



BROCHURE

AIG Travel

Travel with confidence, supported by world-class medical and travel assistance support, and comprehensive insurance cover.

AIG Travel helps keep unexpected problems off your itinerary with 24/7 worldwide assistance. From minor inconveniences to major emergencies, we are prepared for what may go wrong, so you can focus on creating memorable experiences.

# Contents

1. Product Highlights

2. Key Features

3. Benefit & Premium Tables

4. AIG Travel Assistance

5. The AIG Advantage













AIG offers flexible, global cover for a broad range of losses with the added benefit of medical and travel assistance - providing confidence before, during and after a trip.

# Product Highlights


Customers benefit from essential cover for holidays including flight delays, loss of personal belongings, trip cancellation, medical expenses and more.


Our wide range of benefits and services are tailored for pre, during and post travel disruptions.


 <p>Comprehensive cover with <b>three flexible plan options</b> - Superior, Classic, Basic</p>	 <p><b>Individual and Family</b> package options available</p>	 <p><b>Tailored coverage</b> options for 3 distinct zones of travel</p>	 <p>Travel duration of up to <b>182 days</b> for a single trip</p>	 <p>Premium starts from <b>VND169,000</b> per trip</p>
 <p><b>24/7/365</b> worldwide Medical and Travel Assistance with support in Vietnamese</p>	 <p>up to <b>90 days</b> per trip Greater value with annual <b>unlimited trips</b> for frequent travellers</p>	 <p>Up to age <b>76 years old</b></p>	 <p>Reliable and responsive <b>claims service</b> with an <b>easy filing process</b></p>	 <p>Eligible for Visa applications including <b>Schengen</b></p>


## Key Features

### Cover Highlights

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**Comprehensive Emergency Medical Evacuation**  
Up to VND2,100,000,000 - feel secure knowing you are covered in case of a medical emergency.
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**Covid-19 Cover**  
Optional COVID-19 coverages including Medical and Emergency Evacuation & Repatriation Expenses, up to VND2,100,000,000, Travel Cancellation (prior to departure), Travel Curtailment and Quarantine benefits.\*
- 

**Personal Accident Assist**  
Additional Accident coverage of up to VND6,300,000,000 including double indemnity for Accidents on Public Transport and a Child Education benefit to support your dependants.
- 

**Child Guard**  
Cover for a relative or friend to accompany a minor home following the hospitalisation of the insured (parent).

\*Applicable to overseas quarantine only

### Travel Disruption Benefits

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**Travel Cancellation**  
Up to VND157,500,000 for non-refundable travel expenses incurred prior to travel
- 

**Baggage Delay**  
VND4,200,000 for every 8 consecutive hours of delayed baggage up to VND10,500,000
- 

**Loss of Baggage**  
Up to VND52,500,000 with an individual limit of up to VND21,000,000 for laptop Computers or Tablets

# Benefit Table

Section	Coverage/Benefits	SUPERIOR	CLASSIC	BASIC
Maximum Benefits (VND)				
<b>Overseas Medical Assist</b>				
<b>1</b>	<b>Medical and Accidental Dental Expense Incurred Overseas for both In-patient and Out-patient:</b> Medical expenses for follow-up treatment in Vietnam also included - Insured Person before attainment of sixty five (65) years of age and below - Insured Person upon attainment of sixty five (65) years of age and above	2,100,000,000 1,050,000,000	1,575,000,000 1,050,000,000	1,050,000,000 525,000,000
<b>2</b>	<b>Overseas Hospital Income</b> Pays VND 1,050,000 for every complete day the Insured Person is hospitalized whilst overseas.	52,500,000	21,000,000	21,000,000
<b>3</b>	<b>Emergency Medical Evacuation</b> Covers emergency medical evacuation expenses	2,100,000,000	1,575,000,000	1,050,000,000
<b>4</b>	<b>Repatriation</b> Covers all expenses as incurred in returning to Vietnam the remains of the Insured Person who suffers loss of life during their trip	2,100,000,000	1,575,000,000	1,050,000,000
<b>5</b>	<b>Repatriation to Home Country</b> Covers all expenses as incurred in returning to the Country of Origin or Home Country the remains of the Insured Person who suffers loss of life during their trip	630,000,000	315,000,000	210,000,000
<b>6</b>	<b>Travel Assistance Services</b> A full range of 24-hour worldwide emergency & assistance services is available to you absolutely FREE. Just place a reverse charge call to the AIG Travel assistance centre anytime of the day to activate the following services: - Medical service consultation/advice/referral - Emergency medical evacuation & repatriation - Baggage service - Legal service - Emergency ticket service	Included	Included	Included
<b>7</b>	<b>Hospital Visitation</b> Pays for the incidental expenses for the visit of one (1) relative or friend if the Insured Person cannot be evacuated and requires hospitalisation for more than five (5) days	126,000,000	84,000,000	63,000,000
<b>8</b>	<b>Compassionate Visit</b> Pays for the incidental expenses of one (1) relative or friend to assist in repatriation arrangement of the Insured Person's remains if necessary	105,000,000	105,000,000	63,000,000
<b>9</b>	<b>Child Guard</b> Pays for one (1) relative or friend to accompany the Insured Person's children (below 18 years old) home following hospitalisation of the Insured Person	126,000,000	84,000,000	63,000,000
<b>Personal Accident Assist</b>				
<b>10</b>	<b>Accidental Death &amp; Disablement</b> - Insured Person before attainment of sixty five (65) years of age and below. - Insured Person upon attainment of sixty five (65) years of age and above. - Insured Child (included in Family Plan).	3,150,000,000 1,050,000,000 525,000,000	2,100,000,000 1,050,000,000 525,000,000	1,050,000,000 525,000,000 525,000,000
<b>11</b>	<b>Public Transport Double Cover (Superior Plan only)</b> - Insured Person before attainment of sixty five (65) years of age and below - Insured Person upon attainment of sixty five (65) years of age and below - Insured Child (included in Family Plan)	6,300,000,000 2,100,000,000 1,050,000,000	NA NA NA	NA NA NA
<b>12</b>	<b>Child Education Grant</b> Pays for each legally dependent child (before attainment of twenty three (23) years of age and below) studying as a full-time student in a recognised institution of higher learning as a result of accidental loss of life of the Insured Person	52,500,000	10,500,000	10,500,000

# Benefit Table

Section	Coverage/Benefits	SUPERIOR	CLASSIC	BASIC
Maximum Benefits (VND)				
<b>Travel Assist</b>				
13	<b>Travel Cancellation</b> Covers loss of unredeemable travel and accommodation expenses paid in advance and occurring up to thirty (30) days prior to departure from Vietnam	157,500,000	105,000,000	105,000,000
14	<b>Travel Postponement</b> Covers additional administrative charges for travel and accommodation expenses paid in advance and occurring up to thirty (30) days prior to departure from Vietnam	21,000,000	10,500,000	NA
15	<b>Travel Curtailment including Aircraft Hijacking</b> Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip	157,500,000	105,000,000	NA
16	<b>Travel Companion Inconvenience</b> Covers the cost of the unused portion of the trip for one (1) travelling relative or travel companion if the trip is disrupted due to hospitalisation of the Insured Person	126,000,000	84,000,000	NA
17	<b>Personal Baggage including Laptop Computer</b> Covers loss or damage to baggage, clothing, personal effects, laptop computer. (Maximum VND 10,500,000 for any one article or pair or set of articles. Maximum for laptop computer is VND 21,000,000)	52,500,000	31,500,000	21,000,000
18	<b>Baggage Delay</b> Pays VND 4,200,000 for each full eight (8) consecutive hours that the Insured Person's baggage is delayed whilst overseas	10,500,000	10,500,000	10,500,000
19	<b>Travel Documents - Loss of Money</b> - Pays the Insured Person's travel and hotel expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. - Loss of money due to theft is also covered (maximum limit VND 6,300,000)	63,000,000	42,000,000	31,500,000
20	<b>Travel Delay</b> Pays VND 2,100,000 for each full six (6) consecutive hours of delay	21,000,000	15,750,000	10,500,000
21	<b>Travel Misconnection</b> Pays VND 2,100,000 for each full six (6) consecutive hours of misconnection	4,200,000	4,200,000	4,200,000
22	<b>Travel Interruption</b> Pays for the unused portion for any loss of travel and accommodation expenses paid in advance	157,500,000	105,000,000	NA
23	<b>Personal Liability</b> Covers the Insured Person against liability to third parties or damage to their property caused by his/her negligence	2,100,000,000	1,575,000,000	1,050,000,000
24	<b>Kidnap &amp; Hostage</b> Pays VND 3,150,000 for every 24-hours period that the Insured Person is held hostage following a kidnap which occurs during a trip overseas	105,000,000	63,000,000	42,000,000

# Benefit Table

Section	Coverage/Benefits	SUPERIOR	CLASSIC	BASIC
Maximum Benefits (VND)				
<b>Lifestyle Assist</b>				
25	<b>Rental Vehicle Excess</b> Pays for the cost of the insurance excess of a car rented by the Insured Person if it is involved in an accident	10,500,000	NA	NA
26	<b>Golf Advantage</b>			
	- Damage/Loss of Golfing Equipment	14,700,000	10,500,000	6,300,000
	- Hole-in-one	4,200,000	NA	NA
	- Green Fees	14,700,000	10,500,000	6,300,000
27	<b>Home Guard</b> Pays against physical loss or damage to household content caused by fire during the period of insurance	105,000,000	63,000,000	21,000,000
28	<b>Automatic Extension of Policy period</b> For per trip policy, the period of insurance will be extended without charge for seventy two (72) hours through circumstances outside the Insured Person' control during a trip overseas The policy period will be extended up to thirty (30) days without additional premium if the Insured Person is hospitalised and quarantined overseas	Yes	Yes	Yes
29	<b>Cover In The Event of Terrorism</b> Sections 1 - 28 of this policy are applicable if they occur as the result of an act of terrorism whilst the Insured is overseas	Yes	Yes	Yes



# Benefit Table

## Covid-19 Coverage (Optional Benefits)

Section	Coverage/ Benefits	SUPERIOR	CLASSIC	BASIC
Maximum Benefits (VND)				
<b>E1</b>	<b>Medical expenses incurred overseas due to COVID-19</b>			
	- Insured Person before attainment of sixty five (65) years of age and below	2,100,000,000	1,575,000,000	1,050,000,000
	- Insured Person upon attainment of sixty five (65) years of age and above	1,050,000,000	1,050,000,000	525,000,000
<b>E2</b>	<b>Emergency medical evacuation incurred overseas due to COVID-19</b>			
	Covers all emergency medical evacuation expenses	2,100,000,000	1,575,000,000	1,050,000,000
<b>E3</b>	<b>Repatriation</b>			
	Covers all expenses incurred in returning to Vietnam the remains of the Insured Person who suffers loss of life during their trip due to COVID-19	2,100,000,000	1,575,000,000	1,050,000,000
<b>E4</b>	<b>Quarantine allowance due to diagnosis of COVID-19 incurred overseas</b>			
	- Daily allowance	2,100,000	1,575,000	1,050,000
	- Maximum number of days	14 days	14 days	14 days
<b>E5</b>	<b>Travel Cancellation</b>			
	Covers loss of unredeemable travel and accommodation expenses paid in advance when the Insured Person is diagnosed with COVID-19 occurring up to seven (7) days prior to departure from Vietnam	157,500,000	105,000,000	105,000,000
<b>E6</b>	<b>Travel Postponement</b>			
	Covers additional administrative charges for travel and accommodation expenses paid in advance when the Insured Person is diagnosed with COVID-19 occurring up to seven (7) days prior to departure from Vietnam	21,000,000	10,500,000	NA

- NA: Not Applicable  
 - Optional benefits are purchased with standard AIG Travel Insurance programme only.  
 - Please contact AIG Customer Service Hotline or visit [www.aig.com.vn](http://www.aig.com.vn) for further detail.



# Premium Table (VND)

## Individual Policy: Age from 0 under 56

Length of Trip (Day)	SOUTH EAST ASIA			ASIA			WORLDWIDE		
	Brunei, Cambodia, Laos, Indonesia, Malaysia, Myanmar, Philippines, Singapore, Thailand.			ASEAN, Australia, China, Hong Kong, India, Japan, Korea, Macau, New Zealand, Taiwan.			ASEAN, ASIA & other Countries (Except Cuba, Iran, North Korea, Syria, or, the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine).		
	Superior	Classic	Basic	Superior	Classic	Basic	Superior	Classic	Basic
1-3	267,000	194,000	169,000	340,000	243,000	194,000	388,000	267,000	218,000
4-6	345,000	254,000	218,000	452,000	330,000	243,000	531,000	372,000	292,000
7-10	479,000	305,000	267,000	611,000	407,000	316,000	717,000	452,000	364,000
11-14	638,000	407,000	340,000	824,000	534,000	437,000	956,000	611,000	485,000
15-18	770,000	534,000	437,000	983,000	712,000	558,000	1,142,000	798,000	606,000
19-22	877,000	636,000	534,000	1,115,000	813,000	606,000	1,301,000	930,000	655,000
23-27	956,000	737,000	606,000	1,249,000	941,000	655,000	1,434,000	1,063,000	703,000
28-31	1,063,000	838,000	679,000	1,355,000	1,067,000	728,000	1,568,000	1,222,000	777,000
32-38	1,248,000	977,000	776,000	1,586,000	1,229,000	825,000	1,822,000	1,407,000	898,000
39-45	1,433,000	1,116,000	873,000	1,817,000	1,391,000	922,000	2,076,000	1,592,000	1,019,000
46-52	1,618,000	1,255,000	970,000	2,048,000	1,553,000	1,019,000	2,330,000	1,777,000	1,140,000
53-59	1,803,000	1,394,000	1,067,000	2,279,000	1,715,000	1,116,000	2,584,000	1,962,000	1,261,000
60-66	1,988,000	1,533,000	1,164,000	2,510,000	1,877,000	1,213,000	2,838,000	2,147,000	1,382,000
67-73	2,173,000	1,672,000	1,261,000	2,741,000	2,039,000	1,310,000	3,092,000	2,332,000	1,503,000
74-80	2,358,000	1,811,000	1,358,000	2,972,000	2,201,000	1,407,000	3,346,000	2,517,000	1,624,000
81-87	2,543,000	1,950,000	1,455,000	3,203,000	2,363,000	1,504,000	3,600,000	2,702,000	1,745,000
88-94	2,728,000	2,089,000	1,552,000	3,434,000	2,525,000	1,601,000	3,854,000	2,887,000	1,866,000
95-101	2,913,000	2,228,000	1,649,000	3,665,000	2,687,000	1,698,000	4,108,000	3,072,000	1,987,000
102-108	3,098,000	2,367,000	1,746,000	3,896,000	2,849,000	1,795,000	4,362,000	3,257,000	2,108,000
109-115	3,283,000	2,506,000	1,843,000	4,127,000	3,011,000	1,892,000	4,616,000	3,442,000	2,229,000
116-122	3,468,000	2,645,000	1,940,000	4,358,000	3,173,000	1,989,000	4,870,000	3,627,000	2,350,000
123-129	3,653,000	2,784,000	2,037,000	4,589,000	3,335,000	2,086,000	5,124,000	3,812,000	2,471,000
130-136	3,838,000	2,923,000	2,134,000	4,820,000	3,497,000	2,183,000	5,378,000	3,997,000	2,592,000
137-143	4,023,000	3,062,000	2,231,000	5,051,000	3,659,000	2,280,000	5,632,000	4,182,000	2,713,000
144-150	4,208,000	3,201,000	2,328,000	5,282,000	3,821,000	2,377,000	5,886,000	4,367,000	2,834,000
151-157	4,393,000	3,340,000	2,425,000	5,513,000	3,983,000	2,474,000	6,140,000	4,552,000	2,955,000
158-164	4,578,000	3,479,000	2,522,000	5,744,000	4,145,000	2,571,000	6,394,000	4,737,000	3,076,000
165-171	4,763,000	3,618,000	2,619,000	5,975,000	4,307,000	2,668,000	6,648,000	4,922,000	3,197,000
172-178	4,948,000	3,757,000	2,716,000	6,206,000	4,469,000	2,765,000	6,902,000	5,107,000	3,318,000
179-182	5,133,000	3,896,000	2,813,000	6,437,000	4,631,000	2,862,000	7,156,000	5,292,000	3,439,000
Annual	NA	NA	NA	3,927,000	3,465,000	NA	7,854,000	5,775,000	NA

Notice: Family Policy is applied FREE for all children. Family Premium is the sum of two primary insureds.

# Premium Table (VND)

Individual Policy: Age from 56 under 66

Length of Trip (Day)	SOUTH EAST ASIA			ASIA			WORLDWIDE		
	Brunei, Cambodia, Laos, Indonesia, Malaysia, Myanmar, Philippines, Singapore, Thailand.			ASEAN, Australia, China, Hong Kong, India, Japan, Korea, Macau, New Zealand, Taiwan.			ASEAN, ASIA & other Countries (Except Cuba, Iran, North Korea, Syria, or, the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine).		
	Superior	Classic	Basic	Superior	Classic	Basic	Superior	Classic	Basic
1-3	363,000	264,000	230,000	462,000	330,000	264,000	528,000	363,000	296,000
4-6	469,000	345,000	296,000	615,000	449,000	330,000	722,000	506,000	397,000
7-10	651,000	415,000	363,000	831,000	554,000	430,000	975,000	615,000	495,000
11-14	868,000	554,000	462,000	1,121,000	726,000	594,000	1,300,000	831,000	660,000
15-18	1,047,000	726,000	594,000	1,337,000	968,000	759,000	1,553,000	1,085,000	824,000
19-22	1,193,000	865,000	726,000	1,516,000	1,106,000	824,000	1,769,000	1,265,000	891,000
23-27	1,300,000	1,002,000	824,000	1,699,000	1,280,000	891,000	1,950,000	1,446,000	956,000
28-31	1,446,000	1,140,000	923,000	1,843,000	1,451,000	990,000	2,132,000	1,662,000	1,057,000
32-38	1,697,000	1,329,000	1,055,000	2,157,000	1,671,000	1,122,000	2,478,000	1,914,000	1,221,000
39-45	1,949,000	1,518,000	1,187,000	2,471,000	1,892,000	1,254,000	2,823,000	2,165,000	1,386,000
46-52	2,200,000	1,707,000	1,319,000	2,785,000	2,112,000	1,386,000	3,169,000	2,417,000	1,550,000
53-59	2,452,000	1,896,000	1,451,000	3,099,000	2,332,000	1,518,000	3,514,000	2,668,000	1,715,000
60-66	2,704,000	2,085,000	1,583,000	3,414,000	2,553,000	1,650,000	3,860,000	2,920,000	1,880,000
67-73	2,955,000	2,274,000	1,715,000	3,728,000	2,773,000	1,782,000	4,205,000	3,172,000	2,044,000
74-80	3,207,000	2,463,000	1,847,000	4,042,000	2,993,000	1,914,000	4,551,000	3,423,000	2,209,000
81-87	3,458,000	2,652,000	1,979,000	4,356,000	3,214,000	2,045,000	4,896,000	3,675,000	2,373,000
88-94	3,710,000	2,841,000	2,111,000	4,670,000	3,434,000	2,177,000	5,241,000	3,926,000	2,538,000
95-101	3,962,000	3,030,000	2,243,000	4,984,000	3,654,000	2,309,000	5,587,000	4,178,000	2,702,000
102-108	4,213,000	3,219,000	2,375,000	5,299,000	3,875,000	2,441,000	5,932,000	4,430,000	2,867,000
109-115	4,465,000	3,408,000	2,506,000	5,613,000	4,095,000	2,573,000	6,278,000	4,681,000	3,031,000
116-122	4,716,000	3,597,000	2,638,000	5,927,000	4,315,000	2,705,000	6,623,000	4,933,000	3,196,000
123-129	4,968,000	3,786,000	2,770,000	6,241,000	4,536,000	2,837,000	6,969,000	5,184,000	3,361,000
130-136	5,220,000	3,975,000	2,902,000	6,555,000	4,756,000	2,969,000	7,314,000	5,436,000	3,525,000
137-143	5,471,000	4,164,000	3,034,000	6,869,000	4,976,000	3,101,000	7,660,000	5,688,000	3,690,000
144-150	5,723,000	4,353,000	3,166,000	7,184,000	5,197,000	3,233,000	8,005,000	5,939,000	3,854,000
151-157	5,974,000	4,542,000	3,298,000	7,498,000	5,417,000	3,365,000	8,350,000	6,191,000	4,019,000
158-164	6,226,000	4,731,000	3,430,000	7,812,000	5,637,000	3,497,000	8,696,000	6,442,000	4,183,000
165-171	6,478,000	4,920,000	3,562,000	8,126,000	5,858,000	3,628,000	9,041,000	6,694,000	4,348,000
172-178	6,729,000	5,110,000	3,694,000	8,440,000	6,078,000	3,760,000	9,387,000	6,946,000	4,512,000
179-182	6,981,000	5,299,000	3,826,000	8,754,000	6,298,000	3,892,000	9,732,000	7,197,000	4,677,000
Annual	N/A	N/A	N/A	5,341,000	4,712,000	N/A	10,681,000	7,854,000	N/A

Notice: Family Policy is applied FREE for all children. Family Premium is the sum of two primary insureds.

# Premium Table (VND)

Individual Policy: Age from 66 under 76

Length of Trip (Day)	SOUTH EAST ASIA			ASIA			WORLDWIDE		
	Brunei, Cambodia, Laos, Indonesia, Malaysia, Myanmar, Philippines, Singapore, Thailand.			ASEAN, Australia, China, Hong Kong, India, Japan, Korea, Macau, New Zealand, Taiwan.			ASEAN, ASIA & other Countries (Except Cuba, Iran, North Korea, Syria, or, the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine).		
	Superior	Classic	Basic	Superior	Classic	Basic	Superior	Classic	Basic
1-3	606,000	440,000	384,000	772,000	552,000	440,000	881,000	606,000	495,000
4-6	783,000	577,000	495,000	1,026,000	749,000	552,000	1,205,000	844,000	663,000
7-10	1,087,000	692,000	606,000	1,387,000	924,000	717,000	1,628,000	1,026,000	826,000
11-14	1,448,000	924,000	772,000	1,870,000	1,212,000	992,000	2,170,000	1,387,000	1,101,000
15-18	1,748,000	1,212,000	992,000	2,231,000	1,616,000	1,267,000	2,592,000	1,811,000	1,376,000
19-22	1,991,000	1,444,000	1,212,000	2,531,000	1,846,000	1,376,000	2,953,000	2,111,000	1,487,000
23-27	2,170,000	1,673,000	1,376,000	2,835,000	2,136,000	1,487,000	3,255,000	2,413,000	1,596,000
28-31	2,413,000	1,902,000	1,541,000	3,076,000	2,422,000	1,653,000	3,559,000	2,774,000	1,764,000
32-38	2,833,000	2,218,000	1,762,000	3,600,000	2,790,000	1,873,000	4,136,000	3,194,000	2,038,000
39-45	3,253,000	2,533,000	1,982,000	4,125,000	3,158,000	2,093,000	4,713,000	3,614,000	2,313,000
46-52	3,673,000	2,849,000	2,202,000	4,649,000	3,525,000	2,313,000	5,289,000	4,034,000	2,588,000
53-59	4,093,000	3,164,000	2,422,000	5,173,000	3,893,000	2,533,000	5,866,000	4,454,000	2,862,000
60-66	4,513,000	3,480,000	2,642,000	5,698,000	4,261,000	2,754,000	6,442,000	4,874,000	3,137,000
67-73	4,933,000	3,795,000	2,862,000	6,222,000	4,629,000	2,974,000	7,019,000	5,294,000	3,412,000
74-80	5,353,000	4,111,000	3,083,000	6,746,000	4,996,000	3,194,000	7,595,000	5,714,000	3,686,000
81-87	5,773,000	4,427,000	3,303,000	7,271,000	5,364,000	3,414,000	8,172,000	6,134,000	3,961,000
88-94	6,193,000	4,742,000	3,523,000	7,795,000	5,732,000	3,634,000	8,749,000	6,553,000	4,236,000
95-101	6,613,000	5,058,000	3,743,000	8,320,000	6,099,000	3,854,000	9,325,000	6,973,000	4,510,000
102-108	7,032,000	5,373,000	3,963,000	8,844,000	6,467,000	4,075,000	9,902,000	7,393,000	4,785,000
109-115	7,452,000	5,689,000	4,184,000	9,368,000	6,835,000	4,295,000	10,478,000	7,813,000	5,060,000
116-122	7,872,000	6,004,000	4,404,000	9,893,000	7,203,000	4,515,000	11,055,000	8,233,000	5,335,000
123-129	8,292,000	6,320,000	4,624,000	10,417,000	7,570,000	4,735,000	11,631,000	8,653,000	5,609,000
130-136	8,712,000	6,635,000	4,844,000	10,941,000	7,938,000	4,955,000	12,208,000	9,073,000	5,884,000
137-143	9,132,000	6,951,000	5,064,000	11,466,000	8,306,000	5,176,000	12,785,000	9,493,000	6,159,000
144-150	9,552,000	7,266,000	5,285,000	11,990,000	8,674,000	5,396,000	13,361,000	9,913,000	6,433,000
151-157	9,972,000	7,582,000	5,505,000	12,515,000	9,041,000	5,616,000	13,938,000	10,333,000	6,708,000
158-164	10,392,000	7,897,000	5,725,000	13,039,000	9,409,000	5,836,000	14,514,000	10,753,000	6,983,000
165-171	10,812,000	8,213,000	5,945,000	13,563,000	9,777,000	6,056,000	15,091,000	11,173,000	7,257,000
172-178	11,232,000	8,528,000	6,165,000	14,088,000	10,145,000	6,277,000	15,668,000	11,593,000	7,532,000
179-182	11,652,000	8,844,000	6,386,000	14,612,000	10,512,000	6,497,000	16,244,000	12,013,000	7,807,000
Annual	N/A	N/A	N/A	8,914,000	7,866,000	N/A	17,829,000	13,109,000	N/A

Notice: Family Policy is applied FREE for all children. Family Premium is the sum of two primary insureds.

# Premium Table (VND)

## With Covid-19 Coverage

Individual Policy: Age from 0 under 56

Length of Trip (Day)	SOUTH EAST ASIA			ASIA			WORLDWIDE		
	Brunei, Cambodia, Laos, Indonesia, Malaysia, Myanmar, Philippines, Singapore, Thailand.			ASEAN, Australia, China, Hong Kong, India, Japan, Korea, Macau, New Zealand, Taiwan.			ASEAN, ASIA & other Countries (Except Cuba, Iran, North Korea, Syria, or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine).		
	Superior	Classic	Basic	Superior	Classic	Basic	Superior	Classic	Basic
1-3	320,000	233,000	203,000	408,000	292,000	233,000	466,000	320,000	262,000
4-6	414,000	305,000	262,000	542,000	396,000	292,000	637,000	446,000	350,000
7-10	575,000	366,000	320,000	733,000	488,000	379,000	860,000	542,000	437,000
11-14	766,000	488,000	408,000	989,000	641,000	524,000	1,147,000	733,000	582,000
15-18	924,000	641,000	524,000	1,180,000	854,000	670,000	1,370,000	958,000	727,000
19-22	1,052,000	763,000	641,000	1,338,000	976,000	727,000	1,561,000	1,116,000	786,000
23-27	1,147,000	884,000	727,000	1,499,000	1,129,000	786,000	1,721,000	1,276,000	844,000
28-31	1,276,000	1,006,000	815,000	1,626,000	1,280,000	874,000	1,882,000	1,466,000	932,000
32-38	1,498,000	1,172,000	931,000	1,903,000	1,475,000	990,000	2,186,000	1,688,000	1,078,000
39-45	1,720,000	1,339,000	1,048,000	2,180,000	1,669,000	1,106,000	2,491,000	1,910,000	1,223,000
46-52	1,942,000	1,506,000	1,164,000	2,458,000	1,864,000	1,223,000	2,796,000	2,132,000	1,368,000
53-59	2,164,000	1,673,000	1,280,000	2,735,000	2,058,000	1,339,000	3,101,000	2,354,000	1,513,000
60-66	2,386,000	1,840,000	1,397,000	3,012,000	2,252,000	1,456,000	3,406,000	2,576,000	1,658,000
67-73	2,608,000	2,006,000	1,513,000	3,289,000	2,447,000	1,572,000	3,710,000	2,798,000	1,804,000
74-80	2,830,000	2,173,000	1,630,000	3,566,000	2,641,000	1,688,000	4,015,000	3,020,000	1,949,000
81-87	3,052,000	2,340,000	1,746,000	3,844,000	2,836,000	1,805,000	4,320,000	3,242,000	2,094,000
88-94	3,274,000	2,507,000	1,862,000	4,121,000	3,030,000	1,921,000	4,625,000	3,464,000	2,239,000
95-101	3,496,000	2,674,000	1,979,000	4,398,000	3,224,000	2,038,000	4,930,000	3,686,000	2,384,000
102-108	3,718,000	2,840,000	2,095,000	4,675,000	3,419,000	2,154,000	5,234,000	3,908,000	2,530,000
109-115	3,940,000	3,007,000	2,212,000	4,952,000	3,613,000	2,270,000	5,539,000	4,130,000	2,675,000
116-122	4,162,000	3,174,000	2,328,000	5,230,000	3,808,000	2,387,000	5,844,000	4,352,000	2,820,000
123-129	4,384,000	3,341,000	2,444,000	5,507,000	4,002,000	2,503,000	6,149,000	4,574,000	2,965,000
130-136	4,606,000	3,508,000	2,561,000	5,784,000	4,196,000	2,620,000	6,454,000	4,796,000	3,110,000
137-143	4,828,000	3,674,000	2,677,000	6,061,000	4,391,000	2,736,000	6,758,000	5,018,000	3,256,000
144-150	5,050,000	3,841,000	2,794,000	6,338,000	4,585,000	2,852,000	7,063,000	5,240,000	3,401,000
151-157	5,272,000	4,008,000	2,910,000	6,616,000	4,780,000	2,969,000	7,368,000	5,462,000	3,546,000
158-164	5,494,000	4,175,000	3,026,000	6,893,000	4,974,000	3,085,000	7,673,000	5,684,000	3,691,000
165-171	5,716,000	4,342,000	3,143,000	7,170,000	5,168,000	3,202,000	7,978,000	5,906,000	3,836,000
172-178	5,938,000	4,508,000	3,259,000	7,447,000	5,363,000	3,318,000	8,282,000	6,128,000	3,982,000
179-182	6,160,000	4,675,000	3,376,000	7,724,000	5,557,000	3,434,000	8,587,000	6,350,000	4,127,000
Annual	NA	NA	NA	4,712,000	4,158,000	NA	9,425,000	6,930,000	NA

Notice: Family Policy is applied FREE for all children. Family Premium is the sum of two primary insureds.

# Premium Table (VND)

## With Covid-19 Coverage

Individual Policy: Age from 56 under 66

Length of Trip (Day)	SOUTH EAST ASIA			ASIA			WORLDWIDE		
	Brunei, Cambodia, Laos, Indonesia, Malaysia, Myanmar, Philippines, Singapore, Thailand.			ASEAN, Australia, China, Hong Kong, India, Japan, Korea, Macau, New Zealand, Taiwan.			ASEAN, ASIA & other Countries (Except Cuba, Iran, North Korea, Syria, or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine).		
	Superior	Classic	Basic	Superior	Classic	Basic	Superior	Classic	Basic
1-3	436,000	317,000	276,000	554,000	396,000	317,000	634,000	436,000	355,000
4-6	563,000	414,000	355,000	738,000	539,000	396,000	866,000	607,000	476,000
7-10	781,000	498,000	436,000	997,000	665,000	516,000	1,170,000	738,000	594,000
11-14	1,042,000	665,000	554,000	1,345,000	871,000	713,000	1,560,000	997,000	792,000
15-18	1,256,000	871,000	713,000	1,604,000	1,162,000	911,000	1,864,000	1,302,000	989,000
19-22	1,432,000	1,038,000	871,000	1,819,000	1,327,000	989,000	2,123,000	1,518,000	1,069,000
23-27	1,560,000	1,202,000	989,000	2,039,000	1,536,000	1,069,000	2,340,000	1,735,000	1,147,000
28-31	1,735,000	1,368,000	1,108,000	2,212,000	1,741,000	1,188,000	2,558,000	1,994,000	1,268,000
32-38	2,036,000	1,595,000	1,266,000	2,588,000	2,005,000	1,346,000	2,974,000	2,297,000	1,465,000
39-45	2,339,000	1,822,000	1,424,000	2,965,000	2,270,000	1,505,000	3,388,000	2,598,000	1,663,000
46-52	2,640,000	2,048,000	1,583,000	3,342,000	2,534,000	1,663,000	3,803,000	2,900,000	1,860,000
53-59	2,942,000	2,275,000	1,741,000	3,719,000	2,798,000	1,822,000	4,217,000	3,202,000	2,058,000
60-66	3,245,000	2,502,000	1,900,000	4,097,000	3,064,000	1,980,000	4,632,000	3,504,000	2,256,000
67-73	3,546,000	2,729,000	2,058,000	4,474,000	3,328,000	2,138,000	5,046,000	3,806,000	2,453,000
74-80	3,848,000	2,956,000	2,216,000	4,850,000	3,592,000	2,297,000	5,461,000	4,108,000	2,651,000
81-87	4,150,000	3,182,000	2,375,000	5,227,000	3,857,000	2,454,000	5,875,000	4,410,000	2,848,000
88-94	4,452,000	3,409,000	2,533,000	5,604,000	4,121,000	2,612,000	6,289,000	4,711,000	3,046,000
95-101	4,754,000	3,636,000	2,692,000	5,981,000	4,385,000	2,771,000	6,704,000	5,014,000	3,242,000
102-108	5,056,000	3,863,000	2,850,000	6,359,000	4,650,000	2,929,000	7,118,000	5,316,000	3,440,000
109-115	5,358,000	4,090,000	3,007,000	6,736,000	4,914,000	3,088,000	7,534,000	5,617,000	3,637,000
116-122	5,659,000	4,316,000	3,166,000	7,112,000	5,178,000	3,246,000	7,948,000	5,920,000	3,835,000
123-129	5,962,000	4,543,000	3,324,000	7,489,000	5,443,000	3,404,000	8,363,000	6,221,000	4,033,000
130-136	6,264,000	4,770,000	3,482,000	7,866,000	5,707,000	3,563,000	8,777,000	6,523,000	4,230,000
137-143	6,565,000	4,997,000	3,641,000	8,243,000	5,971,000	3,721,000	9,192,000	6,826,000	4,428,000
144-150	6,868,000	5,224,000	3,799,000	8,621,000	6,236,000	3,880,000	9,606,000	7,127,000	4,625,000
151-157	7,169,000	5,450,000	3,958,000	8,998,000	6,500,000	4,038,000	10,020,000	7,429,000	4,823,000
158-164	7,471,000	5,677,000	4,116,000	9,374,000	6,764,000	4,196,000	10,435,000	7,730,000	5,020,000
165-171	7,774,000	5,904,000	4,274,000	9,751,000	7,030,000	4,354,000	10,849,000	8,033,000	5,218,000
172-178	8,075,000	6,132,000	4,433,000	10,128,000	7,294,000	4,512,000	11,264,000	8,335,000	5,414,000
179-182	8,377,000	6,359,000	4,591,000	10,505,000	7,558,000	4,670,000	11,678,000	8,636,000	5,612,000
Annual	NA	NA	NA	6,409,000	5,654,000	NA	12,817,000	9,425,000	NA

Notice: Family Policy is applied FREE for all children. Family Premium is the sum of two primary insureds.

# Premium Table (VND)

## With Covid-19 Coverage

Individual Policy: Age from 66 under 76

Length of Trip (Day)	SOUTH EAST ASIA Brunei, Cambodia, Laos, Indonesia, Malaysia, Myanmar, Philippines, Singapore, Thailand.			ASIA ASEAN, Australia, China, Hong Kong, India, Japan, Korea, Macau, New Zealand, Taiwan.			WORLDWIDE ASEAN, ASIA & other Countries (Except Cuba, Iran, North Korea, Syria, or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine).		
	Superior	Classic	Basic	Superior	Classic	Basic	Superior	Classic	Basic
1-3	727,000	528,000	461,000	926,000	662,000	528,000	1,057,000	727,000	594,000
4-6	940,000	692,000	594,000	1,231,000	899,000	662,000	1,446,000	1,013,000	796,000
7-10	1,304,000	830,000	727,000	1,664,000	1,109,000	860,000	1,954,000	1,231,000	991,000
11-14	1,738,000	1,109,000	926,000	2,244,000	1,454,000	1,190,000	2,604,000	1,664,000	1,321,000
15-18	2,098,000	1,454,000	1,190,000	2,677,000	1,939,000	1,520,000	3,110,000	2,173,000	1,651,000
19-22	2,389,000	1,733,000	1,454,000	3,037,000	2,215,000	1,651,000	3,544,000	2,533,000	1,784,000
23-27	2,604,000	2,008,000	1,651,000	3,402,000	2,563,000	1,784,000	3,906,000	2,896,000	1,915,000
28-31	2,896,000	2,282,000	1,849,000	3,691,000	2,906,000	1,984,000	4,271,000	3,329,000	2,117,000
32-38	3,400,000	2,662,000	2,114,000	4,320,000	3,348,000	2,248,000	4,963,000	3,833,000	2,446,000
39-45	3,904,000	3,040,000	2,378,000	4,950,000	3,790,000	2,512,000	5,656,000	4,337,000	2,776,000
46-52	4,408,000	3,419,000	2,642,000	5,579,000	4,230,000	2,776,000	6,347,000	4,841,000	3,106,000
53-59	4,912,000	3,797,000	2,906,000	6,208,000	4,672,000	3,040,000	7,039,000	5,345,000	3,434,000
60-66	5,416,000	4,176,000	3,170,000	6,838,000	5,113,000	3,305,000	7,730,000	5,849,000	3,764,000
67-73	5,920,000	4,554,000	3,434,000	7,466,000	5,555,000	3,569,000	8,423,000	6,353,000	4,094,000
74-80	6,424,000	4,933,000	3,700,000	8,095,000	5,995,000	3,833,000	9,114,000	6,857,000	4,423,000
81-87	6,928,000	5,312,000	3,964,000	8,725,000	6,437,000	4,097,000	9,806,000	7,361,000	4,753,000
88-94	7,432,000	5,690,000	4,228,000	9,354,000	6,878,000	4,361,000	10,499,000	7,864,000	5,083,000
95-101	7,936,000	6,070,000	4,492,000	9,984,000	7,319,000	4,625,000	11,190,000	8,368,000	5,412,000
102-108	8,438,000	6,448,000	4,756,000	10,613,000	7,760,000	4,890,000	11,882,000	8,872,000	5,742,000
109-115	8,942,000	6,827,000	5,021,000	11,242,000	8,202,000	5,154,000	12,574,000	9,376,000	6,072,000
116-122	9,446,000	7,205,000	5,285,000	11,872,000	8,644,000	5,418,000	13,266,000	9,880,000	6,402,000
123-129	9,950,000	7,584,000	5,549,000	12,500,000	9,084,000	5,682,000	13,957,000	10,384,000	6,731,000
130-136	10,454,000	7,962,000	5,813,000	13,129,000	9,526,000	5,946,000	14,650,000	10,888,000	7,061,000
137-143	10,958,000	8,341,000	6,077,000	13,759,000	9,967,000	6,211,000	15,342,000	11,392,000	7,391,000
144-150	11,462,000	8,719,000	6,342,000	14,388,000	10,409,000	6,475,000	16,033,000	11,896,000	7,720,000
151-157	11,966,000	9,098,000	6,606,000	15,018,000	10,849,000	6,739,000	16,726,000	12,400,000	8,050,000
158-164	12,470,000	9,476,000	6,870,000	15,647,000	11,291,000	7,003,000	17,417,000	12,904,000	8,380,000
165-171	12,974,000	9,856,000	7,134,000	16,276,000	11,732,000	7,267,000	18,109,000	13,408,000	8,708,000
172-178	13,478,000	10,234,000	7,398,000	16,906,000	12,174,000	7,532,000	18,802,000	13,912,000	9,038,000
179-182	13,982,000	10,613,000	7,663,000	17,534,000	12,614,000	7,796,000	19,493,000	14,416,000	9,368,000
Annual	NA	NA	NA	10,697,000	9,439,000	NA	21,395,000	15,731,000	NA

Notice: Family Policy is applied FREE for all children. Family Premium is the sum of two primary insureds.

# AIG Travel Powered by Europ Assistance

No matter where you are and the hour of the day, our travel assistance provider, Europ Assistance, is ready to help you in your time of need. Operating 24 hours a day, 7 days a week, in multiple locations across the globe, Europ Assistance is a leading assistance provider in Asia and has over 5,000 medical and travel assistance representatives who are ready to support. Our combined expertise means you are in safe hands.

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hospitalisations  
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travel interventions  
worldwide  
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medical escort  
(3 air ambulances per day)



**7,000+**

hours of medical  
evacuation flight time  
per annum



Europ Assistance statistics shown are current as at October 2025.

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- 24-hour Medical & Emergency Assistance
- 24-hour Travel Information

## Travel Claims Hotline



Call Travel Claim Hotline: **18006789** to get answers, updates and help in settling your claim.

# The AIG Advantage

AIG is a leading global insurance organisation with extensive experience serving clients in Vietnam. You can rely on our innovation, tailored coverage and comprehensive services for Accident & Health solutions that meet our customers' needs.

## Claims Expertise

When things go wrong, our claims team are the problem solvers of choice, partnering with our clients around the world to handle claims with efficiency and empathy.

With experienced decision makers, a global network of claims experts, and the added support of our travel assistance provider, we offer unmatched service that puts your needs at the heart of the claims process.

## Claims Scenarios



### Medical Repatriation from Osaka

A traveller tripped and fell in Osaka, Japan. At a local hospital she was diagnosed with a fractured fibula and was required to undergo surgery. AIG arranged for the insured's flight home, coordinated wheelchair services and obtained direct admission and surgery arrangements at the local hospital in her hometown. All the insured's medical and travel expenses were covered under her AIG policy.



### On-the-ground Medical Assistance

A bus touring in the south of Iceland skid off the road and landed on its side, injuring 12 AIG insureds. Within hours of the crash, AIG arranged for a support team, including a medical doctor, to fly to Iceland to provide on-the-ground support. AIG closely monitored the medical condition of the insureds to ensure they were fit to fly, arranged door-to-door wheelchair and porter service to assist mobility, and fully covered all medical and repatriation expenses.

Scenarios are purely for illustration purposes. Policy coverage will depend on the policy terms, conditions, exclusions, and the factual circumstances of the particular claim.

## Committed to Service Excellence



### Global network

Claims support wherever in the world our customers' travel.



### Experienced professionals

Regardless of the complexity, our highly experienced claims professionals can mobilise experts from around the world in a matter of hours to provide support, from responding to the scene supporting assistance requests and providing prompt and fair claims outcomes.



### Effective alignment

Working together, our claims team and the AIG medical and security assistance teams provide a streamlined claim process, putting your client's needs at the heart of the claims process.



### Claim with Ease

Easy claims process with detailed instructions and references via [AIG Claims](#).

# General Conditions

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

## **Per Trip Policy:**

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

## **Annual Plan Trip:**

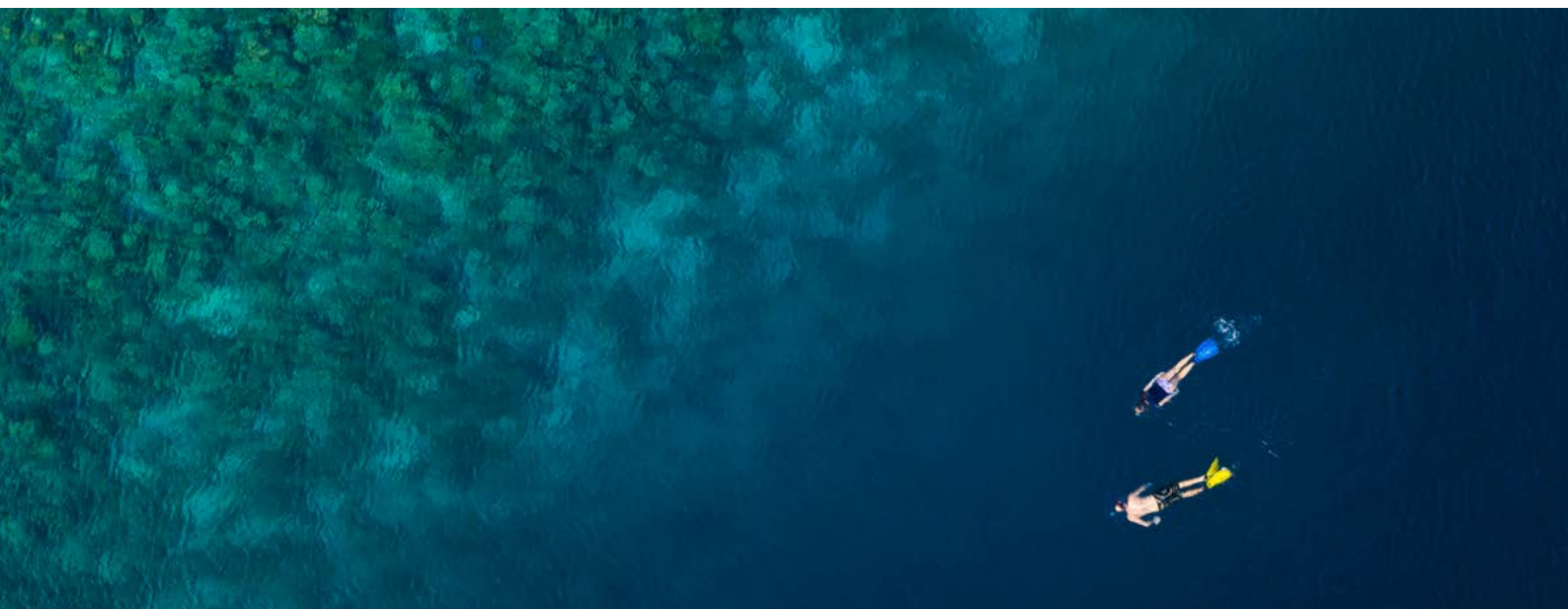
- Unlimited the number of trip in one (1) year contract
- Maximum trip duration is ninety (90) consecutive days

## **Family Policy**

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

## **Pre Existing Medical Conditions Excluded**

## **Coverage for Loss insured overseas**



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



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**Contact:**

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