




# 29 COMPREHENSIVE BENEFITS

Maximum Benefit (VND)

OVERSEAS MEDICAL ASSIST 	HIGHLY RECOMMENDATED	MOST POPULAR	BASIC
	SUPERIOR	CLASSIC	
<b>1. Medical and Accidental Dental Expense Incurred Overseas for both In-patient and Out-patient</b> Medical expenses for follow-up treatment in Vietnam also included: - Insured Person before attainment of sixty five (65) years of age and below - Insured Person upon attainment of sixty five (65) years of age and above	2,100,000,000 1,050,000,000	1,575,000,000 1,050,000,000	1,050,000,000 525,000,000
<b>2. Overseas Hospital Income</b> Pays VND 1,050,000 for every complete day the Insured Person is hospitalised whilst overseas	52,500,000	21,000,000	21,000,000
<b>3. Emergency Medical Evacuation</b> Covers emergency medical evacuation expenses	2,100,000,000	1,575,000,000	1,050,000,000
<b>4. Repatriation</b> Covers all expenses as incurred in returning to Vietnam the remains of the Insured Person who suffers loss of life during their trip	2,100,000,000	1,575,000,000	1,050,000,000
<b>5. Repatriation to Home Country:</b> Covers all expenses as incurred in returning to the Country of Origin or Home Country the remains of the Insured Person who suffers loss of life during their trip	630,000,000	315,000,000	210,000,000
<b>6. Travel Assistance Services</b> A full range of 24-hour worldwide emergency & assistance services is available to you absolutely FREE. Just place a reverse charge call to the AIG Travel assistance centre anytime of the day to activate the following services: - Medical service consultation/advice/referral - Emergency medical evacuation & repatriation - Baggage service - Legal service - Emergency ticket service	Included	Included	Included
<b>7. Hospital Visitation</b> Pays for the incidental expenses for the visit of one (1) relative or friend if the Insured Person cannot be evacuated and requires hospitalisation for more than five (5) days	126,000,000	84,000,000	63,000,000
<b>8. Compassionate Visit</b> Pays for the incidental expenses of one (1) relative or friend to assist in repatriation arrangement of the Insured Person's remains if necessary	105,000,000	105,000,000	63,000,000

<b>9. Child Guard</b> Pays for one (1) relative or friend to accompany the Insured Person's children (below 18 years old) home following hospitalisation of the Insured Person	126,000,000	84,000,000	63,000,000
<b>PERSONAL ACCIDENT ASSIST</b> 	HIGHLY RECOMMENDATED SUPERIOR	MOST POPULAR CLASSIC	BASIC
<b>10. Accidental Death &amp; Disablement</b> - Insured Person before attainment of sixty five (65) years of age and below - Insured Person upon attainment of sixty five (65) years of age and above - Insured Child (included in Family Plan)	3,150,000,000 1,050,000,000 525,000,000	2,100,000,000 1,050,000,000 525,000,000	1,050,000,000 525,000,000 525,000,000
<b>11. Public Transport Double Cover (Applicable to Superior Plan Only)</b> - Insured Person before attainment of sixty five (65) years of age and below - Insured Person upon attainment of sixty five (65) years of age and below - Insured Child (included in Family Plan)	6,300,000,000 2,100,000,000 1,050,000,000	NA NA NA	NA NA NA
<b>12. Child Education Grant</b> Pays for each legally dependent child (before attainment of twenty three (23) years of age and below) studying as a full-time student in a recognised institution of higher learning as a result of accidental loss of life of the Insured Person	52,500,000	10,500,000	10,500,000
<b>TRAVEL ASSIST</b> 	HIGHLY RECOMMENDATED SUPERIOR	MOST POPULAR CLASSIC	BASIC
<b>13. Travel Cancellation</b> Covers loss of unredeemable travel and accommodation expenses paid in advance and occurring up to thirty (30) days prior to departure from Vietnam	157,500,000	105,000,000	105,000,000
<b>14. Travel Postponement</b> Covers additional administrative charges for travel and accommodation expenses paid in advance and occurring up to thirty (30) days prior to departure from Vietnam	21,000,000	10,500,000	NA
<b>15. Travel Curtailment including Aircraft Hijacking</b> Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip	157,500,000	105,000,000	NA
<b>16. Travel Companion Inconvenience</b> Covers the cost of the unused portion of the trip for one (1) travelling relative or travel companion if the trip is disrupted due to hospitalisation of the Insured Person	126,000,000	84,000,000	NA
<b>17. Personal Baggage including Laptop Computer</b> Covers loss or damage to baggage, clothing, personal effects, laptop computer. (Maximum VND 10,500,000 for any one article or pair or set of articles. Maximum for laptop computer is VND 21,000,000)	52,500,000	31,500,000	21,000,000

<b>18. Baggage Delay</b> Pays VND 4,200,000 for each full eight (8) consecutive hours that the Insured Person's baggage is delayed whilst overseas	10,500,000	10,500,000	10,500,000
<b>19. Travel Documents – Loss of Money</b> - Pays the Insured Person's travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. - Loss of money due to theft is also covered (maximum limit VND 6,300,000)	63,000,000	42,000,000	31,500,000
<b>20. Travel Delay</b> Pays VND 2,100,000 for each full six (6) consecutive hours of delay	21,000,000	15,750,000	10,500,000
<b>21. Travel Misconnection</b> Pays VND 2,100,000 for each full six (6) consecutive hours of misconnection	4,200,000	4,200,000	4,200,000
<b>22. Travel Interruption</b> Pays for the unused portion for any loss of travel and/or accommodation expenses paid in advance	157,500,000	105,000,000	NA
<b>23. Personal Liability</b> Covers the Insured Person against liability to third parties or damage to their property caused by his/her negligence	2,100,000,000	1,575,000,000	1,050,000,000
<b>24. Kidnap and Hostage</b> Pays VND 3,150,000 for every 24-hours period that the Insured Person is held hostage following a kidnap which occurs during a trip overseas	105,000,000	63,000,000	42,000,000
<b>LIFESTYLE ASSIST</b> 	HIGHLY RECOMMENDATED SUPERIOR	MOST POPULAR CLASSIC	BASIC
<b>25. Rental Vehicle Excess</b> Pays for the cost of the insurance excess of a car rented by the Insured Person if it is involved in an accident	10,500,000	NA	NA
<b>26. Golf Advantage</b> - Damage/Loss of Golfing Equipment - Hole-in-One - Green Fees	14,700,000 4,200,000 14,700,000	10,500,000 NA 10,500,000	6,300,000 NA 6,300,000
<b>27. Home Guard</b> Pays against physical loss or damage to household content caused by fire during the period of insurance	105,000,000	63,000,000	21,000,000
<b>28. Automatic Extension of Policy period</b> For per trip policy, the period of insurance will be extended without charge for seventy two (72) hours through circumstances outside the Insured Person's control during a trip overseas  The policy period will be extended up to thirty (30) days without additional premium if the Insured Person is hospitalised and quarantined overseas	Yes	Yes	Yes
<b>29. Cover In The Event of Terrorism</b> Sections 1 - 28 of this policy are applicable if they occur as the result of an act of terrorism whilst the Insured is overseas	Yes	Yes	Yes



Travel Guard®

Travel More, Worry Less

AMERICAN INTERNATIONAL GROUP

## GENERAL CONDITIONS

- Travel Guard® insurance policy must be purchased before a trip.
- Travel Guard® policy insurance is available to persons up to age seventy six (76).
- The start date of travel is the effective date.
- All information must be up to date before the effective date.



### Per Trip Policy:

Maximum trip duration is one hundred and eighty two (182) consecutive days

### Annual Plan Trip:

- Unlimited the number of trip in one (1) year contract
- Maximum trip duration is ninety (90) consecutive days

### Family Policy:

- A maximum of two (2) adults and all children
- All insured persons must depart from and return to Vietnam together at the same time
- Each of children is related to either of the two (2) insured adults under the Family Policy (Per Trip)
- Annual Plan Trip: legal spouse and legal children



Pre-existing medical condition exclusions



Coverage for loss incurred overseas

This document is not an insurance contract and it only serves as a reference. For more detail information please refer to Terms & Conditions of Travel Guard® product.

Travel is a great adventure to experience new culture and country. With Travel Guard® by AIG Travel, you can travel with more excitement and fun because we care for your journey.

### We care for your journey

#### AIG TRAVEL GLOBAL ASSISTANCE CENTRES



#### SPECIALISED SERVICES FOR YOU

Global Network Providers	Vietnamese Call Centre	AIG Clients only
Eight Assistance Centres	Visa Application	24/7 Medical Services
Personal Accident	Luggage Delay	Flight Delay



Hotline: +603 2772 5688

## WHY AIG

## TRAVEL GUARD® OUR SERVICES

### SECURITY ASSISTANCE

Through the support of a global network of security consultants, we respond to minor security incidents and life-threatening events

### TRAVEL ASSISTANCE

Flight delays, unpredictable weather, lost and stolen luggage and other travel hassles are an unfortunate reality of travel today. We help keep your travellers on the move:



- Embassy and consulate information
- Immunisation, visa and passport information
- Emergency cash transfer assistance
- Foreign exchange, ATM and weather information
- Emergency language interpretation
- Lost or stolen documents and luggage assistance
- Member-only travel assistance website access

#### GLOBAL MEDICAL TEAM

<b>Physicians</b> Board certified in emergency medicine in addition to other specialties	<b>RNs/Paramedics</b> All with emergency/critical care background, some with aero-medical experience	<b>Assistance Coordinators</b> Staffed in our wholly owned, global service centres
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#### GLOBAL NETWORK PROVIDER CAPABILITIES

Strategically located providers	Utilise specific networks, such as United Healthcare International	More than <b>650,000</b> global providers	<b>300+</b> air ambulance companies
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AIG Vietnam Insurance Company Ltd.,  
Email: vncustomer@aic.com  
Website: www.aig.com.vn  
Tel: +84 1800.6789

## COVID-19 COVERAGE (Optional Benefits)

OPTIONAL BENEFITS	SUPERIOR	CLASSIC	BASIC
<b>E1. Medical expenses incurred overseas due to COVID-19</b> - Insured Person before attainment of sixty five (65) years of age and below - Insured Person upon attainment of sixty five (65) years of age and above	2,100,000,000	1,575,000,000	1,050,000,000
<b>E2. Emergency medical evacuation incurred overseas due to COVID-19</b> Covers all emergency medical evacuation expenses	2,100,000,000	1,575,000,000	1,050,000,000
<b>E3. Repatriation</b> Covers all expenses incurred in returning to Vietnam the remains of the Insured Person who suffers loss of life during their trip due to COVID-19	2,100,000,000	1,575,000,000	1,050,000,000
<b>E4. Quarantine allowance due to diagnosis of COVID-19 incurred overseas</b> - Daily allowance - Maximum number of days	2,100,000 14 days	1,575,000 14 days	1,050,000 14 days
<b>E5. Travel Cancellation</b> Covers loss of unredeemable travel and accommodation expenses paid in advance when the Insured Person is diagnosed with COVID-19 occurring up to seven (7) days prior to departure from Vietnam	157,500,000	105,000,000	105,000,000
<b>E6. Travel Postponement</b> Covers additional administrative charges for travel and accommodation expenses paid in advance when the Insured Person is diagnosed with COVID-19 occurring up to seven (7) days prior to departure from Vietnam	21,000,000	10,500,000	NA

Note:

- NA: Not Applicable.
- Optional benefits are purchased with standard Travel Guard® programme only.
- Please contact AIG customer service hotline or visit www.aig.com.vn for further detail.