

TravelCare Insurance

International Return Plan Policy Wording



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Summary of Benefits

Summary of Benefits issued exclusively to passengers who purchase a return trip domestic flight from Airline and purchase insurance from the Company (hereinafter referred to as the “Insured Persons”).

Coverage is afforded as follows:

Benefits		Amount of Benefits
1. Personal Accident Benefit		
	– For Insured Person aged from 2 years to 75 years	Up to VND1.000.000.000
	– For Insured Person aged above 75 years	Up to VND500.000.000
	– For Insured Person aged from 14 days to under 2 years	Up to VND100.000.000
2. Medical and Evacuation Expenses		
2.1	Accidental Medical Reimbursement of medical expenses incurred due to Accident only whilst traveling during the Trip	
	– For Insured Person aged between 14 days and 75 years	Up to VND200.000.000
	– For Insured Person aged above 75 years	Up to VND100.000.000
2.2	Overseas Hospital Confinement Cash benefit due to Accident	Up to VND20.000.000
	– For Insured Person aged 2 years and above	(VND1.000.000 for each 24 hours)
2.3	Emergency Medical Evacuation	
	– For Insured Person aged between 14 days and 75 years	Up to VND100.000.000
	– For Insured Person aged above 75 years	Up to VND 50.000.000
2.4	Mortal Remain Repatriation	
	– For Insured Person aged between 14 days and 75 years	Up to VND100.000.000
	– For Insured Person aged above 75 years	Up to VND 50.000.000
2.5	Overseas Compassionate Visit	
	– For Insured Person aged 2 years old and above	Up to flight cost
2.6	Return of Children	
	– For Insured Person’s Insured child(ren) aged from 14 days to under 14 years	Up to flight cost
2.7	24-Hour Worldwide Medical and Travel Assistance Services	Included
3. Travel Inconvenience Benefits		
For Insured Person aged 2 years and above, except for Benefit 2.5 that is applied to Insured Person aged 14 days and above.		
3.1	Flight Cancellation/Curtailment	
	– Reimbursement for the cost of the flight if the Insured Person has the Flight Cancelled/Curtailed due to the occurrence of the events provided in Section 3.1 of the Policy	Up to original flight cost

3.2	<p>Accompanying Baggage and Personal Effects</p> <ul style="list-style-type: none"> - Loss or damage to baggage, clothing, and personal effects of the Insured Person 	<p>Up to VND 5.000.000 (Limit for any one Item: VND2.500.000)</p>
3.3	<p>Airline Flight Delay</p> <ul style="list-style-type: none"> - Payment for every 4 hour period of delay from the original departure Scheduled Flight 	<p>Up to VND1.000.000 (VND200.000 per 4 hour delay period)</p>
3.4	<p>Missed Connecting Flight</p>	<p>Up to VND1,000,000 (VND200.000 per 8 hours)</p>
3.5	<p>Baggage Delay</p> <ul style="list-style-type: none"> - Payment for every 8 hour period of baggage delay at the scheduled Destination 	<p>Up to VND1.600.000 (VND480.000 per 8 hours delay period)</p>
3.6	<p>Loss of Travel Document</p>	<p>Up to VND2.500.000</p>
3.7	<p>Hijack Benefit</p> <ul style="list-style-type: none"> - Payment for every 6 hour period of Hijack 	<p>Up to VND1.000.000 (VND200.000 per 6 hours period of Hijack)</p>

Policy Wording

Chubb Insurance Vietnam Company Limited (“**the Company**”)

The Company agrees to pay benefits in accordance with the Terms and Conditions, definitions, exclusions and provisions of this Policy provided that no insurance shall be in force unless a Certificate of Insurance is legitimately issued by the Company.

“Accident”	means to an event which happens suddenly from external means giving rise to a result which is not intended or anticipated by the Insured Person.
“Accidental Death”	means death of the Insured Person caused directly and solely from an Accident.
“Air Ticket” (also known as seats purchased under Airline’s e-ticketing system)	means any air ticket(s) arranged for a particular journey of the Insured Person issued by Airline. Such journeys include but not necessarily originate from Vietnam.
“Bodily Injury”	means bodily injury suffered by the Insured Person which is caused directly and solely by an Accident and is independent from other causes.
“Certificate of Insurance”	means the confirmation of insurance travel protection which is electronically generated upon the on-line Internet purchase of Airline Travel Protection - Domestic One Way Plan.
“Civil War”	means armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups. This definition includes armed rebellion, revolution, sedition, insurrection, coup d’état, and the consequences of martial law.
“Destination”	means the place where the Insured Person’s Scheduled Flight is destined to depart to.
“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.
“First Departure Date”	means the date of departure shown on an Insured Person’s Flight Schedule.
“Hospital”	means a 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 persons with mental or nervous disorders, a clinic or facility for nursing, rest or convalescence, a home for the aged or a place for alcoholics or drug addicts. It must be under the constant supervision of a resident Physician.
“Hijack”	refers to any seizure or exercise of control by force or violence or threat of force or violence, and with wrongful intent, of an aircraft.
“Immediate Family Member”	means an Insured Person's legal spouse, children (natural or adopted), siblings, siblings in law, parents, parents in law, grandparents, grandchildren, stepparents or stepchildren.
“Insured Person”	means the passenger(s) to whom an Air Ticket has been purchased and who have been issued with the Certificate of Insurance for that Scheduled Flight(s).

“Itinerary”	means an electronic acknowledgement response that is generated upon an internet purchase, which is titled “Itinerary”.
“Limb”	means the entire limb between the shoulder and the wrist and includes the whole hand, or between the hip and the ankle and includes the whole foot.
“Loss of Sight”	refers to the total and irrecoverable loss of all sight of an eye which is beyond remedy by surgical or other treatment.
“Permanent Total Disablement”	refers to disability that results directly and solely from Bodily Injury and which is independent of all other causes, occurring within one hundred and eighty (180) consecutive days of the Accident in which such Bodily Injury was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months to the extent of being unable to perform the normal duty in the Insured Person’s regular occupation or any other occupation totally and permanently.
“Physician”	means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the jurisdiction where such professional services are performed. Physician shall exclude: <ul style="list-style-type: none"> a) chiropractors and physiotherapists; b) an Insured Person; c) the Insured Person’s spouse; d) a person booked to accompany the Insured Person on the Flight; or e) an Immediate Family Member of the Insured Person.
“Pre-Existing Condition”	refers to any sickness, disease or other abnormal medical condition of the Insured Person or an Immediate Family Member of the Insured Person which in the 90 day period preceding purchase of Air Ticket(s): <ul style="list-style-type: none"> a) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or b) is under treatment by a Physician or where treatment has already been recommended by a Physician; or c) required the taking of prescribed drugs or medicine.
“Purchaser of Insurance”	means the person named in the payment details section of the Itinerary who paid the travel insurance premium for the Insured Person(s) named in the Certificate of Insurance.
“Reasonable and Customary Charges”	means expenses charged for medical/hospital treatment, supplies or services medically necessary to treat the Insured Person’s condition. Such expenses shall not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expenses are incurred; and should not include charges that would not have been charged if no insurance was procured.

“Scheduled Flight”	<p>means commercial flights scheduled by Airline, it being always understood that Airline has at all times the requisite and valid licenses or similar authorizations for scheduled air transportation and landing rights for fare-paying passengers as issued by the relevant authorities in the countries in which it operates, and that in accordance with such authorization, maintains and publishes schedules and tariffs for passenger services between named airports.</p> <p>Scheduled Flights shall comply with the ABC World Airways Guide. In addition, departure times, transfers and destination points shall be established by reference to the Insured Person’s Scheduled Flight ticket.</p>
“Serious Illness”	<p>whenever applied to the Insured Person or Immediate Family Member, means Sickness certified as being life threatening and requiring immediate treatment by a Physician and which results in the Insured Person or Immediate Family Member being certified by that Physician as unfit to travel or to continue with his/her original Trip.</p>
“Sickness/Illness”	<p>means any noticeable change in the physical health of an Insured Person that requires the care of a Physician acting within the scope of his/her license to treat the Sickness for which the claim is made, and the nature of the illness is not excluded from this Policy.</p>
"Summary of Benefits"	<p>means the summary of benefits listed in this Policy.</p>
“Trip”	<p>means the trip made by the Insured Person from Vietnam which is taken during the period between the Commencement of Cover and Expiry of Cover.</p>
“Unforeseen Circumstances”	<p>refers to adverse weather conditions, natural calamity, mechanical breakdown or derangement of the aircraft, the Insured Person is denied boarding due to over-booking of the Scheduled Flight, Sickness or Injury sustained by the Insured Person.</p>

Period of Insurance

Commencement of Cover	<p>a) Except for Flight Cancellation benefit, tThe cover commences upon check-in on the First Departure Date for a Scheduled Flight which will include the time the Insured Person is inside any airport premises for the purpose of commencement or continuation of the Schedule Flight.</p> <p>b) The cover for Flight Cancellation benefit commences 24 hours from the purchase date of the Air Ticket for a Scheduled Flight on the First Departure Date.</p>
Expiry of Cover	<p>a) Except for Flight Cancellation benefit, the cover ends upon the expiry date shown on your Certificate of Insurance.</p> <p>b) The cover for Flight Cancellation benefit ends upon the First Departure Date.</p>

Other Limitations:

- a) Ground cover for the Trip is limited to that within the legal boundaries of the country of arrival where the Destination belongs to only. Ground cover under this Policy is excluded beyond the geographical boundary of the country of arrival.

- b) If the Insured Person departs on any Scheduled Flight to travel outside the country of arrival, this insurance cover will be suspended upon the Insured Person's check-in for that out-bound flight. Subject to the Period of Insurance, cover will resume upon the Insured Person's check-out at immigration upon returning to the original country of arrival.
- c) If the Insured Person departs on any other modes of transportation other than the Scheduled Flight to travel outside the country of arrival, this insurance cover will be suspended upon the Insured Person's check-out from the immigration of the country of arrival. Subject to the Period of Insurance, cover will resume upon the Insured Person's check-in to the immigration of the country of arrival.
- d) Child(ren) must be accompanied by at least one insured adult under that Policy for any Trip made during the Period of Insurance.
- e) Travel Inconvenience Benefits coverage during the period of ground cover in the course of the Trip is limited only to Scheduled Flight in the country of arrival.

Benefits

In the event of an Accident occurring during the Flight, if the Insured Person suffers Bodily Injury which results in his death or disablement, the Company will, subject to the exclusions, limitations, provisions and terms of the Policy, pay compensation as provided in the Table of Compensation below:

Section 1 - Personal Accident Benefits

Table of Compensation		
	Events	Percentage of Amount of Benefit
1.	Accidental Death	100%
2.	Permanent Total Disablement	100%
3.	Total and irrecoverable Loss of Sight of an eye or both eyes	100%
4.	Permanent loss of use of one or more Limbs	100%
5.	Total and irrecoverable Loss of Sight of one eye and loss of use of one Limb	100%

Provided that:

- a) such Accidental Death or disablement occurs within one hundred and eighty (180) calendar days immediately following the date of the Accident causing such Accidental Death or disablement;
- b) the maximum compensation for which the Company shall be liable in respect of one Insured Person is 100% of the Amount of Benefit specified for Personal Accident Benefits as detailed in the Summary of Benefits.

Exposure and Disappearance Extension

When, by reason of an Accident covered by this Policy, the Insured Person is unavoidably exposed to the elements and, as a result of such exposure, suffers Accidental Death or disablement for which a benefit is otherwise payable hereunder, such Accidental Death or disablement shall be covered under this Policy.

If the body of the Insured Person has not been found within one (1) year of disappearance, sinking or wrecking of the conveyance in or on which the Insured Person was traveling at the time of the Accident, it will be presumed that the Insured Person suffered Accidental Death resulting from Bodily Injury caused by an Accident at the time of

such disappearance, sinking or wrecking, and the Company shall forthwith pay the benefit under this Policy provided the person or persons to whom such benefit is paid shall sign an undertaking to refund such sum to the Company if the Insured Person is subsequently found to be living.

Section 2 - Medical and Evacuation Expenses

2.1 Accidental Medical Reimbursement

The Company will indemnify the Insured Person up to the maximum limit for Accidental Medical Reimbursement specified in the Summary of Benefits for Medical Expenses which are Reasonable and Customary Charges incurred due to an Accident sustained during a Trip. In the event of hospitalization, Chubb Assistance may be able to arrange, on a case-by-case basis, subject to approval from the Company, an advance payment to the Hospital subject to:

- a) initial treatment for such an Accident must be received during the Trip; and
- b) all expenses must be incurred within 30 days after the expiry date of the respective Certificate of Insurance issued to the Insured Person under this Policy.

Medical Expenses covered are charges for medical services and medical supplies which are recommended by the attending Physician for the treatment of the Bodily Injury which include the following:

- a) the services of a Physician;
- b) hospital confinement and use of operating room;
- c) anesthetic (including administration), X-ray examinations or treatments, and laboratory tests;
- d) drugs, medicines, and therapeutic services and supplies; and/or
- e) physiotherapy treatment by a western qualified physiotherapist.

2.2 Overseas Confinement Cash Benefit due to Accident

The Company will pay the Insured Person the treatment basic daily benefit amount as specified in Summary of Benefits subject always to the maximum benefit amount as specified therein if the Insured Person is necessarily confined in a Hospital Overseas as a Resident In-Patient as a result of Bodily Injury that occurred Overseas in the course of a Trip.

The daily Hospital Confinement cash benefit amount shall be paid for each complete day (24-hour) of Confinement from the first day of Confinement and all such Confinements consequent upon Bodily Injury resulting from any one Accident or series of Accidents occurring in connection with or arising out of one event and provided that:

- a) Confinement must be occurred within thirty (30) days of the Accident causing the relevant Bodily Injury; and
- b) Confinement must be considered medically necessary by a Physician in his professional capacity.

2.3 Emergency Medical Evacuation

In the event that an Insured Person requires evacuation in a medical emergency due to an Accident occurring during the Trip, Chubb Assistance will organize for an emergency medical transport to the nearest medical facility that is adequately equipped to treat the Insured Person's medical condition. The type of transportation will depend on the availability and the gravity of the Insured Person's condition.

In the event that medical repatriation is necessary, Chubb Assistance will repatriate the Insured Person back to his/her home or habitual residence in Vietnam. Alternatively, Chubb Assistance will arrange for the resumption of the Insured Person's interrupted Trip as far as it is practical to do so, subject to the cost of

repatriation and subject to maximum limit as specified in the Summary of Benefits. Cover under this section 2.2 does not extend to repatriation of the Insured Person to a habitual residence outside of Vietnam.

2.4 Mortal Remains Repatriation

In the event of Accidental Death Chubb Assistance will organize the repatriation of the Insured Person's mortal remains to his/her habitual residence in Vietnam subject to the maximum limit in the Summary of Benefits. The process of burial, embalming, casket and ceremonies are not covered in the repatriation coverage unless it is mandated by legislation or regulation. Cover under this section 2.3 does not extend to repatriation of mortal remains to a habitual residence outside of Vietnam.

This Policy will only pay for any claim under Section 2.2 - Emergency Medical Evacuation or Section 2.3 - Mortal Remains Repatriation but not both.

2.5 Overseas Compassionate Visit

In the event the Insured Person is confined in a Hospital Overseas for more than five (5) days, as a result of Injury sustained while on a Trip, and his/her medical condition forbids evacuation and no adult traveling companion or Immediate Family Member is with him/her, the Company shall pay directly to the Chubb Assistance, or its authorized representative, the reasonable additional amount in relation to the transportation and accommodation expenses necessarily incurred by such one (1) adult Immediate Family Member of the Insured Person, up to the benefit amount as specified in the Summary of Benefits, to visit and stay with the Insured Person until he/she can return to Vietnam.

This Compassionate Visits Coverage does not cover:

- a) Any expenses incurred for transportation, accommodation or services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a Trip.
- b) Any expenses for a service not approved and arranged by Chubb Assistance, or its authorized representative, except that the Company reserves the right to waive this exclusion in the event the Insured Person or his/her traveling companions cannot for reasons beyond their control notify the Chubb Assistance, or its authorized representative, during an emergency medical situation. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for services which the Chubb Assistance, or its authorized representative, would have provided under the same circumstances and up to the limits indicated under the Summary of Benefits.

2.6 Return of Children

If the Insured Person's insured Child(ren) (aged from 14 days to under 14 years) are left unattended Overseas as a result of Bodily Injury hospitalization, or death of the Insured Person, the Company will pay reasonable additional accommodation and economical class of traveling expenses for them to return to the Vietnam up to the benefit amount specified in the Summary of Benefits.

Special Conditions Applicable to Section 2 - Medical and Evacuation Expenses

The Company is not liable to pay:

1. costs for medical care except that prescribed by a Physician or which is delivered by a Hospital;
2. for any loss which is directly or indirectly, in whole or in part, due to:
 - a) foreign or Civil War, whether declared or not;
 - b) the effect of drugs, medication or treatment not prescribed by a Physician;

- c) the influence of alcohol characterized by a blood alcohol level of the Insured Person equal to or superior to that fixed by the laws of Vietnam regulating the use of automobiles;
- d) suicide, attempted suicide or intentionally self-inflicted injury;
- e) participation by the Insured Person in any competition involving the use of motorized land, water or air vehicle;
- f) participation by the Insured Person in any professional sports;
- g) the Insured Person riding or driving a motorcycle or motor scooter with an engine displacement over 123 cm³;
- h) the Insured Person flying whether as a fare-paying passenger or not, in or on an aircraft which is not registered or licensed for the transportation of fare-paying passengers on regular and published scheduled routes;
- i) the Insured Person's active service in any of the armed forces of any nation;
- j) the participation or involvement of the Insured Person in a criminal act;
- k) the Insured Person's practice or utilization, either as pilot or passenger, of a Ultra-light motor glider (ULM), sailplane, hand glider, parasail, parachute, hot air balloon, or similar service, or engaging in any aerial flight other than that as previously expressed.

3. the Company is not liable for expenses incurred:

- a) for any other medical care except as provided in the Medical Expenses described above;
- b) any Pre-Existing Condition;
- c) pregnancy and its consequences;
- d) mental or emotional disorder;
- e) sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- f) cosmetic surgery, apart from reconstructive surgery in consequence of a covered Accident;
- g) follow-up non-medical treatment of any kind resulting from an Accident or Sickness, psychoanalytical treatment, stays in rest homes, physiotherapy and detoxification;
- h) ophthalmologic care, eye glasses, contact lenses, hearing aids, dental care and dentures, unless they are the direct consequence of an injury from a covered Accident which makes usage medically necessary;
- i) care provided by a chiropractor, osteopath, herbalist, acupuncturist or any other practitioner of alternative medicine;
- j) non-emergency medical check-ups; or
- k) vaccinations and their complications.

Section 3 - Travel Inconvenience Benefits

In addition to the benefits provided under the above Section 1 and Section 2, the Insured Person will be covered for Travel Inconveniences of the events specified below:

3.1 Flight Cancellation & Flight Curtailment

The Company shall reimburse the Insured Person up to the maximum limit specified for:

1. Flight Cancellation in the Summary of Benefits for any unused and non-refundable portion of the Air Ticket if at the time of scheduled departure, the Insured Person is prevented from taking the Scheduled Flight on the First Scheduled Departure Date; Or
2. The Company shall reimburse the Insured Person up to the maximum limit specified for Flight Curtailment in the Summary of Benefits for any unused and non-refundable portion of the Air Ticket if at the time of scheduled departure, the Insured Person is prevented from taking the Scheduled Flight after the First Scheduled Departure Date;

due to the occurrence of any of the following events:-

- a) events in connection with an Insured Person's Immediate Family Member suffering from:
 - (i) death; or
 - (ii) hospitalization, which requires the presence of the Insured Person, which was not anticipated at the purchase date of the Air Tickets; or
- b) events in connection with:
 - (i) hospitalization of the Insured Person due to Serious Illnesses or Bodily Injury not anticipated at the purchase date of the Air Ticket;
 - (ii) serious damage to the Insured Person's vehicle within forty eight (48) hours before the First Departure Date;
 - (iii) serious damage to the Insured Person's principal residence due to fire, flood, tornado, earthquake, hurricane or similar natural disaster requiring his/her presence on the premises on the First Departure Date; or
 - (iv) the Insured Person being kidnapped, detained, quarantined or subpoenaed to attend a civil proceeding.

Special Exclusions applicable to Section 3.1 - Flight Cancellation & Flight Curtailment

The Company shall not be liable for any loss resulting directly or indirectly (in whole or in part) from:

- a) criminal acts committed by the Insured Person;
- b) war, riot, popular movements, terrorist acts;
- c) any pre-existing medical conditions;
- d) any effect of a source of radioactivity;
- e) pollution;
- f) Epidemics;
- g) natural catastrophes including, without limitation, volcanic eruptions; or
- h) climatic events including, without limitation, snow and/or wind .

The company shall not be liable for any loss which is compensated by Airline.

3.2 Accompanying Baggage and Personal Effects

The Company will indemnify the Insured Person for up to the maximum limit as specified for Accompanying Baggage and Personal Effects in the Summary of Benefits, subject to a limit of VND2.500.000 per item, per one Insured Person per Scheduled Flight taken, in consequence of:

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- 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, caused by Airline.

Provided that these items must travel on the same Scheduled Flight as the Insured Person.

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 less depreciation; or
- b) the cost of replacement of a similar make and model; or
- c) the cost of repair of the items,

as determined by the Company in its sole discretion.

Where any item consists of articles in a pair or set, the Company 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 a part of such pair or set. The Company 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 the 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, computer or telephone equipment and/or equipment for the recording of sound or pictures and its accessories.

Special Exclusions applicable to Section 3.2 - Accompanying Baggage and Personal Effects

- a) This insurance 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) The Company 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.
- c) The company 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, 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 not been effected.

3.3 Airline Flight Delay

In the event the Insured Person's Scheduled Flight is delayed for at least four (4) consecutive hours from the original scheduled time specified in the itinerary supplied to the Insured Person, and this delay is due to inclement weather, equipment failure or strike or hijack (other than aircraft hijacking) or other industrial action by any employee of Airline, the Company will pay the Insured Person VND200.000 for the first four (4) consecutive hours of delay, followed by further sum of VND200.000 for every four (4) consecutive hours of delay thereafter, up to the maximum limit as specified in the Summary of Benefits.

The period of delay shall be calculated from the original scheduled departure time of the Scheduled Flight until the commencement of the first available alternative flight offered by Airline. A letter from Airline or its handling agents confirming the duration and reason of such delay shall suffice as proof for purposes of claim for this benefit.

Special Exclusions applicable to Section 3.3 - Airline Flight Delay

The Company shall not be liable for any loss resulting from:

- a) the failure of the Insured Person to check in according to the itinerary supplied to him/her
- b) strike or industrial action of companies/carriers other than Airline and already in existence on the date the Trip is arranged;
- c) the late arrival of the Insured Person at an airport (except for late arrival caused by a strike or an industrial action);
- d) arising cancellation or rescheduling of the Scheduled Flight unless due to natural disaster or equipment failure; or
- e) the Insured Person failing to obtain written confirmation from Airline or its handling agents of the number of hours delayed and the reason for such delay.

3.4 Missed Connecting Flight

In the event the Insured Person misses his/her confirmed onward connecting Scheduled Flight whilst in the course of a Trip Overseas at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Insured Person within eight (8) consecutive hours after the actual arrival time of his/her incoming flight, the Company will pay the Insured Person the benefit as stated in the Summary of Benefits for each consecutive eight (8) hours delay for up to the sum-insured of this benefit amount as specified in the Summary of Benefits.

The Company will only be liable to pay either Airline Flight Delay Coverage of Section 3 (c) or Missed Connecting Flight Coverage of Section 3.4 for the same event.

3.5 Baggage Delay:

In the event the check-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced by the carrier after eight (8) hours of the Insured Person's arrival at the airport of the scheduled Destination, the Company will pay the Insured Person VND480.000 for the first eight (8) consecutive hours of delay, followed by further sum of VND480.000 for every four (8) consecutive hours of delay thereafter, up to the maximum limit as specified in the Summary of Benefits.

Provided always that: The Insured Person cannot claim under both Section 3.2 Accompany Baggage and Personal Effects and Section 3.5 Baggage Delay (if any) for the same event.

3.6 Loss of Travel Document:

In the event the Insured Person whilst during the Trip suffers or experience a loss of travel documents (including passports and visa) in his/her possession due to theft or by force, violence, or threat of violence, the Company shall pay up to 2.500.000VND to compensate for

- a) the replacement cost of the travel documents lost or stolen;
- b) the reasonable additional cost of travel expenses and/or accommodation necessarily incurred by an Insured Person for the sole purpose of arranging the replacement travel documents referred to in a).

3.7 Aircraft Hijack Coverage:

In the event the Insured Person, whilst during the Trip and on an aircraft, is a victim of a Hijack, and the Hijack lasts for a period of at least six (6) consecutive hours, the Company will pay the Insured Person VND200.000 for each full six (6) hours period that the Hijack continues up to the maximum limit as specified in the Summary of Benefits.

General Exclusions Applicable to All Sections

This Insurance does not cover, and the Company will not in any event be liable, to pay any Benefits or indemnify the Insured Person in respect of, any loss which is, directly or indirectly, caused by, a consequence of, arises in connection with or is contributed to by any of the following:

1. any payment which would violate any law, government prohibition or regulation;
2. death or injury directly or indirectly occasioned by war, invasion, act of foreign enemy, hostilities or warlike operation (whether war be declared or not), mutiny, Civil War, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law or stage of siege, any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine or customs regulations or nationalization by or under the order of any government or public or local authority;
3. delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public authority or official;
4. any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
5. any Insured Person below the age of 14 days (calculated since last birthday as at the date of insurance purchased);

6. members of the armed forces whilst on duty or whilst engaging in or taking part in naval, military or air force service or operations or participating in operations of an offensive nature planned or conducted by any civil or military authorities against bandits, terrorists or other elements;
7. during air travel except as a fare paying passenger in any properly licensed private and/or commercial aircraft operated by Airline;
8. any serious physical injury or disability resulting directly or indirectly from, attributed to or accelerated by the use, release, or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials. For the purposes of this exclusion, serious physical injury means physical injury that involves a substantial risk of death and/or protracted and obvious physical disfiguration, and/or protracted loss of or impairment of the function of a bodily member or an organ;
9. any Pre-Existing Condition;
10. suicide, attempted suicide or any intentional self-inflicted injuries acted upon by the Insured Person to him/herself whether sane or insane;
11. treatment of alcoholism or drug abuse or any other complications arising therefrom or any drug related accident;
12. pregnancy, miscarriage or childbirth, or any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom;
13. psychosis, mental or nervous disorders or sleep disturbance disorders;
14. cosmetic or plastic surgery or any elective surgery;
15. any congenital defect which has manifested or was diagnosed before the Commencement of Cover;
16. any form of dental care or surgery unless necessitated by injury caused by the Accident covered under the Policy to sound and natural teeth;
17. routine health check-ups, any medical investigation(s) not directly related to admission diagnosis, illness or injury, or any related treatment;
18. Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this Policy, the definition of AIDS shall be that used by the World Health Organization in 1987, or subsequent revision by the World Health Organization of that definition. Infection shall be deemed to have occurred where blood or other relevant test(s) indicate in the opinion of the Company either the presence of any Human Immune Deficiency Virus (HIV) or Antibodies to such Virus);
19. any injury sustained while serving as a crew member of any aircraft except as a fare-paying passenger in any aircraft having a current and valid air worthiness certification issued by the appropriate authority of the country of its registry;
20. driving or riding in any kind of race involving motorized vehicles;
21. late arrival of the Insured Person at the airport for the Scheduled Flight after the official check-in time;
22. failure of the Insured Person to take reasonable measure to protect, save or recover lost luggage;
23. 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;
24. any loss, injury, damage or legal liability arising directly or indirectly from engaging practicing or participating in sport in a professional capacity or when an Insured Person would or could earn income or remuneration from engaging in such sport;
25. Investigation which is not medically necessary, or convalescence, custodial or rest care;
26. any loss, injury, damage or legal liability suffered or sustained directly or indirectly by an Insured Person if that Insured Person is:

- (a) a terrorist;
- (b) a member of a terrorist organization;
- (c) a purveyor of nuclear, chemical or biological weapons; or
- (d) a narcotics trafficker.

any loss resulting directly and indirectly (in whole or in part).

- 27. an Epidemic.
- 28. Losses which are indirect and consequential in nature.

General Conditions Applicable to entire Policy

1. Severability

The invalidity or unenforceability of any terms and conditions of this Policy shall not affect the validity or enforceability of any other terms and conditions of this Policy, which otherwise shall remain in full force and effect.

2. Observance of Insurance Terms and Conditions and Payment of Premium

The due observation and fulfillment of terms and conditions of this Certificate of Insurance in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy.

The payment of premium by the Purchaser of Insurance is a condition precedent to the liability of the Company to make any payment to the Insured Person under this Policy and shall be made prior to the issuance date of the Policy, unless the Company agrees otherwise in writing.

3. Misrepresentation in Application

The benefits shall not be payable and this Policy, at the option of the Company, shall be considered voidable in the event:

- a) there is a failure to disclose or misrepresentation of any fact with respect to the Insured Person that is material to the insurance provided hereunder or which is required to be furnished as evidence of insurability; and/or
- b) in all cases of fraud.

4. Alterations

The Company reserves the right to amend the terms and provisions of this Policy and this Policy may at any time be amended and changed by written agreement between the Company and the Insured Person. Subject to the laws of Vietnam, any amendment to this Policy shall be binding on all persons whether insured under this Policy prior to, during, or after the effective date of the amendment. No alteration to the Policy shall be valid unless approved by an authorized representative of the Company and such approval be endorsed herein.

5. Currency of Payment

Subject to the laws of Vietnam, payment of any claim covered under this Policy despite being expressed in any currency, shall be made in Vietnam Dong at the prevailing inter-bank average exchange rate as declared by the State Bank of Vietnam of that currency against Vietnam Dong at the time of effecting payment.

6. Compensation Limit

The compensation limit is that expressed in the Summary of Benefits of this Policy.

Infants (From 14 days to under 2 years) travelling with an adult Insured Person will receive cover free of charge (VND0.00 Premium), but cover is limited to:

- 10% of Accidental Death & Permanent Disablement benefit and;
- 100% of Accidental Medical Expenses incurred during the covered trip, Emergency Medical Evacuation, Repatriation Expenses and Loss of Travel Documents.
- No cover is applicable under any other section of this Policy.

Cover for Insured Persons aged above 75 years is limited to 50% of the Accidental Death & Permanent Disablement benefit, Accidental Medical Expenses incurred during the covered trip, Emergency Medical Evacuation and Repatriation Expenses. All other cover will be payable as per Summary of Benefits.

7. Ages

All ages referred to in this Policy shall be the age of the Insured Person at his/her last birthday.

8. Time

Any reference to a time or a date refers to Vietnam time.

9. Country of Residence

Coverage provided to the Insured Person is subject to either their residence in Vietnam or for non-residents, to their travel through Vietnam or to their transit through an airport located in Vietnam.

10. Notice and Procedures of Claims

- a) Upon the happening of any event which may give rise to a claim under this Policy, the Insured Person shall:
- (i) notify the Company in writing as soon as possible and in any event not later than thirty (30 days) after any event which may give rise to such claim by submitting to the Company the claim form as provided by the Company;
 - (ii) furnish to the Company in writing, at the Insured Person's own costs and expenses, any evidence and proof including but not limited to information, particulars, accounts, original receipts, invoices, Insured Person's statements, reports and any other documents as the Company may require and shall be in such form and of such nature as the Company may prescribe; and
 - (iii) produce for the Company's examination pertinent documents at such reasonable times and shall co-operate with the Company in all matters pertaining to any loss and/or claims.

Failure to comply with this condition may prejudice the claim.

- b) The Insured Person shall also submit the following information and documents to the Company:
- (i) copies of the record and/or charge forms verifying the relevant Scheduled Flight Air Tickets charged to the Insured Person's credit card account; and
 - (ii) where a claim is made under section 3.2, 3.3, 3.4, 3.5 or 3.7 of this Policy, a property irregularity report obtained from Airline in respect of lost luggage including details of the Scheduled Flight and/or written details and confirmation of the delay or loss incurred.
- c) All reasonable measures to protect safeguard and recover such lost baggage and/or personal effects shall be taken by the Insured Person. Any delay or non-delivery of baggage shall immediately be reported to an official of Airline authorized to receive such notification.

11. Proof of Loss

Written proof of loss must be furnished to the Company at its said office within ninety (90) days from the date of loss. Failure to furnish such proof within the time required shall not invalidate or reduce any

claim if it was not reasonably possible to give proof within such time provided such proof is furnished as soon as possible and in no event, except in the absence of legal capacity, no later than one (1) year from the time proof is otherwise required.

12. Indemnification

Compensation for death will be paid to the beneficiary who is nominated in writing by the Insured Person prior to the termination or expiry of the Insurance Policy. In the absence of such nomination, the benefit will be paid to that Insured Person's estate.

The compensation will be paid by the Company to the Insured Person within fifteen (15) days from the date of receipt of complete and proper documents.

In the event the Company wishes to investigate a claim for compensation under this clause, the time so specified may be extended if necessary but in no event shall this total period be more than ninety (90) days after all documents proving loss have been received by the Company.

13. Effect of Fraud

Any fraud, misstatement or concealment in respect of this insurance or any claim hereunder shall render the insurance coverage and benefits provided herein null and void.

14. Medical Examination

The Company at its own expense shall have the right to require additional proof and request medical examination of the Insured Person when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.

15. Limitation of Claims

Subject to the laws of Vietnam, no claim benefits shall be payable under this Policy if presented to the Company beyond a period of one (1) year from the date of loss.

16. To Whom Indemnity is Payable

Indemnity for loss of life in respect of the Insured Person is payable to the nominee(s) elected by the Insured Person and in the event of failure to elect a nominee, to the legal beneficiary as stipulated under current applicable laws of Vietnam. Indemnity for all other benefits will be paid to the Insured Person or his/her estate upon his death. The process of claim including settlement shall be handled between the Company and the Insured Person or his/her estate as the case may be, whose sole discharge will constitute full and final discharge of the claim lodged.

17. Sanctions Clause

The Company is not liable to make any payment for liability under any coverage section of this Policy or make any payment under any extension for any loss or claim arising in, or where the Insured Person or any beneficiary under the Policy is a citizen or instrumentality of the government of any country(ies) against which any laws and/or regulations governing this Policy and/or the Company, its parent company or its ultimate controlling entity has established an embargo or other form of economic sanction which has the effect of prohibiting the Company from providing insurance coverage, transacting business with or otherwise offering economic benefits to the Insured Person or any other beneficiary under the Policy. It is further understood and agreed that no benefits or payments will be made to any beneficiary(ies) who is or are declared unable to receive economic benefits under the laws and/or regulations governing this Policy and/or the Company, its parent company or its ultimate controlling entity.

18. Receipts

Any trust, charge, lien, assignment or other dealing with this Policy by an Insured person or beneficiary of the Insured person shall not be binding on the Company.

TravelCare Insurance - International Return plan Policy Wording. Vietnam. Published 05/2016

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The receipt by the Insured Person of any compensation payable under this Policy shall in all cases be effectual discharge of the Company's liability.

19. Rights of Nominee

Consent of nominee shall not be a pre-requisite to terminate or to cancel this Policy or to a change of nominee or for that matter for any changes to this Policy.

20. Rights of Ownership

The policy owner is the Insured Person.

21. Legal Proceedings

No action at law shall be brought against the Company immediately three (3) years after the date that the dispute arises between the parties.

22. Dissolution Clause:

All disputes arising out of or in relation to this contract shall be settled by the competent Court of Vietnam or by Arbitration in accordance with the Code of Civil Procedure of Vietnam.

23. Cancellation

This Policy and the Certificate of Insurance may be cancelled by giving the Company notice seven (7) days prior to First Departure Date as stated in the Itinerary provided no claim has been paid after the issue date of this Policy.

Chubb will retain 35% of the minimum premium that covers the fixed costs of issuing the Policy and refund the balance to the Purchaser of Insurance.

24. Sole Responsibility of the Company

Any issues, matters or claims related in whole or part to insurance provided under this Policy shall be the sole responsibility of the Company.

25. Language Prevails

If there is any conflict or inconsistency between any of the contents of this Policy and the contents of a version of this Policy issued or printed in any other language, the contents of the Policy issued and printed in Vietnamese shall prevail.

26. Extension of insurance coverage up to maximum 3 days (only for the return flight)

The extension covers any Insured Person whose actual itinerary does not correspond to the original itinerary due to rescheduling of flight by Airline. The Company, will honor valid claims in such a scenario.

27. Duplication of Cover

In the event that an Insured Person is covered by more than one policy purchased from the Company through Airline, benefit will be paid by the policy which provides the greatest amount of benefit.

Where the benefit under each such policy is identical, the Company will only entertain the claim under the policy first issued.

28. Automatic Extension Coverage

In the event that the Insured Person's return Trip is delayed due to Unforeseen Circumstances beyond the Insured Person's control, the Company will extend the Period of Insurance necessary until the completion of his/her Trip, without charge, for up to seven (7) days, but total days covered not exceeding the maximum number of days per Trip as specified in this Policy.

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About Chubb in Vietnam

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

Chubb has both general insurance and life insurance operations in Vietnam. Its general insurance operation in Vietnam (Chubb Insurance Vietnam Co., Ltd.) offers specialized and customized coverages for Property, Casualty, Marine, Financial Lines, Energy & Utilities, as well as Accident & Health. Chubb in Vietnam leverages global expertise and local acumen to tailor solutions to mitigate clients' risks. In addition, the company focuses on building strong relationships with clients by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/vn