

TRAVEL INSURANCE WORDING

Whereas the Insured by a proposal and declaration which shall form part of this Policy and in consideration of the Insured having paid to the Company the premium under the terms, general provisions and conditions, Insurance Benefits, exclusions, and endorsements of this Insurance Policy, the Company agrees to indemnify the Insured as follows:

SECTION I: DEFINITIONS

The Company	means	The Insurer(s) under this Policy.
The Policy Holder	means	Person or organization specified as Policy Holder in the Schedule of Policy who arranges the insurance for the benefits of the Insured(s). The Policy holder can be the Insured/ the Beneficiary.
The Insured	means	The person(s) named as the Insured in the Schedule of Policy and/or Endorsements who is insured by this Policy. The Insured can be the Beneficiary.
Accident	means	An event which happens suddenly from external means and giving rise to a result which is not intended or anticipated by the Insured.
Injury	means	Bodily injury which is caused directly and solely by an Accident and is independent from other causes.
Sickness	means	Symptoms, abnormalities, illnesses or diseases contracted by the Insured.
Loss or Damage	means	Bodily injury sustained by the Insured due to accident and resulting in loss of life, dismemberment or loss of sight, or loss of hearing or speech, or disability or injury or any loss or damage as defined in this Insurance Wording.
Terrorism	means	Acts of force or violence and/or the threat thereof by a person or group of people whether conducted in isolation or on behalf of or in connection with any organization for political, religious or ideological purposes or any other similar purposes including the purpose of putting the government and/or the public or any section of the public in fear.
AIDS	means	Acquired Immune Deficiency Syndrome (AIDS) which is caused by the Human Immuno-deficiency Virus (HIV). This also refers to opportunistic infections, malignant neoplasms, or infections or illnesses indicated by blood test as positive for HIV. Opportunistic infections shall also include pneumocystis carinii pneumonia, organism or chronic enteritis, virus and/or disseminated fungi infection. Malignant neoplasm shall include and not limited to kaposi's sarcoma, central nervous system lymphoma, and/or other dread diseases presently known as symptoms of AIDS or which cause sudden loss of life or sickness or disability. Acquired Immune Deficiency Syndrome (AIDS) shall also include Human Immuno-deficiency Virus (HIV), encephalopathy dementia, and viral epidemics.

MSIG Assist	means	Representative of the Company that is authorized to provide services for the Insured regarding information service on medical care advisor, hospital admission, medical evacuation and repatriation, and other services insured by this Policy.
Pre-existing Conditions	means	Physical conditions of the Insured as follows: sickness/ injury/ disease (including complications), symptom or abnormality occurred to the Insured within twelve (12) months preceding the effective date of this Policy with sufficient indication for a person to seek diagnosis or treatment or for a physician to provide diagnosis or treatment whether or not the Insured has actually taken medical treatment.
Strike & Riots	means	Loss or damage caused directly by: <ol style="list-style-type: none"> 1. Acts of any individual in connection with a group of individuals with the intent of public disturbances; or 2. Willful acts of workers participating in a strike or lock-out for the furtherance of the strike or the lock-out whether or not such acts are with the intent of public disturbances; or 3. Acts of any lawfully constituted authority in carrying out its duty in suppressing or minimizing the consequences of an on-going public disturbance or in preventing the acts as specified in (2) or minimizing the consequences thereof.
Carrier	means	Commercial airlines, ocean liners, train, or passenger bus, including their crews or agents.
Aircraft	means	Aircraft of commercial airlines lawfully licensed for carrying passengers but not including helicopter.
Deductible	means	The amount stated in the Schedule of Policy to be borne by the Insured in the event of loss or damage.
Hospital	means	An establishment that holds a valid license for providing medical care, treatment and operation at the home country and provides diagnostic and surgical facilities, supplies 24-hour nursing services and has at least one physician/treatment physician on duty at all times. Hospital is not a spa, sauna, drug and/or alcohol treatment centre, nursing home, clinic, rest home, or convalescent home for the aged.
Country of Origin/ Home Country	means	Country (nation) where the Insured Person is granted citizenship or permanent residence by its governmental agencies.
Dismemberment	means	The cutting off of wrist joint or ankle joint and shall also mean the loss of total usage of such members and there is clear medical indication that such members can no longer resume normal usage.

Loss of Sight	means	Complete blindness which is permanently incurable.
Total Permanent Disability	means	<p>While the Insured is performing any duty in his/her regular occupation and other occupations at the time of accident and suffers total permanent disability resulting in being unable to perform any duty in his/her regular occupation or other occupations totally and permanently.</p> <p>While the Insured is unable to perform three (3) or more of the normal daily activities unassisted. The Normal Daily Activities shall include (1) Washing Oneself (2) Getting Dressed (3) Taking Food (4) Sanitation (5) Mobilizing Oneself (6) Moving Oneself, of which details are as follows:</p> <ol style="list-style-type: none"> 1. Washing Oneself means the ability to wash oneself in a bathroom or to take a bath or other activities referring to keeping oneself cleaned; 2. Getting Dressed means the ability to put on or to take off clothes and to change/replace expendable medical supplies/equipment; 3. Taking Food means the ability to eat any food already cooked/prepared; 4. Sanitation means the ability to control the bodily functions in regard to intestine and bladder while using or not using a tube, support equipment or any prosthetic devices to keep sanitized; 5. Moving Oneself means the ability to move within the premise from one room to another situated on the same level ground; 6. Mobilizing Oneself means the ability to mobilize oneself from a bed to a chair or other objects with similar description.
Loss of Hearing	means	Permanent and incurable loss of hearing.
Loss of Speech	means	The loss of the ability to clearly pronounce any of the three (3) of the four (4) following sounds which makes up the speech: labial sound, labiodental sound, palatal sound and velar sounds; total loss of vocal cords or damage to the linguistic center of the brain resulting in loss of language ability.
Physician	means	A person having professional qualification(s) in medicine duly licensed or registered to practice medicine within the scope of his/her license under the law of the country where the physician conducts diagnosis and medical treatment activities. Physician is not at the same time the Policy holder/ the Insured or member family of the Policy holder/ the Insured.
Nurse	means	A person legally licensed to perform nursing duties.
Medically Necessary and	means	Medical expense and/or any reasonable expenses which a hospital may charge a general patient for treatment received by the Insured, but not including the cost of dental related treatment or treatment related to sound pronunciation unless

Reasonable Expenses		caused by accident, and not including any expenses for Emergency Medical Evacuation and Repatriation and Repatriation of Mortal Remains (if any).
In-Patient	means	A person who needs to be admitted for medical treatment in hospital or medical facilities for a period of not less than six (6) consecutive hours providing such person being registered as an in-patient by diagnosis and advice of a physician based on indication of medical standard and for a duration that is suitable for the treatment of injury or sickness. This includes the event where the person is admitted as an in-patient and suffers loss of life before the six (6) hours complete.
Family Members	means	Spouse of the Insured, parents of the Insured, parents of the spouse of the Insured, children or siblings of the Insured
Serious injury or Serious illness	means	Whenever applied to the Insured Person, one which requires treatment by a Physician or one which results in the Insured Person being certified by that Physician as unfit to travel or continue with his/her original Trip. When applied to the immediate family member, an Injury or Sickness requires treatment by a Physician and being certified by that Physician as dangerous to life and required to be admitted for treatment in hospital.
Public transportation	means	Any licensed and scheduled land, sea or air transport which has fixed and established routes and which any member of the public can join at a recognised stop and pay a fare. This excludes taxis.
Natural Perils	means	Perils arising from natural causes giving rise to loss of or damage to residence, including forest fire, flood, windstorm, earthquake, tsunami, hail and rock or landslide.
Personal effects	means	Properties carried on the Insured on the trip which are not stated in the Exclusions.
Household effects	means	Household items which are not normally carried by a person on a trip, such as clothing items not necessary for the trip, kitchen utensils, household appliances.
Souvenirs	means	Items of Symbol or memorabilia for a special event or place or anything merchandized or given as a souvenir.
Jewelry	means	Items worn as decorative items on a person such as rings, bracelets, necklaces, armillary, earring, pendant...
Baggage	means	Baggage carrying clothes or personal items required for use while travelling but not including wallet, purse, backpack not being used for carrying clothes or personal items in place of a baggage, or bags for general use which is not travelling baggage.

Third party	means	Any person excluding the Insured Person's family member or person(s) regularly living with the Insured Person, employees of the Insured Person during the period of service and any person travelling with the Insured Person.
Laptop	means	A complete lap-top including accessories or attachments that come as standard equipment with the lap-top, excluding handheld computer or any other digital mobile devices or smart devices of any kind.
Hijack	means	Seize or control of an aircraft by force or violence or threats to use force or violence for a malicious intent.
Golf equipment	means	Golf clubs and golf bag provided such equipment are contained in a golf-bag container and/or a golf bag specially designed for travelling.

SECTION II: GENERAL CONDITIONS

1. Insurance Contract

The agreement between the Policy Holder and the Company; the Policy Holder shall pay the insurance premium and the Company shall indemnify in case of insured event under the Insurance Contract.

The Insurance Contract includes: Policy wording; Insurance Benefit, Proposal form (if any), Schedule/Certificate of Policy which is an evidence of concluding the Insurance Contract, Endorsements and other agreements (if any). Any changes of wordings in the insurance contract must be agreed by the Company and formally noted in the Insurance Policy or Endorsements for such changes to be valid.

The Company has the right to laterally cancel the Insurance Contract and to collect premium for the period until the time of cancellation if the Policy Holder:

- a) Deliberately provides a false information for the purpose of entering into the Insurance Contract to receive insurance money or to be indemnified.
- b) Fails to perform the duty of providing information for the Company about the circumstances which may increase the risks or create more liabilities for the Company during the contractual period as per the Company's request, pursuant to the Law on Insurance Business.

2. Period of Insurance

The period of each trip of the Insured shall commence and expire within the Period of Insurance as stated in the Schedule/ Certificate or Policy.

Insurance coverage shall commence two (2) hours before the Insured departs from Vietnam (or the place as stated in the Schedule/Certificate or the Policy) or at the date and time specified in the Schedule, whichever comes later and shall continue until the Insured shall return to his/her residence within Vietnam (or the place as stated in the Schedule/Certificate or the Policy) or within two (2) hours after arrival in Vietnam (or the place as stated in the Schedule/Certificate or the Policy) or until the expiry of the insurance whichever comes first (unless specified otherwise in this Policy).

In case the Insured is admitted to receive medical treatment during the Period of Insurance and it is necessary for the Insured to receive continuous medical treatment as in-patient, this Policy shall extend to cover until the Insured is discharged from hospital or other medical care facilities admitted, but to the maximum limit of the Benefit of Medical Expense.

3. Notification of Accident

The Policy Holder, the Insured, the Beneficiary or their representative as the case may be must inform the Company and/or MSIG Assist without delay of any injury sustained. In case of loss of life, the Company and/or MSIG Assist must be notified immediately unless it can be proven that there is practical reason for the failure to do so and the notification has been made as early as possible.

4. Claim Notification and Claim Documents

In claiming for compensation, the Policy Holder, the Insured, the Beneficiary or their representative as the case may be, at own expense, must submit all necessary evidences (as requested by the Company) to the Company within thirty (30) days from the occurrence of the insured event.

However, the failure to file claim within the specified time line shall not diminish the rights of the Insured to claim if it can be proven that there is practical reason for the failure to do so and the claim

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indemnification has been made as early as possible.

4.1 Claim documents for Loss of Life Benefit (or Double Limit Cover Benefit)

1. A completed claim form of the Company
2. A Death Certificate.
3. A copy of the autopsy report, certified by the Case Officer or issuing authority.
4. A copy of the police report, certified by the Case Officer.
5. A copy of the Identity Card and the House Registration of the Insured stating the Insured is “deceased”.
6. A copy of the Identity Card and the House Registration of the Beneficiary.
7. Copies or original versions of legal documents of the legal heir (legal Beneficiary).
8. A copy of the Insured’s Passport (including full immigration and migration parts) Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation).

4.2 Claim documents for Dismemberment or Loss of Sight or Loss of Speech or Hearing or Total Permanent Disability

1. A completed claim form of the Company
2. A report of the Board of Medical Examiners/Board of attending Physicians certifying the Insured has suffered from total permanent disability or dismemberment or loss of sight, or loss of speech or hearing.
3. A police report or proceedings about the accident which results in injury on the Insured.
4. Medical records about post-accident treatment
5. A copy of the Insured’s Passport (including full immigration and migration parts)
6. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation).

4.3 Claim documents for Medical Expense

1. A Completed Claim Form of the Company.
2. A Physician’s Report stating the symptoms, diagnosis and the treatment given.
3. Original Receipt of the Medical bills showing details of date, names of medicines, quantities and doses
4. Original Financial Invoice with a schedule of incurred expenses
5. A copy of the Insured’s Passport (including full immigration and migration parts)
6. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation).

4.4 Claim notification and Claim documents for Emergency Medical Evacuation and Repatriation

The Insured or the Beneficiary or their representative as the case may be shall notify the authorized representative of the Company (MSIG Assist) for the arrangement of the evacuation or repatriation, or submit the following evidence to the Company within thirty (30) days from the date of discharge of the Insured from the hospital or other medical care facility of the Insured, per contact details provided as attachment to this Policy

1. A completed Claim Form of the Company
2. Nomination of a Physician’s for Emergency Medical Evacuation and/ or Health Certificate for repatriation.
3. A Physician’s Report stating the symptoms, diagnosis and the treatment given.
4. The Carrier’s Report of Emergency Medical Evacuation and Repatriation
5. Original Financial Invoice with a schedule of incurred expenses

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A copy of the Insured's Passport (including full immigration and migration parts)

6. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation).

4.5 Claim Documents for Repatriation of Mortal Remains

In the event the Policy Holder or the Beneficiary has made advance payment for the cost of the repatriation of the Insured's mortal remains or cremains, the Policy Holder, the Beneficiary or his/her representative as the case may be must submit the following evidence to the Company within thirty (30) days from the date of death of the Insured

1. A Completed Claim Form of the Company.
2. A Death Certificate.
3. A copy of the autopsy report.
4. A copy of the police report.
5. A copy of the Identity Card and the House Registration of the Insured stating the Insured is "deceased".
6. A copy of the Passport of the Insured.
7. A copy of the Identity Card and the House Registration of the Beneficiary.
8. Copies or original versions of legal documents of the legal heir (legal Beneficiary).
9. A copy of the Insured's Passport (including full immigration and migration parts)
10. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation).

4.6 Claim Documents for Hospital Visitation, Compassionate Visitation, or Child guard

1. A Completed Claim Form of the Company.
2. Medical records of the Insured
3. Original Financial Invoice with a schedule of incurred expenses
4. Invoice and copies of plane or train tickets or other appropriate modes of transportation of family members or friends of the Insured to visit him/her, or to arrange funeral, or to attend to the children of the Insured.
5. Death Certificate (in case the Insured has passed away)
6. A copy of the Insured's Passport (including full immigration and migration parts)
7. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation).

4.7 Claim Documents for Hospital Confinement Benefit

1. A completed Claim Form of the Company.
2. A Physician's Report stating the symptoms, diagnosis and the treatment given.
3. Summary of medical records/ medical treatment records of the Insured.
4. Discharge Certificate indicating the dates and time of being admitted to and discharged from the hospital.
5. Certificate of Surgery or Medical Procedure in case treatment is given in the form of surgery.
6. Original Invoice of the overseas hospital.
7. Original Invoice of the hospital in Vietnam (if any)
8. A copy of the Insured's Passport (including full immigration and migration parts)
9. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation).

4.8 Claim Documents for Trip Cancellation or Postponement

1. A Completed Claim Form of the Company.
2. Receipts of the Travel Agency or Carrier, receipts for accommodations and meals, stating the

amount paid.

3. A Physician's Report (in the case of Serious injury or Sickness of the Insured or of Family Members)
4. A Death Certificate (in the case of Death of the Insured or of Family Members)
5. A copy of the Insured's Passport (including full immigration and migration parts)
6. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation)
7. Other documents as necessarily required by the Company.

4.9 Claim Documents for Trip Curtailment

1. A Completed Claim Form of the Company.
2. A Physician's Report (in the case of trip curtailment due to Serious Injury or Sickness of the Insured or of Family Members).
3. A Death Certificate (in the case of Death of the Insured or of Family Members)
4. A copy of the Insured's Passport (including full immigration and migration parts)
5. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation)
6. Other documents as necessarily required by the Company.

4.10 Claim Documents for Flight Delay

1. A completed Claim Form of the Company.
2. A copy of the Insured's Passport (including full immigration and migration parts)
3. All the boarding passes and air tickets.
4. A letter certifying the flight delay issued by the responsible authority or the relevant commercial airline.
5. Other documents as necessarily required by the Company.

4.11 Claim Documents for Loss of or Damage to Baggage and/ or Personal Effects contained in the Baggage.

1. A completed Claim Form of the Company.
2. A letter certifying the loss or damage or "Property Irregularity Report" issued by the carrier or the hotel management specifying details of loss or damage in the case the loss or damage occurred while under care of the carrier or hotel.
3. A Police Report or Police Register issued by the local police.
4. A copy of the Insured's Passport (including full immigration and migration parts)
5. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation)
6. Other documents as necessarily required by the Company.

4.12 Claim Documents for Baggage Delay

1. A completed Claim Form of the Company.
2. A copy of the Insured's Passport (including full immigration and migration parts)
3. A letter certifying the baggage delay issued by the carrier.
4. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation)
5. Other documents as necessarily required by the Company.

4.13 Claim Documents for Personal Liability

1. A completed Claim Form of the Company.
2. A copy of the Insured's Passport (including full immigration and migration parts)
3. Photographs (if any) and evidence showing the loss or damage occurred to the Third Party.

4. A Physician's Report and copy of the medical treatment receipts in the case of bodily injury of the Third Party.
5. Receipts for the repair work in the case of property damage of a Third Party or receipts for the replacement items in the case of lost property.
6. Other documents as necessarily required by the Company.

4.14 Claim Documents for Loss of or Damage to Personal Money

1. A completed Claim Form of the Company.
2. A letter certifying the loss issued by the hotel's management with details of the loss or damage.
3. A Police Report or Police Register issued by the local police.
4. Evidence of money exchange or the purchase of traveler's cheques (if any).
5. A copy of the Insured's Passport (including full immigration and migration parts)
6. Other documents as necessarily required by the Company.

4.15 Claim Documents for Loss of or Damage to Travel Documents

1. A completed Claim Form of the Company.
2. A letter certifying the loss issued by the hotel's management with details of the loss or damage.
3. A Police Report or Police Register issued by the local police.
4. Evidence of money exchange or the purchase of travelling cheques (if any).
5. A copy of the Insured's Passport (including full immigration and migration parts).
6. Other documents as necessarily required by the Company.

4.16 Claim Documents for Missing Connecting Flight

1. A completed Claim Form of the Company.
2. A letter certifying the travel misconnection and stating the reason of the misconnection issued by the carrier.
3. A copy of the Insured's Passport (including full immigration and migration parts)
4. Copies of all air tickets and board passes.
5. Other documents as necessarily required by the Company.

4.17 Claim Documents for Car Rental Excess

1. A completed Claim Form of the Company.
2. A copy of the Insured's Passport (including full immigration and migration parts)
3. The rental agreement of the car rental agency stating the excess amount to be responsible by the Insured imposed by the Insurance Contract of the car rental agency.
4. Other documents as necessarily required by the Company.

4.18 Claim Documents for Loss of or Damage to laptop

1. A completed Claim Form of the Company.
2. A letter certifying the loss or damage issued by the hotel management or the carrier specifying details of loss or damage.
3. A Police Report or Police Register issued by the local police.
4. A copy of the Insured's Passport (including full immigration and migration parts)
5. Original receipts for purchase of the laptop or verification of the information of the laptop purchased from the Manufacturers/ Distributor (with serial number and date of purchase clearly stated)
6. Other documents as necessarily required by the Company.

4.19 Claim Documents for Hijack

1. A completed Claim Form of the Company.
2. A copy of the Insured's Passport (including full immigration and migration parts)
3. Copies of all air tickets and boarding passes.

4. Receipts of the actual expenses incurred.
5. Other documents as necessarily required by the Company.

4.20 Claim Documents for Emergency Telephone Charges

1. A copy of the Insured's Passport (including full immigration and migration parts)
2. Documents indicating emergency telephone charges (the applicable rate is the exchange rate of Vietcombank at the time stated in the Invoice)
3. Receipts of the actual expenses incurred.
4. Other documents as necessarily required by the Company.

4.21 Claim Documents for Golf Privileges

1. A completed Claim Form of the Company.
2. A letter certifying the loss or damage or "Property Irregularity Report" issued by the carrier or the hotel management specifying details of loss or damage in the case the loss or damage occurred while under care of the carrier or hotel.
3. A Police Report or Police Register issued by the local police.
4. A copy of the Insured's Passport (including full immigration and migration parts)
5. Certificate of the Hole-In-One certified (signed and stamped) by the golf course's management or the event's organizer.
6. Receipts of the expenses for the golf course that the Insured has paid.
7. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation)
8. Claim documents for loss of or damage to travel documents (if necessary)
9. Other documents as necessarily required by the Company.

4.22 Claim Documents for Overbooking Flight

1. A completed Claim Form of the Company.
2. A letter certifying overbooking issued by the carrier, stating the reasons for overbooking.
3. Original receipts of accommodation costs and carriage.
4. A copy of the Insured's Passport (including full immigration and migration parts)
5. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation)
6. Other documents as necessarily required by the Company.

4.23 Claim Documents for Emergency Purchase

1. A completed Claim Form of the Company.
2. Claim Documents for Loss of or Damage to Personal Effects.
3. A letter certifying the loss or damage or "Property Irregularity Report" issued by the carrier or the hotel management specifying details of loss or damage in the case the loss or damage occurred while under care of the carrier or hotel
4. A Police Report or Police Register issued by the local police.
5. A financial invoice of the item purchased.
6. A copy of the Insured's Passport (including full immigration and migration parts)
7. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation)
8. Other documents as necessarily required by the Company.

4.24 Claim Documents for the Travel Agent's termination of business Benefit

1. A completed Claim Form of the Company.
2. A copy of the Insured's Passport (including full immigration and migration parts)
3. Receipts of the expenses incurred relating to the flight for which the Insured has paid.

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4. All evidence of the interruption or cancellation due to Travel Agent's termination of business.
5. Boarding pass (or a pass for boarding other means of transportation) and airplane ticket (or a ticket for other means of transportation)
6. Other documents as necessarily required by the Company.

4.25 Claim Documents for Interruption/ Cancellation of hotel services

1. A completed Claim Form of the Company.
2. A copy of the Insured's Passport (including full immigration and migration parts)
3. Receipts of the actual expenses incurred.
4. All evidence of the bankruptcy, termination of work due to breach of law of the travel agent/ travel agency in Vietnam
5. Other documents as necessarily required by the Company.

4.26 Claim documents for Household Contents Benefit

1. A completed Claim Form of the Company.
2. A Police Report or Police Register issued by the local police.
3. A copy of the Insured's Passport (including full immigration and migration parts)
4. Other documents as necessarily required by the Company.

5. Claim Indemnification

The Company shall pay claim within fifteen (15) days after the receipt of complete and proper proof of loss or damage. For compensation for loss of life, the Company shall pay to the Beneficiary, while other types of compensation shall be paid to the Insured.

6. Beneficiary under this Insurance Policy

Beneficiary is a person or organization specified as Policy Holder in the Schedule of Policy to receive compensation.

In case the Insured is also the Beneficiary and the Insured dies or loses civil act capacity, the Company shall settle in accordance with the terms of Civil Law on representation and inheritance.

7. Payment of Premium and Adjustment of Premium

The Policy Holder or the Insured must pay premium immediately when due or before the inception date of insurance coverage. For Single Trip Cover, the period of insurance contract commences and expires within the period of insurance as stated in the Schedule of Policy or the Insurance Certificate. The Company shall calculate premium based on the actual number of Insured(s) as declared by the Policy Holder or the Insured to the Company at the commencement of the insurance contract.

8. Cancellation of Insurance Policy

The Insurance Policy shall become invalid in case the Policy Holder or the Insured fails to pay the full insurance premium within the agreed premium payment warranty period, in compliance with the requirements of the laws.

Cancellation of Insurance Policy by either party shall be cancellation of the whole Insurance Policy. Cancellation of individual Insurance Benefits or any parts thereof during the Insurance Period cannot be made.

Cancellation of Insurance Policy for Single Trip Cover after the Company has issued the Policy shall be

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without any premium refund, except in case the Insured is not granted Visa subject to evidence issued by relevant Embassy is provided and the Insured notifies the Company prior to the inception date of the Policy, the Company shall refund 100% premium to the Insured.

If it is evident to the Company that the Policy Holder or the Insured acts in dishonesty for self or others to obtain benefit from this insurance, the Company shall have the right to terminate this Policy at any time by giving a written notice and the coverage of this Policy is to cease immediately. In such case, the Company shall refund premium in proportion with the remaining Period of Insurance.

In all cases, the cancellation of the Insurance Contract shall be subject to the requirements of prevailing laws.

9. Law and jurisdiction

The applied laws and jurisdiction (if any) is the laws and jurisdiction of the Socialist Republic of Vietnam.

10. Arbitration

In the event there is any difference, dispute or claim under this Policy between the Claimant and the Company and if the claimant requests and wishes that such difference or dispute be settled by arbitration, the Company will agree to allow for a ruling by arbitration in accordance with the regulations of the Office of Insurance Commission.

11. Rights and obligations of the parties

11.1 Rights and Obligations of the Company

1) The Company has the right to:

- Collect premium as agreed in the Insurance Contract.
- Request the Policy Holder to provide fully and honestly the information relating to the concluding and performance of the Insurance Contract.
- Unilaterally cancel the Insurance Contract in accordance with the Law on Insurance Business.
- Refuse to pay compensation for the Beneficiary or refuse to indemnify the Insured in cases not within the scope of coverage or being excluded as agreed in the Insurance Contract.
- Request the Insured to implement measures to prevent and minimize loss and damage in accordance with regulations of law.
- Request the third party to reimburse the amount of compensation the Company has indemnified the Insured for the loss and damage caused by the third party to property and civil liability.
- Other rights in accordance with the regulations of law and this Policy.

2. The Company is obliged to:

- Explain to the Policy Holder about the terms and conditions of insurance; rights and obligations of the Policy Holder.
- Issue an Insurance Certificate for the Policy Holder after the insurance contract has been concluded.
- Pay compensation to the Beneficiary or indemnify the Insured in a timely manner after the occurrence of the insured event.
- Other obligations in accordance with the regulations of law and this Policy.

11.2 Rights and Obligations of the Policy Holder

1) The Policy Holder has the right to:

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- Select an insurance company in Vietnam to purchase insurance.
- Request the Company to explain the terms and conditions of insurance and issue an Insurance Certificate.
- Unilaterally cancel the Insurance Contract in accordance with the Law on Insurance Business.
- Request the Company to pay compensation to the Beneficiary or indemnify the Insured in a timely manner after the occurrence of the insured event.
- Assign the Insurance Contract in accordance with the agreement of the Insurance Contract or the regulations of law.
- Other rights in accordance with the regulations of law and this Policy.

2) The Policy Holder is obliged to:

- Pay premium in full, within the time limit and with the method as agreed in the Insurance Contract.
- Declare honestly and in full all the facts related to the Insurance Contract as required by the Company.
- Notify the Company about the circumstances which may increase the risks or create more liabilities for the Company during the contractual period as per the Company's request.
- Notify the Company about the occurrence of insured event as agreed in the Insurance Contract.
- Implement measures to prevent and minimize loss and damage in accordance with regulations of law.
- Other obligations in accordance with the regulations of law and this Policy.

SECTION III: INSURANCE BENEFITS

Whilst the Policy is being in force under the terms, Insurance Benefits, exclusions, general provisions and conditions and endorsements of this Insurance Policy and in consideration of the Policy Holder or the Insured having paid to the Company the premium due, the Company agrees to cover specifically for the Insurance Benefit(s) attached to this Policy and per the sum insured specified in the Schedule of Policy and Schedule of Endorsements (if any) only:

INSURANCE BENEFIT

Loss of Life, Dismemberment, Loss of Sight, Loss of Speech or Hearing or Total Permanent Disability due to Accident

Coverage

In the event the Insured suffers bodily injury from accident while travelling and such injury causes the Insured to suffer from loss of life, dismemberment, loss of sight, loss of hearing or speech, or total permanent disability within one hundred and eighty (180) days from the date of the accident or the injury which causes the Insured to receive continuous medical treatment as an in-patient in a hospital or medical facilities and loss of life occurs later because of such injury, the Company shall pay compensation as follows:

1	100% of the sum insured	for loss of life
2	100% of the sum insured	for total permanent disability and such disability must continue for not less than twelve (12) months after the accident or if there is a clear medical indication that the Insured suffers total permanent disability.
3	100% of the sum insured	for loss of both hands from the wrist joint or both feet from the ankle joint, or loss of sight for both eyes.
4	100% of the sum insured	for loss of one hand from the wrist joint and one foot from the ankle joint.
5	100% of the sum insured	for loss of one hand from the wrist joint and loss of sight in one eye.
6	100% of the sum insured	for loss of one foot from the ankle joint and loss of sight for in eye.
7	100% of the sum insured	for permanent total loss of speech and hearing of both ears.
8	60% of the sum insured	for loss of one hand from the wrist joint.
9	60% of the sum insured	for loss of one foot from the ankle joint.
10	60% of the sum insured	for loss of sight in one eye.
11	75% of the sum insured 15% of the sum insured	for permanent total loss of hearing of: a) Both ears b) One ear

The Company shall compensate only one item of loss which has the highest amount. During the policy period, the Company shall pay compensation for claims occurred under this Insurance Benefit in total not exceeding the maximum sum insured specified in the Schedule of Policy. If the Company has not paid up to such maximum amount of the sum insured, the Company shall continue to provide cover in the remaining sum insured amount until the expiry of the policy period.

Note: The Company shall be liable to pay one in the two benefits: Loss of Life or Double Limit. The Company shall not pay for both benefits.

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

1. Loss or damage arising from bodily injury due to or in consequence of causes as follows:-

- 1.1. Any acts of the Insured while under the influence of alcohol or addictive substances or drugs of harmful nature to the extent of being incapable of controlling one's senses.

The definition of "under the influence of alcohol" in the case of a blood test is a level of alcohol

of 150-mg.% or higher;

- 1.2. Suicide or attempt at suicide or self-inflicted injury or attempt thereof either by self or by consenting others to do so and whether in the state of insanity or not, including accident occasioned by the Insured consuming or drinking or injecting drugs or toxic substances into body and the use of drugs in excess of doctor's prescription;
- 1.3. Pregnancy, miscarriage, abortion, childbirth, any complications from pregnancy.

2. Loss or damage arising from bodily injury occurring during the time as follows:

- 2.1. While the Insured is participating in or practicing for or competing in professional sports or while engaging in all types of motor or car racing or boat racing, horse racing, skiing including jet-ski, skating, boxing and parachute jumping (except parachute jumping to save life), boarding or alighting or travelling in a hot-air balloon or glider, bungee jumping, all diving activities which require the use of oxygen tanks and underwater respirator.
- 2.2. While the Insured is participating in rock climbing, trekking/mountaineering.
- 2.3. While the Insured is boarding or disembarking or travelling as a passenger in an aircraft not licensed for carrying passengers and not operated by a commercial airline and while operating or serving as crewmember in any aircraft.
- 2.4. While the Insured is engaging in brawl or having part in inciting a brawl.
- 2.5. While the Insured is in the course of committing a felony or while under arrest by or escaping arrest of authorities because of the commission of a felony except for light punishment or compoundable offense.
- 2.6. While the Insured is performing duties as a member of armed forces or police or as a volunteer and engaged in war or crime suppression.
- 2.7. While the Insured has mental and nervous disorders including insanity.

INSURANCE BENEFIT Double Limit Cover

Coverage

This Insurance Benefit is extended to indemnify for Loss of Life Benefit, in the event an Accident occurs to the Insured and is the sole cause of the Insured's Death, while the Insured is traveling abroad and the Insured is a fare paying passenger in a scheduled public transport, during the whole trip, within ninety (90) days from the date of the Accident, the compensation amount we will pay provided under this Benefit shall be doubled.

Note: when this Benefit is applied, the Company shall only pay claim for this Benefit and not for the Loss of Life Benefit.

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

3. Loss or damage arising from bodily injury due to or in consequence of causes as follows:

- 3.1. Any acts of the Insured while under the influence of alcohol or addictive substances or drugs of harmful nature to the extent of being incapable of controlling one's senses.
The definition of "under the influence of alcohol" in the case of a blood test is a level of alcohol of 150-mg.% or higher;
- 3.2. Suicide or attempt at suicide or self-inflicted injury or attempt thereof either by self or by consenting others to do so and whether in the state of insanity or not, including accident occasioned by the Insured consuming or drinking or injecting drugs or toxic substances into body and the use of drugs in excess of doctor's prescription;
- 3.3. Pregnancy, miscarriage, abortion, childbirth, any complications from pregnancy.

4. Loss or damage arising from bodily injury occurring during the time as follows:

- 4.1. While the Insured is participating in or practicing for or competing in professional sports or while engaging in all types of motor or car racing or boat racing, horse racing, skiing including jet-ski, skating, boxing and parachute jumping (except parachute jumping to save life), boarding or alighting or travelling in a hot-air balloon or glider, bungee jumping, all diving activities which require the use of oxygen tanks and underwater respirator.
- 4.2. While the Insured is participating in rock climbing, trekking/mountaineering.
- 4.3. While the Insured is boarding or disembarking or travelling as a passenger in an aircraft not licensed for carrying passengers and not operated by a commercial airline and while operating or serving as crewmember in any aircraft.
- 4.4. While the Insured is engaging in brawl or having part in inciting a brawl.
- 4.5. While the Insured is in the course of committing a felony or while under arrest by or escaping arrest of authorities because of the commission of a felony except for light punishment or compoundable offense.
- 4.6. While the Insured is performing duties as a member of armed forces or police or as a volunteer and engaged in war or crime suppression.
- 4.7. While the Insured has mental and nervous disorders including insanity.

INSURANCE BENEFIT

Medical Expense

Coverage

In the event the Insured sustains sudden and unexpected injury or sickness while travelling and such injuries or sickness require the Insured to receive medical treatment by Physician in accordance with general medical standard or to require treatment by a Nurse either as an in-patient or out-patient.

The Company shall indemnify the Insured for the necessary and reasonable medical expenses actually paid by the Insured but not exceeding the maximum sum insured as specified in the Schedule of Policy.

In the event the Insured requires on-going medical treatment in Vietnam after returning from the trip as a consequence of the injuries or sickness occurred overseas, such medical treatment must occur within one-hundred-and-sixty-eight (168) hours after returning to Vietnam and the maximum amount to be indemnified by the Company for medical expenses incurred in Vietnam shall not exceed the percentage, as specified the Schedule of Policy, of the sum insured or for a period not exceeding twenty-one (21) consecutive days, whichever is lesser.

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

1. Loss or damage arising from bodily injury or sickness due to or in consequence of causes as follows:

- 1.1. Any acts of the Insured while under the influence of alcohol or addictive substances or drugs of harmful nature to the extent of being incapable of controlling one's senses.
The definition of "under the influence of alcohol" in the case of a blood test is a level of alcohol of 150-mg.% or higher;
- 1.2. Suicide or attempt at suicide or self-inflicted injury or attempt thereof either by self or by consenting others to do so and whether in the state of insanity or not, including accident occasioned by the Insured consuming or drinking or injecting drugs or toxic substances into body and the use of drugs in excess of doctor's prescription;
- 1.3. Pregnancy, miscarriage, abortion, childbirth, any complications from pregnancy;
- 1.4. Any pre-existing conditions;
- 1.5. Chronic diseases, sickness or injury, which are not medically cured prior to the departure date specified in the Policy, medical treatment for congenital abnormalities, development problems, or genetic disorders;
- 1.6. AIDS, venereal diseases, sexually transmitted diseases;
- 1.7. Cosmetic treatment or surgery or treatments for skin care, pimple, blemish, freckle, dandruff, hair losses, weight control, or any voluntary surgery except for dressing wounds as a consequence of an insured accident.
- 1.8. Treatments which are not conventional medicine, including alternative or traditional medicine.
- 1.9. Treatment or surgery for dentistry, gums, denture, dental crown, root canal treatment, dental filling, orthodontics, prophylaxis, tooth extraction, dental implant, or any prosthodontics procedures.
- 1.10. Treatment for eyesight problems, Lasik surgery, expenses for visual aid equipment or treatment for visual disorders.
- 1.11. Costs of providing, maintaining or fitting any external prostheses or appliances, corrective

[English version is for reference only. Bản tiếng Anh chỉ để tham khảo.]

devices, hearing and/or visual aids, crutches, wheelchairs or other equipment.

2. Loss or damage arising from bodily injury occurring during the time as follows:

- 2.1. While the Insured is participating in or practicing for or competing in professional sports or while engaging in all types of motor or car racing or boat racing, horse racing, skiing including jet-ski, skating, boxing and parachute jumping (except parachute jumping to save life), boarding or alighting or travelling in a hot-air balloon or glider, bungee jumping, all diving activities which require the use of oxygen tanks and underwater respirator.
- 2.2. While the Insured is participating in rock climbing, trekking/mountaineering.
- 2.3. While the Insured is boarding or disembarking or travelling as a passenger in an aircraft not licensed for carrying passengers and not operated by a commercial airline and while operating or serving as crewmember in any aircraft.
- 2.4. While the Insured is engaging in brawl or having part in inciting a brawl.
- 2.5. While the Insured is in the course of committing a felony or while under arrest by or escaping arrest of authorities because of the commission of a felony except for light punishment or compoundable offense.
- 2.6. While the Insured is performing duties as a member of armed forces or police or as a volunteer and engaged in war or crime suppression.
- 2.7. While the Insured has mental and nervous disorders including insanity.
- 2.8. While the Insured travels for the purpose of obtaining any kind of medical treatments.

INSURANCE BENEFIT

Emergency Medical Evacuation or Repatriation

Coverage

In the event the Insured sustains injury or sickness while travelling and it is necessary to evacuate the Insured for appropriate medical treatments per advice of an authorized representative of the Company (MSIG Assist) or to repatriate the Insured back to Vietnam/ the Country of origin (or another country as stated in the Schedule/Certificate or the Policy), the authorized representative of the Company (MSIG Assist) shall arrange for the evacuation utilizing means most reasonably suited for the medical circumstances.

The means of emergency medical evacuation or repatriation shall be decided by the authorized representative of the Company (MSIG Assist) which may include the cost of evacuation by air, sea, or land or other modes of transportation as appropriate.

All decisions as to the means or modes of evacuation or repatriation and the destination shall be made by the authorized representative of the Company (MSIG Assist) and shall be on the basis of medical necessity. Covered expenditure shall be expenses for services provided and/or arranged by the authorized representative of the Company (MSIG Assist) for the transportation of the Insured, medical services, medical supplies necessarily incurred as a result of an emergency medical evacuation or repatriation of the Insured as per medical standard.

The Company shall be responsible for the expenses for medical evacuation or repatriation as billed by the authorized representative of the Company (MSIG Assist) but not exceeding the sum insured as specified in the Schedule of Policy.

In the event the Policy Holder, the Insured or the Beneficiary has made advance payment for the cost of evacuation or repatriation, the Company shall indemnify the Policy Holder, the Insured or the Beneficiary or the Insured's Estate the actual expenses incurred for the evacuation but not exceeding the sum insured as specified in the Schedule of Policy.

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

1. Any expenses which are already included in the cost of a scheduled trip or tour cost.
2. Any expenses for the transportation of the Insured which have not been approved and arranged by the authorized representative of the Company (MSIG Assist).
3. Any expenses due to AIDS, venereal diseases, sexually transmitted diseases.
4. Any expenses due to the Insured having mental and nervous disorders, including insanity.
5. Any pre-existing conditions.

INSURANCE BENEFIT
Repatriation of Mortal Remains

Coverage

In the event the Insured sustains injury or sickness which causes the loss of life of the Insured while travelling, the authorized representative of the Company (MSIG Assist) shall make necessary arrangements for the return of the Insured's mortal remains to Vietnam/ the Country of origin.

The Company shall be responsible for the cost of the repatriation of the mortal remains of the Insured billed by the authorized representative of the Company (MSIG Assist) but no exceeding the sum insured as specified in the Schedule of Policy.

In the event the Policy Holder or the Beneficiary has made advance payment for the cost of repatriation of the Insured's mortal remains or cremains, the Company shall indemnify the Policy Holder or the Beneficiary or the Insured's Estate the actual expenses incurred for the services including services provided by a mortician (or undertaker), the cost of a casket, embalming, cremation and other similar expenses but not exceeding the sum insured as specified in the Schedule of Policy.

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

1. Any expenses for services which must be legally responsible by other parties for the Insured or any expenses which are already included in the cost of a scheduled trip for which the travel agency or the carrier must be responsible.
2. Any expenses for the transportation of the Insured which have not been approved and arranged by the authorized representative of the Company (MSIG Assist).
3. Any expenses due to AIDS, venereal diseases, sexually transmitted diseases.
4. Any expenses due to the Insured having mental and nervous disorders, including insanity.
5. Any pre-existing conditions.

INSURANCE BENEFIT

Hospital Visitation

Coverage

This insurance covers

1. Hospital visitation to visit the Insured in the event the Insured sustains sudden and unexpected bodily injury or sickness during the period of insurance which is covered under the Benefit Medical Expense of this Policy causing the Insured to be admitted as in-patient in a hospital or medical facility and in accordance with medical necessity and medical standard for a period of more than five (5) consecutive days without a relative or friend travelling with the Insured, the Company shall arrange and pay for return economy air tickets and/or tickets for train or other appropriate modes of transportation for two (2) relatives or friends of the Insured to travel to visit the Insured;
2. Daily allowance for the family Members or friends of the Insured for the cost of other transportations, accommodation and meals incurred overseas while the Insured is being hospitalized applicable only for a visit exceeding five (5) days payable at the limit (VND) per day and/or maximum payable of the numbers of days per occurrence as stated in the Schedule/ Certificate of the Policy.

Provided it shall be the decision of the Company to consider whether or not such visit is necessary for and presents any impact on the medical treatment of the Insured and the coverage under this Insurance Benefit shall not exceed the sum insured as specified in the Schedule of Policy.

Note: The Company shall be liable to pay one in the three benefits: Hospital Visitation, Visitation to arrange funeral, or Visitation to attend to children. The Company shall not pay for two or three of the said benefits.

INSURANCE BENEFIT
Compassionate Visitation

Coverage

In the event the Insured meets with an accident which causes the loss of life of the Insured while travelling and no adult travelling companion or Family Member is with him/ her, the authorized representative of the Company (MSIG Assist) shall pay the reasonable additional amount in relation to the transportation and accommodation expenses necessarily incurred by such one (1) adult Family Member or Friend of the Insured Person (including economy airfare, rail or sea transport fare and hotel accommodation expenses), up to the limit as specified in the Schedule/ Certificate or Policy Schedule, to assist in the final arrangement at the destination of the Insured Person on behalf of him/her.

Note: The Company shall be liable to pay one in the three benefits: Hospital Visitation, Visitation to arrange funeral, or Visitation to attend to children. The Company shall not pay for two or three of the said benefits.

INSURANCE BENEFIT
Child Guard (Visitation to attend to children)

Coverage

Hospital visitation to visit the Insured in the event the Insured sustains sudden and unexpected bodily injury or sickness during the period of insurance which is covered under the Benefit Medical Expense of this Policy causing the Insured to be admitted as in-patient in a hospital or medical facility and in accordance with medical necessity and medical standard for a period of more than five (5) consecutive days without a relative or friend travelling with the Insured's Child (children) under the age of 14, the Company shall pay the reasonable additional amount in relation to the transportation and accommodation expenses necessarily incurred (including economy airfare, rail or sea transport fare and hotel accommodation expenses) for a Family Member or Friend of the Insured to accompany the child/children back to Vietnam/Home Country.

Note: The Company shall be liable to pay one in the three benefits: Hospital Visitation, Visitation to arrange funeral, or Visitation to attend to children. The Company shall not pay for two or three of the said benefits.

INSURANCE BENEFIT

Hospital Confinement Benefit due to Accident or Sickness

Coverage

This insurance covers in the event it is necessary for the Insured to be confined as in-patient in a hospital or medical facilities overseas due to bodily injury caused by accident or sickness occurred while travelling. The Company shall pay a daily benefit to the Insured in the amount specified in the Schedule of Policy from the date of first admission into such hospital or medical facilities up to a maximum of thirty (30) consecutive days.

In the event it is necessary for the Insured to continue to be confined as in-patient in a hospital or medical facilities in Vietnam, the Company shall pay a daily benefit to the Insured as specified in the Schedule of Policy or the Insurance Certificate from the date of first admission into such hospital or medical facilities up to the number of consecutive days as stated in the Schedule of Policy or the Insurance Certificate providing the admission into such hospital or medical facilities must take place within the time limit as stated in the Schedule of Policy or the Insurance Certificate after arrival back in Vietnam.

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

- 1. Loss or damage arising from bodily injury or sickness due to or in consequence of causes as follows:-**
 - 1.1. Actions of the Insured while under the influence of alcohol or addictive substances or drugs of harmful nature to the extent of being incapable or controlling senses.
The definition of “under the influence of alcohol” is a level of alcohol recorded from a blood test of 150-mg.% or higher;
 - 1.2. Suicide or attempt at suicide or self- inflicted injury or attempt thereof whether by self acts or by consenting others to do so and whether in the state of insanity or not including accidents occasioned by the Insured consuming or drinking or injecting drugs or toxic substances into body and use of drugs in excess of doctor’s prescription;
 - 1.3. Pregnancy, miscarriage, abortion, childbirth, any complications from pregnancy;
 - 1.4. Chronic diseases, sickness or injury which are not medically cured prior to departure date specified in the Policy, medical treatment for congenital abnormalities, development problems, or genetic disorders;
 - 1.5. AIDS, venereal diseases, sexually transmitted diseases;
 - 1.6. Any pre-existing conditions;
 - 1.7. Medical treatments for congenital abnormalities or development problems or genetic disorders;
 - 1.8. Cosmetic treatment or surgery, or treatments for skin care, pimple, blemish, freckle, dandruff, hair losses, weight control, or any voluntary or optional surgery.
 - 1.9. Normal medical check-up, recovery or recuperation or treatment by bed-rest, examination for causes not related to the conditions necessitating the admission into the hospital or medical facilities or clinic, examination of injury or sickness or treatment or examination for causes which are not medically necessary or outside medical standard.
 - 1.10. Treatments for eye sights, Lasik surgery, expense for any vision aid devices or for treatments of vision irregularities.
 - 1.11. Costs of providing, maintaining or fitting any external prostheses or appliances, corrective devices, hearing and/or visual aids, crutches, wheelchairs or other equipments.
 - 1.12. Treatment or surgery for dentistry, gums, denture, dental crown, root canal treatment, dental

filling, orthodontics, prophylaxis, tooth extraction, dental implant, or any prosthodontics procedures.

1.13. Treatments or rehabilitation for drug addiction, smoking, alcoholism, or any toxicants.

1.14. Treatments which are not conventional medicine, including alternative or traditional medicine.

2. Loss or damage arising from bodily injury occurring during the time as follows:

2.1 While the Insured is participating in or practicing for or competing in professional sports or while engaging in all types of motor car racing or boat racing, horse racing, skiing including jet-ski, skating, boxing and parachute jumping except parachute jumping to saving life, boarding or alighting or travelling in a hot-air balloon or glider, bungee jumping and all diving with oxygen tanks and underwater respirator.

2.2 While the Insured is participating in rock climbing, trekking/mountaineering.

2.3 While the Insured is boarding or disembarking or travelling as a passenger in an aircraft not licensed for carrying passengers and not operated by a commercial airline and while operating or serving as crewmember in any aircraft.

2.4 While the Insured is engaging in or having part in inciting a brawl.

2.5 While the Insured is in the course of committing a felony or while under arrest by or escaping arrest of authorities.

2.6 While the Insured has mental and nervous disorders including insanity.

INSURANCE BENEFIT Trip Cancellation or Postponement

Coverage

In the event the trip of the Insured is cancelled or postponed due to:

1. Death or Serious Injury or Sickness of the Insured's Family Members;
2. Damage to the residence of the Insured caused by fire, lightning, explosion caused by cooking gas, including natural perils;

And causes the Insured to not being able to travel as scheduled, the Company shall indemnify the Insured for loss or damage due to trip cancellation or trip postponement occurring within sixty (60) days before the departure date, such as advance payment for the trip, cost of airfares, accommodations and meals paid by the Insured in advance, being the loss or damage not recoverable from any other sources and being a consequence of trip cancellation or postponement before the date of commencement of the trip maximum not exceeding the Sum Insured as stated in the Policy Schedule.

This coverage is in force only when the Insured purchases insurance before the Insured becomes aware of any circumstances which could lead to the cancellation or postponement of his/her journey provided the Insured shall be responsible for the Deductible (if any).

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

1. Loss or damage caused by government regulations or control, bankruptcy, liquidation or default of travel agencies or carrier which causes trip cancellation or the carrier cancels its services.
2. Loss or damage recoverable from other sources such as hotel, carrier, travel agency or other operators involved in the arrangement of travel, meals and accommodations.
3. Trip cancellation or postponement due to financial situation or alteration of trip plan of the Insured or Family Members.
4. Trip cancellation or postponement which is known to the Insured before the purchase of this insurance.
5. Loss of or damage to the business, business obligations, or duty obligations of Insured or his/her Family Members.
6. Loss of or damage to any travel privileges of the Insured.
7. Trip cancellation or postponement due to unlawful acts committed by the Insured or criminal charges against the Insured.
8. Trip cancellation or postponement which the Insured fails to notify the travel agency or tour operator or carrier or hotel immediately after becoming aware of the necessity to cancel or postpone the scheduled trip unless it can be proven that there is practical reason for the failure to do so and the notification has been made as early as possible.

INSURANCE BENEFIT

Trip Curtailment

Coverage

In the event the Insured has to return to Vietnam prior to schedule due to the following:

1. The loss of life or Serious Injury or Sickness of the Insured's Family Members in Vietnam;
2. The Carrier suspends the trip due to a typhoon, cyclone, hurricane, earthquake or tsunami;

The Company shall indemnify the Insured for any expenses paid in advance and not recoverable for the travel arrangement, accommodations and meals and/or penalty payment including additional expenses incurred for travelling back to Vietnam before schedule.

Provided this coverage is in force only when the Insured purchases insurance before the Insured becomes aware of any circumstances which could lead to such trip curtailment and the Company shall pay claim compensation in total not exceeding the sum insured stated in the Schedule of Policy.

But the Insured is not entitled to claim for benefits under Trip Curtailment Coverage together with Trip Cancellation or Postponement Coverage (if any) for a same event.

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

1. Trip Curtailment due to financial situation or alteration of trip plan of the Insured or Family Members.
2. Trip Curtailment which is known to the Insured before the purchase of this insurance.
3. Expenses recoverable or refundable from other sources such as hotel, carrier, travel agency, or providers of other travel services and/or accommodations.
4. Loss of or damage to any travel privileges of the Insured.
5. Trip Curtailment due to unlawful acts committed by the Insured or criminal charges against the Insured.
6. Trip Curtailment which the Insured fails to notify the travel agency or tour operator or carrier or hotel immediately after becoming aware of the necessity to curtail the scheduled trip unless it can be proven that there is practical reason for the failure to do so and the notification has been made as early as possible.

INSURANCE BENEFIT

Flight Delay

Coverage

In the event that the departure of the aircraft in which the Insured (as a passenger) has arranged to travel is delayed from schedule as stated in the air ticket when the Insured presents himself/herself for check-in or check-in online within the time required by the airline due to:

1. Bad weather conditions;
2. Mechanical problems of the aircraft;
3. Strike or other operations by employees of commercial airline or airport preventing the departure;

The Company shall indemnify as follows:

1. In the event the airline does not cancel the flight, the Company shall pay the benefit amount as specified in the Schedule of Policy for every six (6) hours of flight delay but in total not exceeding the sum insured as stated in the Schedule of Policy;
2. In the event the airline cancels the flight when the aircraft's departure schedule is delayed from the original schedule for a time period exceeding six (6) hours, the Company shall pay the benefit amount as specified in the Schedule of Policy.

Subject to the Insured is not entitled to claim for both item 1 and item 2 above for a same event.

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

1. Expense for any loss or damage or consequential loss directly or indirectly, regardless of cause, arising from:
 - 1.1. Functions or malfunctions of the Internet or similar network or Intranet or private network or other similar network;
 - 1.2. Damage, destruction, errors, deletion or loss or other damages to software data or programme commands or any kind of commands.
 - 1.3. Loss of use or of total operation or any part of data, software program login, computer or computer system or other equipment operated by microchip or embedded logic and the inability or breakdown of the business operation of the Insured that follows.
2. Loss or damage arises directly or indirectly from or consists of the failure or inability of any of the following:
 - 2.1. electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device
 - 2.2. media or systems used in connection with any of the foregoing, whether the property of the Insured or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date including without limitation, the failure or inability to recognize capture save retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of
 - a) recognising using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of the time;
 - b) the operation of any command or logic which has been programmed or incorporated into anything referred to in (2.1) and (2.2) above.
3. Loss of or damage to any travel privileges of the Insured.
4. Flight delay which is known to the Insured before the purchase of this insurance.

INSURANCE BENEFIT

Loss of or Damage to Baggage and/or Personal Effects contained in the Baggage

Coverage

In the event the Insured's baggage and/or personal effects which are contained in the baggage are lost or damaged due to one of the following occurrences while travelling:

1. Errors committed by hotel staff or carrier while the Insured has deposited the baggage and other personal effects contained in the baggage and the hotel staff or the carrier accepts to safe keep such items under its care; or
2. Theft with evidence of forcible entry into the hotel room where the Insured is registered as guest; or
3. Being seized, threatened, or violently assaulted to take away the baggage and/or personal effects in the baggage.

The Company shall pay for the repair of the damage to the baggage and/or personal effects contained in the baggage, or replace the baggage and/or personal effects contained in the baggage with similar items. In case replacement cannot be made, the Company shall pay as cash in accordance with the actual value of such items at the time of damage (calculated based on the value at the purchase date and deducting any depreciation) but not exceeding the sum insured as specified in the Schedule of Policy.

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

1. This insurance does not cover the Deductible (if any).
2. Loss of or damage to property as follows:
Baggage which is not travel Baggage as defined in the Definitions, animals, motor-propelled vehicles (including accessories of such vehicles), any other vehicles or vessels, snow skis, household effects, antiques, television, CD player, laptop, handheld computers or any portable electronic devices or any kind of Smart Devices, mobile phones, diamonds, gold, silver, including gold and silver products, precious stones, precious metals, fur, or items decorated with such materials, jewelry, watches and wristband of any kind, contact lenses, wheel-chair, denture, artificial limbs, hearing aid, securities, documents, promissory notes, bank notes, coins, or souvenirs.
3. Loss or damage caused by wear and tear, gradual deterioration, moths, vermin such as mice, inherent vice or damage sustained due to any process by the Insured to repair, clean or modify any property.
4. Loss of or damage to hired or leased equipment.
5. Seize or dispossession of property under law, confiscation of property by order of government, transportation of illegal trades, or any other unlawful acts.
6. Loss or damage recovered from the hotel or carrier.
7. Loss or damage recoverable from the hotel or carrier.
8. Loss to baggage sent in advance by the Insured or souvenirs and articles mailed or shipped separately.
9. Properties left behind by the Insured in any vehicles or public places or losses as a result of the Insured's negligence in taking due care and precautions for the safeguard and security of such properties.
10. Loss of trading goods or product samples.
11. Loss of data recorded on tapes, programmes, discs, data storage cards, or other similar devices.
12. Loss of or damage to the Insured's baggage left unattended in public places.

INSURANCE BENEFIT

Baggage Delay

Coverage

In the event the Insured's baggage arrives at the destination more than six (6) hours after schedule due to errors of the carrier, the Company shall indemnify the Insured in the amount specified in the Schedule of Policy for every six (6) consecutive hours of the Baggage Delay but in total not exceeding the Sum Insured specified in the Schedule of Policy.

Duty of the Insured to Preserve the Company's Right

In the event the Company has made claim payment in accordance with this Policy, the Company shall be subrogated to all the Insured's rights of recovery from any person or parties for the proportion already indemnified by the Company. In such cases, the Insured shall cooperate and forward to the Company all documents and do all such acts and things as may be necessarily required for the purpose of preserving the Company's rights and shall not act in any way to prejudice such rights of the Company.

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

1. Expense for any loss or damage or consequential loss directly or indirectly, regardless of cause, arising from:
 - 1.1. Functions or malfunctions of the Internet or similar network or Intranet or private network or other similar network;
 - 1.2. Damage, destruction, errors, deletion or loss or other damages to software data or programme commands or any kind of commands.
 - 1.3. Loss of use or of total operation or any part of data, software program login, computer or computer system or other equipment operated by microchip or embedded logic and the inability or breakdown of the business operation of the Insured that follows.
2. Loss or damage arises directly or indirectly from or consists of the failure or inability of any of the following:
 - 2.1. electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device
 - 2.2. media or systems used in connection with any of the foregoing, whether the property of the Insured or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date including without limitation, the failure or inability to recognize capture save retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of
 - a) recognising using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of the time;
 - b) the operation of any command or logic which has been programmed or incorporated into anything referred to in (2.1) and (2.2) above.
3. Expense recovered or recoverable from the carrier.
4. Recoverable from the carrier.

INSURANCE BENEFIT

Personal Liability

Coverage

This Insurance Policy covers Personal Liability by which the Company shall pay compensation on behalf of the Insured for the amount that the Insured is legally liable to pay for:

1. Loss of Life or Bodily Injury of a Third Party due to or as a result of an accident caused by the Insured;
2. Loss of or Damage to Property of a Third Party due to or as a result of an accident caused by the Insured.

Provided the Total Liability of the Company shall not exceed the Limit specified in the Schedule of Policy.

Additional exclusions specific to this Insurance Benefit

1. The Insured shall not conduct any acts as to agree to compensate or admit liability to a Third Party or any other parties or conduct any acts which may lead to a law suit or defense of a law suit without the written consent of the Company.
2. The Insured shall take all reasonable precautions to prevent loss or damage that may occur.
3. In the event the Company has made claim payment in accordance with this Policy, the Company shall be subrogated to all the Insured's rights of recovery from any person or parties for the proportion already indemnified by the Company. In such cases, the Insured shall cooperate and forward to the Company all documents and do all such acts and things as may be necessarily required for the purpose of preserving the Company's rights and shall not act in any way to prejudice such rights of the Company.

Additional Exclusions Specific to This Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

1. Loss or damage including bodily injury occurred to a person(s) who is a relative or employee or deemed by law to be employee of the Insured.
2. Loss of or damage to property which belongs to the Insured or by law is under custody or control of the Insured.
3. Loss or damage relating to any liability assumed under contract, without which the Insured would not be liable.
4. Loss or damage relating to the Insured's willful, malicious or unlawful acts.
5. Loss or damage due to the ownership, possession or use of vehicles, aircraft, firearms, animals, land, or building or arising out of negligence in control or care.
6. Liability in connection with trade or profession or errors in business operations.
7. Loss or damage due to acts of the Insured while in the state of mental and nervous disorder, insanity, including while being engaging in a brawl or having part in inciting a brawl.

INSURANCE BENEFIT
Loss of or Damage to Personal Money

Coverage

In the event the Insured suffers from loss or damage while travelling due to

- 1) theft following an actual detectable forcible entry into the save valve within a hotel room where the Insured has registered as guest, or
- 2) robbery following the Insured being held or threatened or assaulted by violent means;

The Company shall pay for the amount of actual loss or damage occurred after deducting the Deductible (if any) but not exceeding the sum insured specified in the Schedule of Policy.

Additional exclusions specific to this Insurance Benefit

1. The Insured shall report the loss to the Local Police within twenty-four (24) hours of the occurrence;
2. The Insured shall not leave Personal Money unattended in public places.

Additional Exclusions Specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

This insurance does not cover loss or damage of Personal Money arising from or occasioned by:

1. Loss or damage of traveler's cheques for which the issuer or its agent can reissue new ones in substitute for the ones lost or damaged or other documents for which the issuer or its agent can reissue new ones in substitute for the originals.
2. Financial loss as a consequence of forgery of documents, clerical or accounting errors or omissions, loss or damage caused by currency depreciation.
3. Loss or damage recovered from the hotel or carrier.
4. All kinds of credit cards, securities documents, promissory notes.
5. Damage or destruction caused by deterioration of bank notes and traveler's cheques including damage caused by moths or vermin or damage caused by the process conducted by the Insured in the repair, cleaning, or alteration of any properties.
6. All other monies other than bank notes or coins which are legal tenders, traveler's cheques or drafts.

INSURANCE BENEFIT
Loss of or Damage to Travel Documents

Coverage

In the event travel documents including passport, visa, air ticket or travel ticket are damaged or lost due to theft following a detectable forcible entry into the hotel room where the Insured has registered as guest or due to burglary or robbery or other assault by violence means, the Company shall pay for the fees for obtaining new travel documents as well as the cost of necessary accommodation in case the return trip has to be postponed due to new travel documents not being ready in time for the scheduled return trip as specified in the Schedule of Policy.

Provided the Company shall pay for the actual fees and costs but not exceeding the sum insured specified in the Schedule of Policy.

Additional exclusions specific to This Insurance Benefit

1. The Insured shall report the loss to the Local Police within twenty-four (24) hours of the occurrence;
 2. The Insured shall not leave the travel documents unattended in public places.
-

INSURANCE BENEFIT
Missing Connecting Flight

Coverage

In the event the Insured misses a scheduled onward connecting flight at the transfer point due to late arrival of the Insured's incoming flight at the transfer point and no other onward flight is available to the Insured within six (6) hours of the Insured actual arrival time at the transfer point, the Company shall pay for the amount as specified in the Schedule of Policy for every six (6) consecutive hours of delay but not exceeding the sum insured specified in the Schedule of Policy.

Additional Exclusions Specific to This Insurance Benefit

This insurance does not cover the Missing of Connecting Flight arising from or occasioned by:

1. The Insured's failure to be present at the check-in point on time;
 2. Negligence of the tour operator or travel agency;
 3. Delay caused by cancellation of service of the carrier or by order or advice of government.
-

INSURANCE BENEFIT

Rental Car Excess

Coverage

In the event the Insured's rental car for driving while travelling overseas sustains an accident and the Insured is legally liable to pay in respect of the loss or damage caused by an accident to the rental car, the Company shall pay for the excess or deductible applicable to perils covered by the Motor Insurance Policy during the rental period which has been paid by the Insured but not exceeding the amount specified in the Schedule of Policy.

Additional exclusions specific to this Insurance Benefit

The Insured must comply with the following conditions:

1. The rental car must be rented from a licensed car rental agency
2. The rental agreement must require the Insured to purchase comprehensive motor insurance covering loss of or damage to the rental car during the rental period
3. The Insured must comply with all conditions of the rental agency under the rental agreement and conditions of the insurer under the insurance contract as well as the laws, rules and regulations of the country.

Additional Exclusions Specific to This Insurance Benefit

1. Loss or damage caused by driving the rental car in violation of the terms of the rental agreement or loss or damage occurred beyond the limits of any public roads or in violation of laws, rules and regulations of the country.
2. Loss or damage caused by wear and tear, deterioration, damage from moths or vermin or inherent vice, any latent defects or damages not visible.

INSURANCE BENEFIT

Loss of or Damage to Laptop

Coverage

In the event the laptop of the Insured is lost or damaged due to one of the following occurrence while travelling:

1. Errors committed by hotel staff or carrier while the Insured has deposited the laptop and the hotel staff or the carrier accepts to safe keep such item under its care; or
2. Theft with evidence of forcible entry into the hotel room where the Insured is registered as guest; or
3. Being seized, threatened, or violently assaulted to take away the laptop;

The Company shall pay for the repair of the damage to the laptop or for the replacement of the laptop with the same or similar model in case repair cannot be made. In case replacement cannot be made, the Company shall pay in cash for the actual value of the laptop (calculated based on the purchase price less depreciation) but not exceeding the sum insured as specified in the Schedule of Policy.

Additional exclusions specific to this Insurance Benefit

1. The Insured must report to the hotel or carrier or police of such loss or damage as soon as possible.
2. In the event the Company has made claim payment in accordance with this Policy, the Company shall be subrogated to all the Insured's rights of recovery from any person or parties for the proportion already indemnified by the Company. In such cases, the Insured shall cooperate and forward to the Company all documents and do all such acts and things as may be necessarily required for the purpose of preserving the Company's rights and shall not act in any way to prejudice such rights of the Company.
3. If at the time of any damage, there would be any other subsisting insurance or insurances whether effected by the Insured or by any other person or persons acting on behalf of the Insured, covering the same loss or damage, the Company shall contribute to pay claim not more than its rateable proportion to the total insured sum but not exceeding the sum insured by the Company and it is agreed that the Company shall not raise the issue of the sequence of insurance as reason for contribution.

Additional Exclusions Specific to This Insurance Benefit

1. This insurance does not cover the Deductible (if any).
2. Seize or dispossession of property under law, confiscation of property by order of government, transportation of illegal trades, or any other unlawful acts.
3. Loss or damage recovered from the hotel or carrier.
4. Laptop left behind by the Insured in any vehicles or public places or losses as a result of the Insured's negligence in taking due care and precautions for the safeguard and security of such laptop.
5. Loss of trading goods or product samples which are not Laptop for personal use of the Insured.
6. Loss of data recorded on tapes, programmes, discs, data storage cards, or other similar devices.
7. Loss or damage caused by breakage or breakdown of mechanical system of the property or any part thereof.
8. Loss of or damage to any part of the property caused by self-ignition, breakage or breakdown of electrical system or its self-ignition.
9. Loss or damage caused by wear and tear, gradual deterioration, rust or stain or moths or vermin, inherent vice, restoration or repair, scratches, rubbing or discolouring.

10. Damage caused by scratches and/or decoration such as one for covering scratches.

INSURANCE BENEFIT

Hijack

Coverage

In the event the aircraft in which the Insured has boarded is hijacked, the Company agrees to cover as follows:

1. Loss in expenses paid in advance and not recoverable for fares of transportation by air, land or sea (economy class airfare where possible), cost of accommodation, meals, including any extra expenses incurred, provided the Company shall pay for the actual costs but not exceeding the sum insured specified in the Schedule of the Policy;
2. Cash benefit for the Insured for the hijack in the amount specified in the Schedule of Policy.

Note: The Company shall pay claim for either Trip Curtail Benefit or Hijack, and not for both.

INSURANCE BENEFIT
Emergency Telephone Charges

Coverage

In the event the Insured sustains sudden and unexpected injury or sickness while travelling and such injuries or sickness and needs to make an emergency call to the Company or the authorized representative of the Company (MSIG Assist) for an immediate medical consultation;

The Company shall indemnify the Insured for actual telephone charge but not exceeding the maximum sum insured as specified in the Schedule of Policy.

INSURANCE BENEFIT Golf Privileges

Coverage

a) Loss of or damage to golf equipment

In the event the Insured's golf equipment which is contained in golf-bag container and/or in golf bag specially designed for travelling is lost or damaged due to one of the following occurrences while travelling:

- Errors committed by hotel staff or carrier while the Insured has deposited the golf equipment and the hotel staff or the carrier accepts to safe keep such items under its care; or
- Theft with evidence of forcible entry into the hotel room where the Insured is registered as guest; or
- Being seized, threatened, or violently assaulted to take away the golf equipment;

The Company shall pay for the repair of the damage to the golf equipment, or replace such golf equipment with similar items. In case replacement cannot be made, the Company shall pay as cash in accordance with the actual value of such items at the time of damage (calculated based on the value at the purchase date and deducting any depreciation) but not exceeding the sum insured as specified in the Schedule of Policy.

b) Hole – in – one

While travelling overseas, in the event the Insured (who is a non-professional golfer) completes a Hole-in-one in an official golf event organized under rules and regulations at an 18-hole standard golf course which is open to general public to participate and such Hole-in-one is certified in writing by the golfer, course manager and event organizer, the Insured shall be entitled to a cash prize in the amount specified in the Schedule of Policy.

Provided once the cash prize for Hole-in-one is paid, there shall be no more payment of the cash prize for Hole-in-one whatsoever for the remaining of the insurance period.

c) Green fees

The Company will pay up to amounts shown in the Certificate/ Schedule or Policy for a percentage of the cost of green fees, hiring golf equipment or tuition fees for the own use of the Insured persons (if the Insured Person had already paid and cannot get money back) if the Insured Person is ill or injured and is not well enough to use them. The Insured Person must get a medical certificate to prove he/she is not well enough. The Insured Person is also covered if his/her documents are lost or stolen and this prevent the Insured Person from taking part in pre-paid golfing activity.

Additional conditions specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

- The Insured must report to the hotel or carrier or police of such loss or damage as soon as possible.
- In the event the Company has made claim payment in accordance with this Policy, the Company shall be subrogated to all the Insured's rights of recovery from any person or parties for the proportion already indemnified by the Company. In such cases, the Insured shall cooperate and forward to the Company all documents and do all such acts and things as may be necessarily required for the purpose of preserving the Company's rights and shall not act in any way to prejudice such rights of the Company.
- If at the time of any damage, there would be any other subsisting insurance or insurance whether effected by the Insured or by any other person or persons acting on behalf of the Insured, covering the same loss or damage, the Company shall contribute to pay claim not more than its rateable proportion to the total insured sum but not exceeding the sum insured by the Company and it is agreed that the Company shall

not raise the issue of the sequence of insurance as reason for contribution.

Additional Exclusions Specific to this Insurance Benefit

- This insurance does not cover the Deductible (if any).
- Loss or damage caused by wear and tear, gradual deterioration, moths, vermin such as mice, inherent vice or damage sustained due to any process by the Insured to repair, clean or modify any property.
- Loss of or damage to hired or leased equipment.
- Seize or dispossession of property under law, confiscation of property by order of government, transportation of illegal trades, or any other unlawful acts.
- Loss or damage recovered or recoverable from the hotel or carrier.
- Loss to golf equipment sent in advance by the Insured or golf items mailed or shipped separately.
- Properties left behind by the Insured in any vehicles or public places or losses as a result of the Insured's negligence in taking due care and precautions for the safeguard and security of such properties.
- Loss of trading goods or product samples.
- Loss of or damage to the Insured's baggage left unattended in public places
- Loss of or damage to golf balls and golf equipment while playing or practicing
- Loss or damage due to wilful acts or negligence of the Insured.

INSURANCE BENEFIT Household Contents

Coverage

The Company will either indemnify the Insured Person or choose to reinstate or repair, up to the Sum Insured as stated in the Certificate/ Schedule or Policy against physical loss or damage to the Household Contents, including valuables and/or stamps, coins, medal collections, works of art stored within the Insured Person's principal residence in Vietnam that was left vacant for the full duration of the Trip, caused by fire during the period of insurance, but only after the Insured Person has actually departed from Vietnam. Official report from the Fire brigade center is required.

Additional exclusions specific to this Insurance Benefit

The Company shall not be liable to pay compensation for the risks occurred in the following instances:

1. Loss or damage caused by wear and tear, sanitization, dyeing, repairing or restoring any items, impact of light, air condition, gradual deterioration, moths, insects, termites, or any other causes that have a gradual effect.
2. Any loss or damage arising from wilful acts of the Insured or with the complicity of the Insured.
3. Damage (temporary or permanent) to the Insured's property or any parts of the property due to confiscation, seizure, withholding or taking possession, whether legal or illegal, of such property, or the house, vehicle, or any similar items by any government body.
4. Electrical or machinery damage
5. Indirect loss or damage.
6. Business or professional use of photography and sports equipment, spare parts and musical instruments..
7. Motorcycle, car, boat, cattle, bicycle, and related equipment or spare parts.
8. Loss or damage insured under another Insurance Contract, or recoverable by another party.

INSURANCE BENEFIT Overbooked Flight

Coverage

The Company shall indemnify the Insured for reasonable expenses in relation to transportation and accommodation up to the limit for this Insurance Benefit as specified in the Schedule/ Certificate or Policy, while the Insured is travelling overseas, if:

- a) The Insured is unable to board the plane of the scheduled flight due to overbooking; and
- b) The Insured is in possession of the verified air ticket.

The Insured can make a claim for these expenses only if:

- The Insured is unable to recover these expenses from the tour operator.
- The expenses are unavoidable when taking the trip
- The Insured present the documents certifying the overbooking to the Company; and
- The Insured present the original invoices of these accounts to the Company.

Additional exclusions specific to this Insurance Benefit

The Company shall not be liable to pay for this Benefit if overbooking is caused by negligence or error of the tour operator.

INSURANCE BENEFIT

Emergency Purchase

Coverage

The Company shall indemnify the Insured for reasonable expenses incurred to purchase essential personal effects up to the limit under this Benefit as stated in the Certificate/ Schedule or Policy, if during the overseas trip made within the period of insurance:

- a) The Insured's baggage is stolen or was certified by the carrier as lost; and
- b) The Insured is unable to recover the incurred expenses from any other individual/ organization.

The Insured can make a claim for these expenses only if:

- a) The Insured present to the Company with the documents about such loss certified by the police or local authority or the carrier that the Insured's baggage was lost in transit; and
- b) The Insured present to the Company with official invoices of the items purchased by the Insured.

Note: The Company will only pay for either Emergency Purchase Benefit or Loss of or Damage to Baggage and/ or Personal Effects contained in the Baggage Benefit, but not both.

INSURANCE BENEFIT
Termination of Business of the Travel Agency

Coverage

The Insured can make a claim for the expenses payable in relation to the trip because of the bankruptcy or termination of business of the travel agent/ agency due to violation of law of the travel agent/ agency in Vietnam, who arranges the trip for the Insured, up to the limit under this Benefit as stated in this Certificate/ Schedule or Policy, if such bankruptcy or termination of business occurs within thirty (30) days before the departure date of the Insured.

Additional exclusions specific to this Insurance Benefit

The Company shall not pay for any damage that has been recovered from any other sources, including Government's Program, insurance packages, travel and insurance agencies.

INSURANCE BENEFIT
Interruption/ Cancellation of hotel services

Coverage

The Company shall indemnify the Insured for the inconvenience caused due to the interruption or cancellation of the hotel services where the Insured is remaining in residence up to the limit indicated under this Benefit as stated in the Certificate/ Schedule or Policy, due to strikes or riots while the Insured is travelling within the period of insurance.

Additional exclusions specific to this Insurance Benefit

The Company shall not pay for any damage that has been recovered from any other sources, including Government's Program, insurance packages, travel and insurance agencies.

INSURANCE BENEFIT
Automatic Extension of Policy Period

For per trip policies, the period of insurance will be extended without charge for seventy-two (72) hours if on the last day of the Policy period, through circumstances outside the Insured Person's control, the Trip is extended due to strike/industrial action, adverse weather condition, mechanical breakdown/derangement and structural defect of public transport.

The Policy period will automatically extend up to ...(...) days from the date of expiry of the Policy or to the date right after the date of discharge (which ever is earlier) without payment of any additional premium if the Insured Person is hospitalized and quarantined Overseas as advised by the attending Physician.

Notwithstanding the above, in no event shall the length of a Trip exceed one hundred and eighty (180) consecutive days in respect of Per Trip Policy and ninety (90) consecutive days in respect of Annual Plan. Otherwise it will be mentioned clearly in the Certificate of Insurance.

INSURANCE BENEFIT
MSIG Assist support services

The following support and emergency services are available 24/24 to the Insured:

- Medical Referral Service
- Hospital Admission Assistance including guarantee of hospital charges deposit and direct payment of hospitalization expenses incurred in an insured event.
- Emergency Medical Evacuation and Repatriation.

MSIG ASSIST HOTLINE: as specified in the Certificate/ Schedule or Policy.

SECTION IV: GENERAL EXCLUSIONS

This insurance does not cover:

1. Any loss or damage arising or caused by the following:
 - 1.1. Death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
 - 1.1.1. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - 1.1.2. any act of terrorism including but not limited to
 - 1.1.2.1. the use or threat of force, violence and/or
 - 1.1.2.2. harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, expressed or otherwise, and/or to put the public or any section of the public in fear; or
 - 1.1.3. any action taken in controlling, preventing, suppressing or in any way relating to 1.1.1 or 1.1.2 above.
 - 1.2. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
 - 1.2.1. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
 - 1.2.2. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
 - 1.2.3. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
 - 1.2.4. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
 - 1.2.5. any chemical, biological, bio-chemical, or electromagnetic weapon.
 - 1.3. Loss of or damage occasioned directly or indirectly by or through or in consequence of any of the following occurrences, namely:
 - 1.3.1. permanent or temporary dispossession of any property resulting from confiscation, nationalization, commandeering or requisition by any lawfully constituted authority;
 - 1.3.2. permanent or temporary dispossession of any property resulting from the unlawful occupation of such machinery by any person;
 - 1.3.3. the destruction of property by order of any public authority.
- 1.4. Riots and Strike.
- 1.5. Whilst the Insured is working in a high-risk environment or a laborer task, maneuvering machineries, oil or gas rigs, underground mines, fishery.
- 1.6. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic

Provided that the Company is not relieved of any liability to the Insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this Policy;

- 1.3.3. the destruction of property by order of any public authority.
- 1.4. Riots and Strike.
- 1.5. Whilst the Insured is working in a high-risk environment or a laborer task, maneuvering machineries, oil or gas rigs, underground mines, fishery.
- 1.6. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic

[English version is for reference only. Bản tiếng Anh chỉ để tham khảo.]

Weapons Exclusion Clause - 10/11/2003

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

- ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- any chemical, biological, bio-chemical, or electromagnetic weapon

1.7. War and terrorism exclusion

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this insurance excludes:

death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

1. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or

2. any act of terrorism including but not limited to

a. the use or threat of force, violence and/or

b. harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or

3. any action taken in controlling, preventing, suppressing or in any way relating to 1 or 2 above.

If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

1.8 Sanction limitation and exclusion clause

This Policy shall not cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America.

1.9 Asbestos exclusion

This Policy excludes all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:

(a) asbestos, or

(b) any actual or alleged asbestos related injury or damage involving the use, presence, existence,

detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

1.10 Additional exclusions specific to each Insurance Benefit

As specified in each corresponding Insurance Benefit.

APPENDIX 1 - ENDORSEMENTS

1. ENDORSEMENT ON FAMILY POLICY (applicable only if Client has paid premium as per the Family Policy and is stated in the Certificate/ Schedule or Policy)

For “Family Policy”, the Insured Persons are:

Per Trip

- a) a maximum of two (2) adults; and
- b) maximum of ... (...) children who are:
 - unemployed;
 - unmarried; and
 - not older than 14 years of age;
- and each of whom is bound by blood ties or rearing relations to either of the 2 insured adults under the Family Policy (Per Trip).

Under per trip Family policy, all Insured persons must depart from and return to Vietnam/or other place as per Certificate/Schedule together at the same time.

Annual Policy

For “Family Policy” (Annual), the “Family” shall comprise:

- a) the Insured Person;
- b) his legal spouse; and
- c) their legal children, ... legal children at most, who are:
 - unemployed;
 - unmarried; and
 - not older than 14 years of age;

Each child is bound by blood ties or rearing relations to either of the 2 insured adults under the Annual Family Policy and each must be accompanied by at least 1 of the insured adults under that Policy for any Trips made during the policy period.

If two (2) or more individuals are in an employer-employee relationship, they cannot be covered under a Family Policy.

2. ENDORSEMENT ON PROFESSIONAL SPORTS OR OTHER ADVENTURE SPORTS (Applicable only if Client has paid the additional premium and is stated in the Certificate/ Schedule or Policy)

It is hereby agreed that this Insurance Policy extends to cover for Loss of Life, Dismemberment, Loss of sight, Loss of Speech or Hearing or Total Permanent Disability, Medical Expense and Hospital Confinement Benefits while the Insured is participating in or practicing for or competing in professional sports or while engaging in all types of motor car racing or boat racing, horse racing, skiing including jet-ski, skating, boxing and parachute jumping, boarding or alighting or travelling in a hot-air balloon or glider, bungee jumping and all diving with oxygen tanks and underwater respirator.

3. ENDORSEMENT ON CLIFF CLIMBING OR MOUNTAINEERING (Applicable only if Client has paid the additional premium and is stated in the Certificate/ Schedule or Policy)

It is hereby agreed that this Insurance Policy extends to cover the Insured for any loss or damage arising from or caused by or occurring while engaging in (1) Rock climbing or Trekking/Mountaineering which involves climbing equipment, or (2) climbing, at a height of within three-thousand (3,000) meters above sea level.