injury or other direct or indirect related costs caused by or contributed to or arising from the failure or inability at any time of any computer, electronic equipment, data processing equipment or media, microchip, embedded chip, integrated circuit or similar device or any computer software, whether the property of the Insured Person or not, to recognize correctly or treat any date as its true calendar date and/or capture save retain process manipulate or interpret correctly any data information command or instruction as a result of its failing to treat any calendar date as its true date or the operation of any programmed command which by reason of a failure or inability to treat any date as its true calendar date causes the loss of data or an inability to capture save retain or process correctly such data at any time.

5. 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 including the use of ropes or other equipment, potholing, skydiving, hang gliding, parachuting, hunting on horseback, entering or descending from any aircraft other than a properly licensed aircraft operated by a recognized airline in which the Insured Person is travelling as a fare-paying passenger, engaging in any manual labour or hazardous work that involves the use of machinery or tools.

6. 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.

7. Riot and strike, war (whether declared or not), invasion, act of foreign enemies, civil war, revolution civil unrest, performance of duties as a member of armed forces, or police, or law enforcing agencies.

8. Directly or indirectly related to “Terrorist Activity” as defined herein. This exclusion applies regardless of any other cause or event that in any way contributes concurrently or in any sequence to the bodily injury.

9. Any disablement, illness or diseases that are directly/indirectly caused, assumed or got worse because of:

- The act of using, leaking nuclear materials which directly/indirectly leads to nuclear reaction, radioation or radioactive exposure; or

- The disintegration of poisonous chemicals, biologic ingredients or contain contaminants; or

- Nuclear fission, nuclear fusion or radioactive contamination

10. Losses or damages which are indirect and consequential in nature.

11. The Insured person’s deliberate violation of laws, summon or keeping or destruction of effects under customs’ or State decisions.

That the Insured person fails to comply or violates Government’s regulations in undertaking necessary ways to prevent claims under the Insurance policy, after the press’s and other means of communication’s warning on the danger of strike, riots, civil commotion.

12. The Insured person fails to undertake necessary ways to protect his personal effects or prevent himself from injury or reduce claims under this Insurance policy.
13. Any pre-existing conditions
14. Costs of using special services or private hotel's and Physician's/Surgeon's services
15. Mental or nerval disorder, sleeplessness, absence-mind, stress, worry, asthenia, moving, psychological confusion.
16. Any costs of treatment or surgery or protection including but not limited to vaccination, inoculation, cutting.
17. Medical costs paib or reimbursed by another insurance companies or third party. In case PTI has covered all the above costs, the Insured person has to agree to support PTI in claiming these above costs from the third party.
18. Unexplained loss;
19. In case the Insured person is not healthy enough to join the travel/travelling or joining the travel/travelling out of the Physician's/Surgeon's advice.
20. In case the purpose of travel is for medical treatment or care;
21. Costs of using special services or private Physician's/Surgeon's services
22. Costs of cosmetic surgery, ocular refraction treatment, including but not limited to: short-sight, far-sight, astigmatism, phoria; hearing degeneration treatment, ocular and hearing support tools, Physician's prescriptions for these above cases, unless these surgeries and tools are necessary for injury treatment which araising entirely from an accient in the period of insurance.
23. Family planning by surgical, physical chemical methods, infertility treatment, birth assistance.
24. Medical treatment or service without advice of Physician/Surgeon, regular health check, not irregular health check due to injury.
25. Innards transplanting
26. Ammunition organs of the body (including but not limited to: ammunition leg, hand, eye, tooth)
27. Any loss, damage, injury, legal obligation directly or indirectly caused by the Insured person in case the Insured person is:
 - (i) the terrorist;
 - (ii) a member of terrorism organization;
 - (iii) drug dealer;
 - (iv) the provider of nuclear, chemical or biological weapons.
28. The Insured person using and being influenced by alcohol, beer over the blood alcohol as regulated by current laws and regulations, drug or other similar dopings;

29. Consequence of drug, alcohol or medicine usage without the Physician's advice or medicine using for addiction treatment.

PART IV. PREMIUM RATE, PERIOD OF INSURANCE AND PREMIUM PAYMENT METHODS

1. PREMIUM RATE

The premium rate and premium payment methods shall be defined in the appendix of this Wording.

2. PERIOD OF INSURANCE

The period of insurance starts on the date of Travel departure as clearly stated in the Policy Schedule and shall be valid till the termination of the Insurance policy on the date of Travel completion.

3. NOTICE OF LOSS AND CLAIM REQUEST

At possibly soonest and in all cases, within thirty (30) days from the event occurrence that can lead to claims, the Insured person should inform in writing to PTI on the insured event. The notice of the Insured person or his representative shall be considered as the full notice to PTI once there is enough information to confirm the Insured person. The period of claims is one year from the date of insured event occurrence.

4. LOSS DOCUMENTS

After getting the notice of loss, PTI shall provide the Insured person with forms of claim request to prove the loss occurrence. The Insured person should fill in full information on the claim request form and submit to PTI within fifteen (15) days from the day of PTI's request. At the same time, on submitting full filled claim request to PTI, the Insured person should attach with written proofs relating to the insured event, the circumstance and the amount of loss claimed to PTI. At any time under PTI's requirement, the Insured person should submit to PTI any required documents to prove to the insured claim within sixty (60) days from the day of getting the PTI's requirement.

5. HEALTH CHECK AND MEDICAL TREATMENT

By his own expenses, the Insured person should provide PTI with all kinds of certificates, information and proofs under PTI's requirement; and upon rational requirement from PTI, the Insured person should arrange to fulfil a health check by a Physician/Surgeon appointed by PTI. In case of the death to the Insured person, unless there is other regulations by laws, PTI has the right to conduct the autopsy by its own costs and PTI should be informed on the name and place of inspection before shrouding and cremation. In case there is a disagreement between PTI's and the Insured person's Physicians/Surgeons, PTI's Physician/Surgeon shall be acclaimed and tied with the Insured person or his successor, case by case.

6. PERIOD OF COMPENSATION PAYMENT

In case of PTI's approval on compensation payment, PTI shall make the compensation payment to the Insured person within thirty (30) days after PTI's letter of compensation approval to the Insured person.

PART V. GENERAL CONDITIONS

1. Integrity

The due observance and fulfillment of the terms, conditions, exclusions and endorsements of this Policy by the Insured Person and claimant insofar as they relate to anything to be done or complied with them, and the truth of the statements and details in every application form and declaration shall be conditions precedent to any liability of PTI to make any payment under this Policy.

Failure by the Insured Person to comply with the Claims Procedure or to assist in claim investigation may result in denial of the claim and if any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made then the Policy shall be void and no claim shall be payable by PTI.

2. TRAVELLING APPROVAL

At the time of validity of this insurance policy, the Insured person has to have proper health condition for travelling and unknown of any circumstance that leading to the cancellation or interruption of the Travel, if not, any claims shall not be settled and paid.

3. DISPUTE SETTLEMENT

This Policy shall be governed and construed in accordance with the laws of Socialist Republic of Vietnam and any dispute or difference that arises under this Policy shall be settled in accordance with the Court of Socialist Republic of Vietnam.

All disputes arises under this Policy which are unable to be resolved by negotiation between the two parties shall be brought to Court of Vietnam for settlement.

4. PERIOD OF CLAIMS

If PTI disclaims liability for any claim hereunder and such claim is not referred to arbitration within 180 days from the date of such disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

5. SUBROGATION

In the event of any payment made under this Policy, PTI shall be subrogated to all the Insured Person's right of recovery and indemnity against any third party and any amount so recovered shall belong to PTI.

6. SERVICE PROVISION

PTI and its designated Assistance Company cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to, flight condition or where local laws or regulatory agencies prohibit PTI and its designated Assistance Company rendering such services.

7. TRIP PERIOD

Maximum period per trip shall be 180 consecutive days.

8. LIMIT OF LIABILITY

All limits of liability are applied per trip.

9. THE INSURED AGE LIMIT

The age limit for person(s) insured under this Policy is from a minimum of 6 weeks up to a maximum age of 80 ages.

No benefit of "Personal accident" will be provided once the Insured Person reaches over 66 years old.

10. COINSURANCE

In case the Insured person is insured under more than one insurance policies, issued by PTI for the same Travel, PTI shall consider this Insured person of one and only insurance policy of maximum limit of liability among insurance policies.

11. PREMIUM PAYMENT WARRANTY

Under this condition, all insurance policies issued to the Insured persons shall not be valid as the Insured persons fails to make full and right premium payment to PTI or its intermediate individual/agency prior to the inception date of the insurance policy.

12. CURRENCY

The premium payment or compensation payment shall be done on Vietnamese Dong.

In respect of the Sum Insured and Premium is agreed to be in USD, the Policy Holder and PTI will make a agreement of an specific exchange rate at the Date of Entry. This exchange rate will be written on the Policy Schedule and used to pay Sum Insured or premium within the Insured Period or Endorsements (if any).

13. TERMINATION OF INSURANCE POLICY AND PREMIUM REFUND

PTI and the Insured Person can terminate the Insurance Policy in the cases below:

- PTI is unable to collect the premium in time.
- VISA of the Insured Person is rejected. In this case, PTI shall refund 70% of premium of the collected premium but not less than 10USD, provided that the Insured Person has to present the Visa Rejection Document of related Embassy.

14. Compensate according to Family package: each Insured Person is who is 18 years old or more has the rights to claim in agreed limit for each Sub-limit. Each Insured

person who is children (under 18 years old) has the maximum benefits at 25% of the adult benefits, provided in the Table of Benefits.

PART VI. CLAIM PROCEDURE

*** EMERGENCY ASSISTANCE**

In case of emergency abroad, the Insured person can call **(84.8.) 827 5 327** of SOS at any time, from anywhere worldwide for assistance. The Insured person should refer clearly to the policy number/certificate number via phone for further and convenient support from SOS.

*** NECESSARY CLAIM DOCUMENTS**

I. BASIC CLAIM DOCUMENTS

1. Compensation payment request
2. Original Insurance policy/Certificate attaching with copied Insurance policy (if any)
3. Copy of Passport
4. Copy of air ticket/boarding pass
5. All documents relating to loss occurrence/survey and claim amount
6. All original financial bills/receipts relating to compensation payment request
7. In case of accident causing the Insured person's injury or illness or loss of baggage due to theft and robbery, the Insured person has to inform the Police and presences the Accident report of relevant authorities with clear legal obligation of the third party (if any)
8. Any risks relating to carrier causing baggage delay, baggage loss, travel delay, the Insured person has to submit the Baggage irregularity report and other documents from carrier confirmed of the time of baggage delay or baggage loss.

II. CLAIM DOCUMENTS IN SPECIFIC CASES

1. Notice of any claim and other claim documents must be given to PTI, all claims shall be made together with proof to satisfactory to PTI in the case of death, illness, disability, Injury or loss for which a claim is made hereunder and shall be rendered on demand at the Insured Person's own expense.
2. Notice of any claim and other claim documents in foreign language should be translated into Vietnamese and notarized before delivered to PTI, at the Insured person's own expense.
3. Request of notice of any claim and other claim documents can change in specific cases.
4. All claims and relevant documents must be submitted within 30 days of the end of travel with comprehensive supporting information including:

In case of Personal Accident causing death:

- a) Police reports (original)
- b) Death certificate (original)
- c) Hospital, physician's reports giving details on autopsy, press information (if any)
- d) Copy of identification card of the Insured person's beneficiary.

In case of permanent disablement:

- a) Medical reports (original)
- b) Police reports
- c) Reports giving details on accident (how, which injury...)

In case of medical expenses:

- a) Medical bills on prescription, medicine bills, receipt letter (original)
- b) Hospitalization costs (original)
- c) Allowance costs (original)
- d) Hospital, physician's reports (excluding slight injury/illness)

In case of travel cancellation:

- a) Death certificate, Physician/Surgeon confirmation (in case of travel cancellation due to death or serious injury/illness)
- b) Proofs on the connection between the Insured person and his immediate family member (Birth certificate or Marriage certificate)
- c) Bills/receipts on prior payment/booking
- d) Travel agency's confirmation on refunded expenses
- e) Bills/receipts of fined expenses due to travel cancellation.

In case of curtailment of trip:

- a) Additional tickets
- b) Travel agency's confirmation letter on detailed unused trip
- c) Death certificate, Physician/Surgeon confirmation (in case of trip curtailment due to death or serious injury/illness)
- d) Proofs on the connection between the Insured person and his immediate family member (Birth certificate or Marriage certificate)
- e) Bills/receipts of hotel on prior payment/booking

In case of loss of or damage to baggage/personal effects(according to section 13)

In case of baggage delay:

- a) Flight schedule
- b) Baggage irregularity report of the carrier

c) Checked baggage confirmation of airlines/ Received baggage confirmation

Note: Baggage delay should only be considered abroad.

In case of loss of travel documents:

a) Police reports

b) Bills/receipts on passport reissuance

c) Bills/receipts on additional hotel expenses for passport reissuance waiting

In case of travel delay:

Provision of confirmation from Airline or carrier mentioning details on the cause, the time and the period of travel delay

a) Trip schedule

b) Travel documents (boarding pass/air ticket stated actual time of flight)

c) Reports from Airline or carrier mentioning details on the travel delay and the period of travel delay.

For and on behalf of

THE CHIEF EXECUTIVE OFFICER

THE DEPUTY CHIEF EXECUTIVE OFFICER

Nguyen Duc Binh