

APPENDIX 1

TRAVEL GUARD - GLOBAL TRAVEL PROTECTION

TERMS & CONDITIONS

This document is issued by AIG Vietnam Insurance Company Limited (hereinafter called the “**Company**”) and contains terms and conditions of the Policy to be issued to the Insured Person.

In exchange for the premium “STANDARD CHARTERED BANK” has paid or has agreed to pay, and on the basis of the proposal and declaration submitted to and/or any statements made to the Company, the Company will provide the Insured Person with the insurance set out in the Policy.

PART I – DEFINITIONS

- 1) **ACCIDENT or ACCIDENTAL** means a sudden, unforeseen and fortuitous event caused wholly and exclusively by violent, external and visible means which solely and independently results in the Insured Person suffering Death, Disablement or bodily injury.
- 2) **ACQUIRED IMMUNE DEFICIENCY SYNDROME or AIDS** shall have the meanings assigned to it by the World Health Organisation including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or sickness in the presence of a sero-positive test for HIV.
 - a) **OPPORTUNISTIC INFECTION** shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
 - b) **MALIGNANT NEOPLASM** shall include but not be limited to Kaposi’s sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency.
- 3) **AIR TRAVEL** shall mean riding as a fare-paying passenger (not as an operator or crew member) in or on, boarding or alighting from a properly licensed commercial airline common carrier.
- 4) **COMMON CARRIER** means public transportation which is duly licensed for regular public transportation of the public fare-paying passengers with an operational schedule including but not limited to air planes, ships, ferries, trains and buses, etc. This would exclude all modes of transportation which are chartered or arranged as part of a tour even if these services are regularly scheduled.
- 5) **COUNTRY OF ORIGIN / HOME COUNTRY** shall mean any country to which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities.
- 6) **EMERGENCY MEDICAL EVACUATION** means:
 - a) The Insured Person’s medical condition warrants transportation from the place where the Insured Person suffers Injury or Sickness to the nearest Hospital where appropriate medical treatment can be obtained; or
 - b) After being treated at a local Hospital, the Insured Person’s medical condition warrants transportation to Vietnam to obtain further medical treatment or to recover.
- 7) **ENTIRE FARE** means the entire amount charged for the common carrier ticket with time schedule, including any kind of regulated tax or fee. Cost to change the schedule or the like is not included in the defined Entire fare.
- 8) **HOSPITAL** shall mean a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home) operated pursuant to law for the care and treatment of injured or sick person with organized facilities for diagnosis and surgery and having 24-hour nursing service and medical supervision.
- 9) **HOSPITAL CONFINEMENT** shall mean being confined in a hospital as a registered in-patient because of a medical necessity and on the recommendation of a Qualified Medical Practitioner. One day of Hospital Confinement shall mean a continuous twenty-four (24) hour period for which the Hospital makes a charge for room and board for the treatment of Injury or Sickness.
- 10) **INJURY** means bodily injury which is sustained by an Insured Person and is caused by an Accident solely and independently of any other causes where death of, or loss to the Insured Person results within 90 days from the date of the Accident.
- 11) **INSURED PERSON(S)** means Primary and Secondary of “STANDARD CHARTERED BANK” Visa Platinum Debit Cardholder and their respective **DEPENDANTS**.

Whereas:

Primary and Secondary "STANDARD CHARTERED BANK "Visa Platinum Debit Cardholder means the holder of a valid "STANDARD CHARTERED BANK" Card issued by "STANDARD CHARTERED BANK" and who at the time of a claim event is still a valid "STANDARD CHARTERED BANK" Visa Platinum Debit Cardholder;

Dependants: mean accompanied and legally recognized spouse and minor children under 18 years of the Standard Chartered Vietnam Visa Platinum Debit Cardholder

- 12) **LAP-TOP COMPUTER** shall mean the complete lap-top including accessories or attachments that come as standard equipment with the lap-top. Any handheld computers or devices are excluded from this category.
- 13) **LOSS OF LIMB** shall mean total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- 14) **LOSS OF HEARING** shall mean permanent irrecoverable loss of hearing where
 - If a dB = Hearing loss at 500 Hertz
 - If b dB = Hearing loss at 1000 Hertz
 - If c dB = Hearing loss at 2000 Hertz
 - If d dB = Hearing loss at 4000 Hertz1/6 of (a+2b+2c+d) are above 80 dB
- 15) **LOSS OF SIGHT** shall mean the entire and permanent irrecoverable loss of sight.
- 16) **LOSS OF SPEECH** shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in Aphasia.
- 17) **PERMANENT** shall mean lasting twelve (12) calendar months from the date of Accident and at the expiry of the twelve (12) calendar month period being beyond hope of improvement.
- 18) **POLICY** means the insurance policy issued to "STANDARD CHARTERED BANK" by AIG Vietnam Insurance Company Limited.
- 19) **POLICYHOLDER(S)** mean(s) "STANDARD CHARTERED BANK".
- 20) **POLICY SCHEDULE** shall mean the schedule issued to the Policyholder that is incorporated in and forms part of the Policy.
- 21) **PURCHASED REQUIRED BASIS** means when the "STANDARD CHARTERED BANK Card is used to purchase:
 - the entire fare of any common carrier with a time schedule prior to the commencement of such common carrier ride, the respective ride will be covered; or
 - at least 80% of the tour package prior to the commencement of the Trip, all the common carrier ride of the Insured persons within the Trip will be covered (following the tour program provided by a tour operator or the entire transportation schedule of the Trip).Tour package shall mean the entire tour price in case the Insured buys a tour from a tour operator or otherwise, to include at least the cost of entire transportation schedule and accommodation of the Trip (from Vietnam and back to Vietnam and all transportation/accommodation included as part the Trip).
- 22) **PRE-EXISTING MEDICAL CONDITION**

For a per Trip policy shall mean any condition for which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs within a 12-month period preceding the effective date of the Policy; or for which medical advice or treatment was recommended by a Qualified Medical Practitioner within a 12-month period preceding the effective date of the Policy.

For Annual Plan policies, a medical condition for which an Insured Person has made a claim on a previous Trip or a medical condition where treatment was sought or diagnosed within 12 months prior to Insured Person's travel, will be considered a pre-existing medical condition.
- 23) **PUBLIC PLACE** shall mean any place to which the general public has access, for example (but not limited to) airports, shops, restaurants, hotel foyers, parks, beaches, golf course, driving range, public buildings, etc and like places.
- 24) **QUALIFIED MEDICAL PRACTITIONER** shall mean a registered and qualified medical practitioner licensed under any applicable laws and acting within the scope of his/her license and training. The attending Qualified Medical Practitioner shall not be the Insured Person, the Insured Person's spouse, a person booked to accompany the Insured Person on the Trip, or a person who is related to the Insured Person.

- 25) **SERIOUS INJURY OR SERIOUS SICKNESS** whenever applied to the Insured Person is one which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as unfit to travel or continue with his/her original Trip. When applied to the immediate family member, it shall mean Injury or Sickness certified as being dangerous to life by a Qualified Medical Practitioner and which results in the Insured Person's discontinuation or cancellation of his/her original Trip.
- 26) **SICKNESS** shall mean any noticeable change in the physical health of an Insured Person due to a medical condition contracted, commencing or manifesting whilst overseas during the period of the insured Trip in which the Insured Person seeks the care of a Qualified Medical Practitioner acting within the scope of his/her license to treat the Sickness for which the claim is made provided the Sickness is not pre-existing and the nature of the Sickness is not excluded from the Policy.
- 27) **TERRORISM** means any activities that:
- i. is committed for political, religious, ideological or similar purposes and involves a violent act or the unlawful use of force or an unlawful act dangerous to human life or tangible property, and
 - ii. is carried out by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), but not including a sovereign government (de jure or de facto), and
 - iii. appears to be intended to:
 - a) intimidate or coerce a civilian population, or
 - b) disrupt any segment of the economy of a Government, State or Country, or
 - c) overthrow, influence, or affect the conduct of any government de jure or de facto by intimidation or coercion, or
 - d) affect the conduct of a Government by mass destruction, assassination, kidnapping or hostage taking.
- 28) **TOTAL DISABLEMENT** shall mean Injury of a permanent nature which solely and directly totally disables and prevents an Insured Person from attending to any business, occupation of any and every kind or if he has no business or occupation, from attending to his usual duties.
- 29) **TRAVEL GUARD** is a member of AIG Worldwide Insurance providing worldwide travel assistance and related services to global insurance partners and customers.
- 30) **TRIP** shall mean a journey undertaken by an Insured Person from Vietnam to overseas and back to Vietnam with the departure date from Vietnam within the insurance period of the Policy. Any Common Carrier riding within the Trip will be covered, subject to the Purchase Require Basis hereabove. Trip duration will be counted from the departure date from Vietnam.
- 31) **VALUABLES** shall mean articles of gold, silver or other precious metal jewellery, furs, watches and precious or semi-precious gems.

PART II – COVERAGE

The insurance applies while the Insured Person is taking a Trip from Vietnam, the Insured Person will be covered during the period the he/she is riding on a Common Carrier, subject to Purchase required basis as defined here above.

SECTION 1 – ACCIDENTAL DEATH & DISABLEMENT

If the Insured Person is involved in an Accident; and as a consequence, suffers Injury or death within 90 days after the date of the Accident, the Company will pay the compensation according to the limits of the Selected Plan as shown in the Schedule below.

	Sum Limits
Insured Person being Card Holder under sixty five (65) years	VND 10,500,000,000
Insured Person being Card Holder of sixty five (65) years & above	VND 5,250,000,000
CARDHOLDER'S SPOUSE	
Insured Person under sixty five (65) years	VND 5,250,000,000
Insured Person of sixty five (65) years and above	VND 2,625,000,000

CARDHOLDER'S CHILDREN under eighteen (18) years only

VND 525,000,000

Schedule of Compensation

1. Death	100% }
2. Permanent Total Disablement	100% }
3. Permanent and Incurable Paralysis of all Limbs	100% }
4. Permanent Total Loss of Sight of both Eyes	100% }
5. Loss of or the Permanent Total Loss of use of two Limbs	100% }
6. Permanent Total Loss of Speech and Hearing	100% }
7. Permanent Total Loss of Hearing in	
a) both Ears	75% }
b) one Ear	15% }
8. Permanent Total Loss of Sight of one Eye	55% }
9. Loss of or the Permanent Total Loss of use of one Limb	50%

SECTION 2 - PERSONAL BAGGAGE INCLUDING LAP-TOP COMPUTER

The Company will pay to the Insured Person up to the limit applicable to VND 21,000,000 for loss of or damage sustained overseas to personal baggage taken or purchased; including natural disasters (typhoon, earthquake etc) arising out of circumstances beyond the control of the Insured Person at the planned destination whilst on the trip. This includes clothing and personal effects worn or carried on the Insured Person, in suitcases and like receptacles. All items must be owned by the Insured Person, not hired, loaned or entrusted to.

In the event any article of Insured Person(s) personal baggage is proven to be beyond economical repair, a claim will be dealt with under the Policy as if the article had been lost.

The Company shall not be liable for more than VND10,500,000 in respect of any one article or pair or set of articles. The maximum limit for Lap-top Computer is VND21,000,000 and only for one Lap-top per Insured person for every Policy in respect of replacement.

The Company may make payment or at its option reinstate or repair subject to due allowance of wear and tear and depreciation.

Depreciation may not be applied to electronic items that are purchased less than 1 year from the date of accident if the Insured Person can produce supporting document (i.e. original receipts or original warranty card) for claims.

Claims that result from the Insured Person's losing baggage or it being damaged or delayed while being held by an airline, should be made to the airline first. Any amount paid under this Policy will be reduced by the amount of compensation the Insured Person receives from the airline for the same event.

The loss must be reported to the police or relevant authority such as hotel and airline management having jurisdiction at the place of the loss within twenty-four (24) hours from the incident. Any claim must be accompanied by official documentation from such authorities and documents to prove the value of lost items. The reimbursement for items without official receipts will be assessed and determined by AIG Vietnam, subject to a maximum amount payable of VND4,200,000 for all items.

The Insured Person must take every possible step to ensure that their baggage or personal effects are:-

- a) not left unattended in a Public Place
- b) and must take all reasonable precautions for the safety of all personal property and baggage.

A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

The Company will not pay for the following losses:-

- 1) The following classes of property are excluded from coverage: animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, fruits, perishables and consumables, household effects, antiques, artifacts, paintings, objects of art, computers (including handheld computers, software and accessories with the exception of Lap-Top Computers as provided herein above), manuscript, jewellery, gem stones, watches, contact or corneal lenses, securities, souvenirs, musical instruments, bridges for tooth or teeth, dentures.
- 2) Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process or while actually being worked upon resulting there from.

- 3) Loss or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulations, confiscation by order of any Government or Public Authority or risk of contraband or illegal transportation or trade.
- 4) Loss or damage to property insured under any other insurance policy, or reimbursed by any other carrier, hotel or any other party.
- 5) Loss or damage to Insured Person's baggage sent in advanced, mailed or shipped separately.
- 6) Loss or damage to Insured Person's baggage left unattended in any Public Place
- 7) As a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property.
- 8) Loss or damage of business goods or samples or equipment of any kind.
- 9) Loss or damage of data recorded on tapes, cards, discs or otherwise.
- 10) Loss or damage of cash and bank notes, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities of any kind, loss of credit cards or replacement of Credit Cards, Identity Cards (IC) and driving licenses, travel documents except as provided for in Section 19.
- 11) Unexplained disappearance.
- 12) Loss or damage or derangement or breakage of fragile or brittle articles.
- 13) Lap-top Computer, used cell phone as checked baggage.

SECTION 3 - TRAVEL DELAY

In the event that the scheduled public transport in which the Insured Person had arranged to travel in overseas is cancelled with no alternative scheduled onward connection or is delayed for at least six (6) consecutive hours from the time and date specified in the itinerary supplied to the Insured Person, the Company will pay [VND 2,100,000] for every full six (6) consecutive hours of delay up to the limit applicable to VND 21,000,000 during the covered trip.

No benefits will be provided for any delay:

- 1) Arising from failure of the Insured Person to check in according to the itinerary supplied to him/her, or if the Insured Person fails to obtain written confirmation from the carriers or their handling agents of the number of hours delayed for such delay.
- 2) Arising from strike or industrial action existing on the date the Trip is arranged or the Policy was purchased (which ever is earlier).

SECTION 4 – COVER IN THE EVENT OF TERRORISM

The company will pay the Insured Person the benefits under all sections for losses arising directly or indirectly from an Act of Terrorism whilst the Insured Person is overseas subject to the respective limits of the applicable Selected Plan and the terms and exclusions thereof.

Exclusions:

The Company will not pay for any losses directly or indirectly suffered, contributed or attributed to or caused by, from or in connection with any act of nuclear, chemical or biological events.

SECTION 5 – TRAVEL GUARD SERVICE

The following range of 24-hour worldwide emergency & assistance services are available to an Insured Person:-

- Medical Service Consultation/Advice/Referral
- Hospital Admission Assistance (including Guarantee of Hospitalization deposit and Direct Settlement of covered hospital bills)
- Emergency Medical Evacuation & Repatriation
- Baggage Service
- Legal Service
- Emergency Ticket Service

PART III – GENERAL EXCLUSIONS

IN ADDITION TO THE SPECIFIC EXCLUSIONS STIPUATED IN SECTION II OF THIS DOCUMENT, THE COMPANY WILL NOT PAY UNDER ANY SECTION OF THE POLICY FOR LOSS OR LIABILITY DIRECTLY OR INDIRECTLY ARISING AS A RESULT OF:

- 1) Any act of war, act of a foreign enemy, civil war, invasion, revolution, insurrection, use of military power or usurpation of government or military power. War shall mean war, whether declared or not, any warlike activities

including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends;

- 2) Any Injury, Sickness or Disease resulting directly or indirectly from, attributed to, or accelerated by;
The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
The dispersal or application of pathogenic or poisonous biological or chemical materials; or
The release of pathogenic or poisonous biological or chemical materials;
- 3) Any illegal or unlawful intentional act by the Insured Person or confiscation, detention, destruction by customs or other authorities. Any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media;
- 4) Any prohibition or regulations by any government;
- 5) The Insured Person not taking all reasonable efforts to safeguard his/her property or to avoid Injury or minimize any claim under the Policy;
- 6) Riding or driving in any kind of race, participating in any professional sports or in any sport whereby the Insured Person(s) would or could earn or receive remuneration, donation, sponsorship, award or certificate of any kind and air travel (other than as a fare-paying passenger in any properly licensed commercial aircraft or other mode of conveyance or transportation);
- 7) Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy or childbirth;
- 8) Suicide or attempted suicide or intentional self-inflicted injury, while sane or insane, intoxication, or use of non-prescription drugs or medications;
- 9) Any Pre-existing Medical Conditions;
- 10) Sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- 11) Mental and nervous or sleep disorders, including but not limited to insanity.
- 12) The Insured Person engaging in naval, military, air force service or operations, or testing of any kind of conveyance, being employed/deployed as a manual worker, whilst engaged in offshore or in mining, aerial photography or handling of explosives or ammunition, firearms;
- 13) Mysterious disappearance;
- 14) When the Insured Person(s) is/are not fit to travel or is/are travelling against the medical advice of a Qualified Medical Practitioner;
- 15) When the purpose of the Trip is to obtain medical care or treatment of any kind.
- 16) Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria; and
- 17) Any loss, injury, damage, or legal liability suffered or sustained directly or indirectly by an insured person if that insured person is:
 - (i) a terrorist;
 - (ii) a member of a terrorist organization;
 - (iii) a narcotics trafficker; or
 - (iv) a purveyor of nuclear, chemical or biological weapons

PART IV – PREMIUM SCHEDULE AND PAYMENT METHOD

Premium schedule and payment method are provided in an appendix to this document.

PART V – INSURANCE PERIOD AND PAYMENT

- 1) **INSURANCE PERIOD:** one year as specified in the Policy Schedule.
In respect of the Trip, the Insurance period is from the Trip commencement date which is with the insurance period of the Policy (as specified in the Policy Schedule) until the Trip ceases (subject to the allowed maximum Length of Trip.)
- 2) **TIME FOR NOTICE OF INSURED EVENT AND CLAIM:** As soon as practicable and in any case within thirty (30) days after the occurrence of any event which may give rise to a claim, the Policyholder shall be give a written notice to the Company about the insured event. Notice given by or on behalf of the Insured Person to the Company with information sufficient to identify the Insured Person shall be deemed to be notice to the Company. Time limit for filing a claim is one year from the occurrence of the insured event.

- 3) **FORMS FOR PROOF OF LOSS:** The Company, upon receipt of a notice of claim will furnish to the Insured Person such claim forms which are usually furnished by the Company for filing proofs of loss. Such claim forms must be returned by the Insured Person with full particulars within 15 days after the receipt of such claim forms from the Company. The Insured Person shall also at the same time when returning the completed claim form within the said 15 days submit to the Company written proofs covering the occurrence, the circumstances and the extent of the loss for which the claim is made. The Insured Person shall also at any time at the request of the Company submit whatever documents required by the Company in support of the claim as soon as possible and in any event within 60 days after receipt of notice of such requirement.
- 4) **MEDICAL EXAMINATION AND TREATMENT:** The Insured Person shall at his/her expense furnish to the Company all such certificates, information and evidence as may be required by the Company and the Insured Person shall whenever reasonably required to do so, arrange to submit to medical examination by Qualified Medical Practitioners appointed by the Company. In the event of death of the Insured Person, where it is not forbidden by law, the Company shall be entitled to have a post-mortem examination at its own expense, and notice shall, where practicable, be given to the Company before interment or cremation, stating the name and place of any inquest appointed. In the event of any conflict of opinion between the Company's doctors and the Insured Person's Qualified Medical Practitioner, the opinion of the Company's doctors shall prevail and be binding on the Insured Person or his/her estate as the case may be.
- 5) **TIME LIMIT FOR INSURANCE PAYMENT:** If the Company accepts to pay the insured sum, it shall make the payment to the Insured Person within thirty (30) days after the acceptance is delivered by the Company to the Insured Person.

PART VI – GENERAL CONDITIONS

- 1) **FITNESS FOR TRAVEL:** At the time of effecting this insurance the Insured Person must be medically fit to travel, otherwise any claim is not payable.
- 2) **DUPLICATION OF COVER:** In the event that an Insured Person is covered under more than one travel insurance policy, underwritten by the Company for the same Trip, the Company will consider the person to be insured only under the policy which provides the highest benefit level.
- 3) **CURRENCY:**

All settlement for payable premium and claim will be done in VND and with the exchange rate at the time of the claim. The Exchange rate will be the rate fixed by the Company.
- 4) **DETERMINATION OF AGE:** In any claim, the age of the Insured Person will be determined as at the date of Injury or Sickness with reference to the birth date.
- 5) **EXPOSURE AND DISAPPEARANCE**

When by reason of any Accident covered by the Policy the Insured Person is exposed to the elements and as the result of such exposure suffers an Event for which compensation is otherwise payable hereunder such Event will be covered under the terms of the Policy.

If the body of the Insured Person has not been found within 365 days after the date of disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured Person was traveling at the time of the Injury and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Insured Person suffered loss of life resulting from bodily Injury caused by an Accident covered by the Policy at the time of such disappearance, sinking or wrecking.
- 6) **COMPLIANCE WITH POLICY PROVISIONS:** Failure to comply with any of the provisions contained in the Policy shall bear responsibility to reimburse all losses of the other party, occur from this failure.
- 7) **LENGTH OF TRIP:** In no event shall a Trip exceed ninety (60) consecutive days from the departure date from Vietnam until the return to Vietnam.
- 8) **NOTIFY AUTHORITIES:** If the property insured under Section 6 of this Policy shall be lost or damaged, the Insured Person shall take all reasonable measures to protect, save and recover it, and shall also promptly notify police, hotel, transportation company or transportation terminal authorities.
- 9) **SUBROGATION:** In the event of any payment under Section 6 of this Policy, the Company shall be subrogated to all the Insured Person's rights of recovery against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.
- 10) **ARBITRATION:** Any dispute arising under or in connection with the Policy shall be resolved by the parties through amicable settlement. If both parties fail to resolve amicably within thirty (30) days from the date of notice on dispute, the dispute shall be referred to the Vietnam International Arbitration Center in accordance with its rules, or another arbitration body and rules at the option of the Company, for final settlement. The dispute shall be referred to the competent court for settlement if the choice of arbitration shall not be available between the parties under the applicable law.
- 11) **TO WHOM INDEMNITIES PAYABLE:** Indemnity for loss of life of the Insured Person is payable to the estate of the Insured Person.

- 12) **ONE-WAY TRIP:** This Policy also covers one-way trips during the Insured Person is riding on a Common Carrier, subject to the Purchase required basis as defined and the original point of departure is Vietnam.
- 13) **RIGHT OF RECOVERY:** In the event authorization of payment and/or payment is made by the Company or Travel Guard or authorized representative of Travel Guard for a medical claim whereby Policy liability is not engaged, the Company or Travel Guard or an authorized representative of Travel Guard reserves the right to recover against the Insured Person for the full sum which the Company or Travel Guard or an authorized representative of Travel Guard is liable to the medical institution which the Insured Person was admitted to.
- 14) **ENTIRE CONTRACT:** The Policy Schedule, Endorsements, Terms and conditions and attached papers together with other statement in writing shall be read together as one contract. Any word or expression to which a specific meaning has been ascribed in any part of the Policy Schedule attached shall bear specific meaning wherever it may appear. In the event of a conflict, the terms, conditions or provisions of the Policy Schedule shall prevail. No statement made by the applicant for insurance not included herein shall void the insurance cover or be used in any legal proceedings hereunder. No Agent has the authority to change or waive any provisions of the insurance. No change of provisions shall be valid unless approved by an executive officer of the Company and such approval be endorsed hereon.
- 15) **REINSTATEMENT OF POLICY:** If default is made in the payment of the agreed premium for the Policy, the subsequent acceptance of a premium by the Company shall reinstate the Policy, but only to cover resulting from injury or illness thereafter sustained.
- 16) **RENEWAL:** The Policy may be renewed upon the Company's acceptance with attached condition(s) with payment of the premium in advance at the Company's premium rate in force at time of renewals.
- 17) **INTEREST:** No indemnity from the Company shall carry any interest.
- 18) **GOVERNING LAW:** The Policy issued shall be interpreted and governed in accordance with Vietnamese law.

PART VII – CLAIMS AND ASSISTANCE PROCEDURES

IF YOU ARE IN NEED OF EMERGENCY ASSISTANCE

In case of emergency abroad, Insured may call **TRAVEL GUARD hotline as**

+ 603-2772-5688 or + 848-6299-2185

on a collect-call basis (reverse charge) anytime from anywhere in the world for assistance. The insurance policy or certificate number should be made available for TRAVEL GUARD to facilitate coordination.

INSTRUCTION TO CLAIMANTS

In the case of a claim, it is necessary to obtain a **claim form** from AIG Vietnam. This can be obtained by email, fax or in person (*see contact details below*).

You should fully complete the Claim Form, attach all required documents and forward to the nearest AIG Vietnam Insurance Company Limited office (*address below*).

As soon as possible after the occurrence of any event which may give rise to a claim (within 30 days), written notice should be given to:

AIG Vietnam Insurance Company Limited - Customer Service Center or Claims Department

Level 9, Saigon Center, 65 Le Loi, District 1, HCMC

Hotline: 1800 6789
 Fax No.: +84-8- 3914 0067
 Email Address: VNinfo@AIG.com
 Website: www.AIG.com.vn

DOCUMENTATION REQUIRED IN CASE OF A CLAIM

Basic Claim Requirements

1. Completed Travel Claim Form with confirmation from "STANDARD CHARTERED BANK" about eligible status of "STANDARD CHARTERED BANK" Card Holder
2. Photocopy of Passport
3. Photocopy of Common Carrier ticket/ Boarding Pass
4. Bill/receipt to prove the qualification of Purchase required
5. Proof to prove the duration of the trip
6. Supporting documentation on incident's circumstances and claimed amount.

This claims procedure does not in any way override the terms and conditions of the policy and only serves as a reference for the general documentation required for each type of claim. Actual documents required will vary case by case.