




29 COMPREHENSIVE BENEFITS

Maximum Benefit (VND)

OVERSEAS MEDICAL ASSIST 	HIGHLY RECOMMENDED	MOST POPULAR	BASIC
	SUPERIOR	CLASSIC	
1. Medical and Accidental Dental Expense Incurred Overseas for both In-patient and Out-patient 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
2. Overseas Hospital Income Pays VND 1,050,000 for every complete day the Insured Person is hospitalised whilst overseas	52,500,000	21,000,000	21,000,000
3. Emergency Medical Evacuation Covers emergency medical evacuation expenses	2,100,000,000	1,575,000,000	1,050,000,000
4. Repatriation 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
5. Repatriation to Home Country: 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
6. Travel Assistance Services 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
7. Hospital Visitation 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
8. Compassionate Visit 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

9. Child Guard 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
PERSONAL ACCIDENT ASSIST 	HIGHLY RECOMMENDED SUPERIOR	MOST POPULAR CLASSIC	BASIC
10. Accidental Death & Disablement - 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
11. Public Transport Double Cover (Applicable to Superior Plan Only) - 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
12. Child Education Grant 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
TRAVEL ASSIST 	HIGHLY RECOMMENDED SUPERIOR	MOST POPULAR CLASSIC	BASIC
13. Travel Cancellation 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. Travel Postponement 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. Travel Curtailment including Aircraft Hijacking Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip	157,500,000	105,000,000	NA
16. Travel Companion Inconvenience 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. Personal Baggage including Laptop Computer 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. Baggage Delay 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. Travel Documents – Loss of Money - 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. Travel Delay Pays VND 2,100,000 for each full six (6) consecutive hours of delay	21,000,000	15,750,000	10,500,000
21. Travel Misconnection Pays VND 2,100,000 for each full six (6) consecutive hours of misconnection	4,200,000	4,200,000	4,200,000
22. Travel Interruption Pays for the unused portion for any loss of travel and/or accommodation expenses paid in advance	157,500,000	105,000,000	NA
23. Personal Liability 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. Kidnap and Hostage 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
LIFESTYLE ASSIST 	HIGHLY RECOMMENDED SUPERIOR	MOST POPULAR CLASSIC	BASIC
25. Rental Vehicle Excess 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. Golf Advantage - Damage/Loss of Golfing Equipment - Hole-in-One - Green Fees	14,700,000 4,200,000 14,700,000	10,500,000 NA 10,500,000	6,300,000 NA 6,300,000
27. Home Guard 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. Automatic Extension of Policy period For per trip policy, the period of insurance will be extended without charge for seventy two (72) hours through circumstances outside the Insured Person's control during a trip overseas The policy period will be extended up to thirty (30) days without additional premium if the Insured Person is hospitalised and quarantined overseas	Yes	Yes	Yes
29. Cover In The Event of Terrorism Sections 1 - 28 of this policy are applicable if they occur as the result of an act of terrorism whilst the Insured is overseas	Yes	Yes	Yes



Travel Guard®

Travel More, Worry Less

AMERICAN INTERNATIONAL GROUP

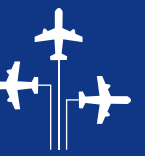
GENERAL CONDITIONS

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



Per Trip Policy:

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



Annual Plan Trip:

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



Family Policy:

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



Pre-existing medical condition exclusions



Coverage for loss incurred overseas

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

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

We care for your journey

AIG TRAVEL GLOBAL ASSISTANCE CENTRES



SPECIALISED SERVICES FOR YOU

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

Hotline: +603 2772 5688

WHY AIG

TRAVEL GUARD® OUR SERVICES

SECURITY ASSISTANCE

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

TRAVEL ASSISTANCE

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

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

GLOBAL MEDICAL TEAM

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

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

COVID-19 COVERAGE (Optional Benefits)

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

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