BAOVIET Insurance
BẢO HIỂM BẢO VIỆT

HD Insurance

vietjetAir.com

POLICY WORDING

VIETJET TRAVEL SAFE

Hotline
1800 1118

POLICY WORDING

VIETJET TRAVEL SAFE

CONTENTS

PART1: SCHEDULE OF BENEFITS 1

PART 2: DEFINITIONS 5

PART 3: COVERAGE 7

PART 4: GENERAL EXCLUSIONS – APPLICABLE TO ALL SECTIONS 16

PART 5: GENERAL POLICY CONDITIONS – APPLICABLE TO ALL SECTIONS 17

PART 6: TERMINATION 20

PART 7: AUTOMATIC ADJUSTMENT ON INSURANCE PERIOD 20

PART 8: EXTENSION OF PERIOD OF INSURANCE 21

IMPORTANT INFORMATION

We trust that this policy meets your needs. This insurance product is provided by Bao Viet Insurance Corporation on the basis of co-insurance with HD Insurance Company Limited at the rate of 65% - 35%. Should you have any queries or need any further explanation, you can write to us at the following address:

Address: BaoViet Insurance Corporation: 7 Ly Thuong Kiet – Hoan Kiem - Hanoi
Email: insurancehelp@baoviet.com.vn

PART 1. SCHEDULE OF BENEFITS

Unit: 1000

NO.	BENEFITS	International Plan (VND)		Domestic Plan (VND)	
		One way	Round Trip	One way	Round Trip
1	**Personal Accident**				
	Accidental Death or Total Permanent Disablement				
	Insured Person from 2 years old to under 76 years old	2.000.000	2.000.000	1.000.000	1.000.000
	Insured Person from 76 years old & above	1.000.000	1.000.000	500.000	500.000
	Insured Person from 14 days to under 2 years old	200.000	200.000	100.000	100.000
2	**Travel Inconvenience Benefits**				
2.1	Trip Cancellation	Up to 100.000	Up to 100.000	Up to original flight cost	Up to original flight cost
2.2	Trip Curtailment	N/A	Up to 100.000	N/A	N/A
2.3	Loss or damage to Baggage and/or Personal Effects	Up to 20.000 (Limit for any one item: 3.000)	Up to 20.000 (Limit for any one item: 3.000)	Up to 20.000 (Limit for any one item: 3.000)	Up to 20.000 (Limit for any one item: 3.000)
2.4	Vietjet Flight Delay	Up to 10.500 (2.100 per 4 hours delay period)	Up to 10.500 (2.100 per 4 hours delay period)	Up to 1.500 (500 per 2 hours delay period)	Up to 1.500 (500 per 2 hours delay period)
2.5	Missed connecting Flight	Up to 10.000 (2.000 per 6 hours delay period)	Up to 10.000 (2.000 per 6 hours delay period)	N/A	N/A
2.6	Baggage delay	Up to 10.500 (2.100 per 4 hours delay)	Up to 10.500 (2.100 per 4 hours delay)	Up to 1.500 (500 per 4 hours delay)	Up to 1.500 (500 per 4 hours delay)
2.7	Loss of Personal Money	Up to 4.000	Up to 4.000	N/A	N/A
2.8	Loss of Travel Documents	Up to 20.000	Up to 20.000	Up to 5.000	Up to 5.000
2.9	Hijacking Benefit Payments for every 6 hours of hijacking period	Up to 10.000 (2.000 per 6 hours period)	Up to 10.000 (2.000 per 6 hours period)	Up to 4.200 (2.100 per 8 hours period)	Up to 4.200 (2.100 per 8 hours period)

3	**Medical and Evacuation Expenses**				
3.1	Medical expenses incurred due to accident or sickness (including COVID-19)				
	Insured Person from 2 years old to under 76 years old	N/A	**Accident and Sickness:** Up to 1.000.000	N/A	**Accident and Sickness:** Up to 350.000 **COVID-19:** N/A
	Insured Person from 76 years old & above	N/A	**Accident and Sickness:** Up to 500.000	N/A	**Accident and Sickness:** Up to 200.000 **COVID-19:** N/A
	Insured Person from 14 days to under 2 years old	N/A	**Accident and Sickness:** Up to 100.000	N/A	**Accident and Sickness:** Up to 35.000. **COVID-19:** N/A
3.2	Hospital cash due to accident/sickness	N/A	Up to 20.000 (1.000 for every 24 hours)	N/A	Up to 10.000 (500 for every 24 hours)
3.3	Emergency Medical Evacuation	N/A	Up to 1.000.000	N/A	Up to 300.000
3.4	Mortal remain Repatriation	N/A	Up to 1.000.000	N/A	Up to 300.000
3.5	Overseas Compassionate Visit	N/A	Up to 100.000	N/A	N/A
3.6	Return of companions	N/A	Up to 100.000	N/A	N/A
4	**Personal Liability**				
4.1	Personal Liability	Up to 4.000.000	Up to 4.000.000	N/A	N/A
	Other Benefits				
	24-Hours Worldwide Medical and Travel Assistance Services	N/A	Yes	N/A	N/A
	Special Benefit: Automatic Extension of the Period of insurance without charge for up to 10 days	N/A	Yes	N/A	Yes

Coverage for accompanying Infant(s) who is/are named in the Certificate of Insurance is afforded as follows:

Coverage is afforded to one (1) accompanying named Infant if You have purchased the Vietjet Travel Safe herein provided.

This coverage is limited as follows:

a. Personal Accident benefit up to 10% of the stated Schedule of Benefits.
b. Medical Expenses up to 10% of the stated Schedule of Benefits.
c. Emergency Medical Evacuation & Mortal Remains Repatriation up to 10% of the stated Schedule of Benefits.
d. 24 hours Worldwide Medical and Travel Assistance Services.

This Policy, the Schedule of Benefits, the application form and any memoranda thereon shall be considered one document (together "the Policy") and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

Therein

The Applicant on behalf of the Insured Persons by an application form including a declaration, which shall be the basis of each relevant contract, has applied for insurance and **BaoViet Insurance** (hereinafter referred to as "the Company") has agreed to provide such insurance.

The Company agrees only on the basis of the terms and conditions contained in the Policy, and subject to payment of the relevant premium, to provide insurance cover to the Insured Persons.

Where the application form and declaration is in respect of more than one Insured Person, the Company further only agrees to provide the insurance on the basis that this Policy, notwithstanding any other provision, is deemed and accepted to constitute separate insurance in respect of each such Insured Person covered.

Geographical Areas

Domestic:	within Vietnam Only
International:	All Overseas Countries except Vietnam & Excluded Countries.

EXCLUDED COUNTRIES is defined as Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Syria, Belarus, Nicaragua, North Korea, Lebanon, Liberia, Libya, Somalia, Sudan, South Sudan, Venezuela, Crimea and Zimbabwe.

Age Limits

Insurance policy is valid for individuals with the following age restrictions:

Adult:	Persons aged 12 years old and above.
Child:	Persons aged between 2 years to 11 years inclusive.
Senior Citizen:	Persons aged 76 years old and above
Infant:	Persons aged between 14 days to below 2 years old and the benefits applicable as displayed in the Schedule of Benefits.

**All ages referred to in this Policy shall be the age of Your last birthday.*

Coverage

Commencement of Cover:

(1) **Domestic:** a holiday or journey undertaken by an Insured Person and commences at 00.01 a.m. on the day of the scheduled journey;

International: a holiday or journey undertaken by an Insured Person and commences three (3) hours before the scheduled time the Insured Person leaves the place of embarkation in Vietnam to the scheduled destination(s) overseas;

(2) The cover for Trip Cancellation benefit commences twenty-four (24) hours from the purchase date of the Insurance for Scheduled Flight.

Expiry of Cover:

Domestic: The policy ends at the expiry of the Period of Insurance specified in the Policy.

International

(a) One Way Plan

(1) Except for Trip Cancellation, the cover ends upon checking out from point of immigration in country of arrival on the Insured Person's arrival date OR

(2) When the Insured Person depart from the airport at the Country of Arrival, whichever occurs first.

(3) The cover for Trip Cancellation benefit ends up upon the First Departure Date.

(b) Round Trip Plan

(1) Except for Trip Cancellation, the cover ends upon checking out from point of immigration in Vietnam on the Insured Person's arrival date OR

(2) upon checking in at point of immigration for travel outside the Country of Arrival, other than return to Vietnam. whichever occurs first.

(3) The cover for Trip Cancellation benefit ends on the First Departure Date.

PART 2. DEFINITIONS

1. **"Age"** is the age calculated based on the last birthday before the effective date of the Policy.

2. **"Airline Ticket"** means an itinerary confirmation provided by Vietjet or Vietjet's authorized representative to the customer via email registered when booking, after customer's full and successful payment. Airline ticket includes the customer's name, reservation code, flight information and other related information (if any).

3. **"Accidental Bodily Injury"** means bodily injury caused solely and directly by accidental, violent, external and visible means.

4. **Baggage"** means baggage and personal effects normally worn or carried on a Trip and belonging to the Insured Person(s).

5. **"Boarding"** means the insured person's registration at the airport's departure gate or through any methods accepted by the airlines to receive boarding passes (including electronic boarding passes).

6. **"Carrier"** means Vietjet Air.

7. **"Connecting Flight"** means a flight operated by VietJet and its related airline companies that departs from one or more stopovers or layover points. These points are specified on the airline ticket and are neither the initial departure point nor the final destination.

8. **"Curtailment"** means abandonment by return to Place of Residence or Place of Business after arrival at the scheduled destination of the planned Trip as shown on the itinerary.

9. **"Child"** means any dependent unmarried child, including any stepchild and legally adopted child of the Insured, who is aged between 2 years to 11 years of age (inclusive) at the inception of the Period of Insurance.

10. **"Common Carrier"** means:

    (a) any bus, coach, taxi, hotel car, ferry, hovercraft, hydrofoil, ship, train, tram, underground train or other public transportation provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers.

    (b) any fixed-wing aircraft or helicopter provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports.

11. **"COVID-19"** refers to an infectious disease caused by severe acute respiratory syndrome corona virus 2 (SARS-Cov-2).

12. **"Country of Arrival"** means Scheduled destination reflected in Insured Person Air Ticket.

13. **"Eligible Family Members"** means the legally married spouse of the Insured, Children (natural or legally adopted), parents, parents in law.

14. **"Epidemic"** refers to a sudden severe outbreak of disease.

15. **"Hospital"** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, and meeting all of the following requirements in that it:

    - operates primarily for the reception and medical care and treatment of sick, ailing or injured persons on a resident in-patient basis;
    - admits resident in-patients only under the supervision of a Physician or Physicians one of whom is available for consultation at all times;
    - maintains organized facilities for medical diagnosis and treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by or available to the establishment;

- provides a full-time nursing service by and under the supervision of a staff of nurses;
- maintains a legally licensed Physician in residence.

"Hospital" shall not include the following:

- mental institution; an institution confined primarily to the treatment of psychiatric disease including sub-normality; the psychiatric department of a hospital;
- a place for the aged; a rest home; a place for drug addicts or alcoholics;
- a health hydro or nature cure clinic; a nursing or convalescent home; a special unit of a hospital used primarily as a place for drug addicts or alcoholics, or as a nursing, a convalescent, rehabilitation, extended care facility or rest home.

16. "Insured Person" means eligible persons for insurance cover who are named in the application form.

17. "Loss of Eye" means the total and irrecoverable loss of all sight of an eye or eyes rendering the Insured Person absolutely blind beyond remedy by surgical or other treatment.

18. "Loss of Limb" means loss by physical separation at or above the wrist or ankle joint, or total Loss of Use.

19. "Loss of Use" means total functional disablement.

20. "Medical Practitioner", "Physician", "Doctor" means a practitioner of western medicine duly qualified and legally registered as such under the laws of the country in which the claim arises and where the treatment takes place but excluding a person who is the Insured Person himself/herself, or wife/husband of the Insured person, or the person who book the ticket to accompany with the Insured person on the flight, or a relative of the Insured Person.

21. "Medical Treatment Expenses" means the actual expenses paid by the Insured Person to a Medical Practitioner, Physician, Doctor or Hospital for medical, surgical or nursing treatment including the costs of medical supplies, ambulance hire or professional home-nursing fees, but excluding the cost of dental care and treatment unless such treatment is for emergency and necessitated by accidental injuries to sound natural teeth.

22. "Pandemic" refers to an outbreak of infectious disease.

23. "Period of Insurance" shall have the meaning as stated in the Policy Schedule subject to the Maximum Duration of Trip.

24. "Permanent Total Disablement" means injury has a direct and unique cause from bodily injury and independence from all other causes which has commenced within 30 days after the date of the accident and this Bodily Injury remains and lasts for a consecutive period, without interruption for at least 12 consecutive months and the Insured Person is completely unable to engage in any substantially gainful occupation or employment for the remainder of his/her life.

25. "Personal Money" means cash, cheques, travelers' cheques and money orders belonging to the Insured Person, excluding credit cards and stored value cards.

26. "Place of Business" is the place where the Insured Person normally works within VietNam.

27. "Place of Residence" is the place where the Insured Person normally lives within VietNam.

28. "Plan" means the type and level of cover contained in the application form and/or Policy for which the Insured Person has paid the premium.

29. "Policy Schedule" is the schedule which is attached to and forms part of the Policy.

30. “Polymerase Chain Reaction (PCR) Test” means to test for COVID-19 and is a molecular test that analyzes Your upper respiratory specimen, looking for genetic material (ribonucleic acid or RNA) of SARSCoV-2, the virus that causes COVID-19. A positive test means You likely have COVID-19. A negative test means You probably did not have COVID-19 at the time of the test.

31. “Pre-existing Condition” means any injury, illness, condition or symptom:

a) for which treatment, medication, advice or diagnosis has been sought or received or was foreseeable during the twelve (12) months prior to the commencement of the journey.

b) Which was known or unknown to you to exist prior to the commencement of the journey whether or not treatment, medication, advice or diagnosis was sought or received.

32. “Private Car” means any four-wheeled pleasure type motor vehicle, excluding any vehicle licensed to transport fare-paying passengers or licensed to transport merchandise for sale or delivery.

33. “Reasonable and Customary Charges” means expenses charged for medical/Hospital treatment, supplies or services medically necessary to treat Your condition; it should not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and should not include charges that would not have been made if no insurance was procured.

34. “Scheduled time of departure” the departure time of the flight stated on the airline ticket at the time of purchase or the new schedule. The scheduled time of departure includes day, hour and minute according to the airline’s regulations. The new scheduled departure time is the departure time according to the airline's change that the customers receive at least 24 hours before the scheduled departure time in writing (including but not limited to SMS/email or other suitable forms)

35. “Sickness/Illness” means any sudden and unforeseen deterioration of health that is certified by a Medical Practitioner or Physician or Doctor, arising from a disease contracted during the trip. This term specifically excludes any Pre-existing Conditions and does not apply to Trip Cancellation benefits.

36. “Travel Documents” means passport, visa, identification card or driving license which is required during Your Trip.

37. “Trip” means: Any travel or travel time that does not exceed the time limit shown on the Certificate of Insurance. This includes departure dates and return dates to the Insured Person residence.

38. “Native Country” means place where the Insured is given birth to and/citizen.

39. “Company’s designated Assistance partner” is a partner of the Insurer, on behalf of the insurer providing global travel assistance and related services to global insurance partners and customers.

PART 3. COVERAGE

Section 1 – Personal Accident Benefits

A. Personal Accident

In the event of Accidental Bodily Injury being sustained by an Insured Person during a Trip which shall result in death or disablement, the benefits will be paid in accordance with the purchased Plan and table of compensation below:

	Events	Percentage of Benefit Payable
1	Accidental Death	100%
2	Total and irrecoverable loss of sight of an eye or both eyes	100%
3	Permanent loss of use of one or both limbs	100%
4	Total and irrecoverable loss of sight of one eye and loss of use of one limb	100%
5	Total Permanent Disablement, other than loss of sight or limb	100%

Provisions

1. No benefit will be payable unless death occurs within twelve (12) months of the date of Accidental Bodily Injury.
2. The maximum benefit payable shall be 100% as detailed in the Schedule of Benefits.
3. If at the time of accident, an Insured Person has already had amputation or Loss of Use of a hand, arm, foot, leg or has lost the sight of one or both eyes, such loss shall not be included in assessing any benefit payable under this Policy.

Section 2 – Travel Inconvenience Benefits

Section 2.1 Trip Cancellation

For the purpose of this Section, the Period of Insurance shall become effective and commence upon the approval of the application form. On cancellation of a scheduled Trip, the Company will indemnify up to the amount stated in the Schedule of Benefit for each Insured Person in respect of losses of airline ticket or travel or accommodation deposits or payments made with respect to the Insured Person's Trip, which are irrecoverable from the tour operator, Carrier or provider of accommodation.

Provisions

1. Benefits will be paid under this Section only for cancellation losses arising from:

(a) Death of the Insured Person;

(b) Serious illness or serious; bodily injury of the Insured Person, including the following cases:

- The Insured Person is hospitalized on the day of the scheduled departure time;
- The Insured Person must be treated for illness and is unable to travel on the day of the scheduled departure time;
- The Insured Person is bodily injured and unable to travel on the day of the scheduled departure time.

(c) PersonDeath of the Eligible Family Members;

(d) Serious illness or bodily injury due to an accident that results in the Eligible Family Members being hospitalized within 10 days before the scheduled departure date, with a hospital stay of 5 days or moredamage

(e) Witness summons, jury service or compulsory quarantine of the Insured Person;.

(f) Unexpected outbreak of riot or civil commotion (notwithstanding General Exclusion 1(a)) or strike at the planned destination arising out of circumstances beyond the control of the Insured Person;

(g) Serious damage of the Insured Person's principal residence from fire, flood, or similar natural disaster (for example a tsunami, hurricane or earthquake) within one week from the departure date which requires the Insured Person's presence on the premises on the departure date;

(h) Insured Person tested positive for COVID-19 by PCR test conducted at a registered medical institution or facility within fourteen (14) days prior to the scheduled first departure date shown on Your air ticket.

2. No benefit will be paid for:

(a) Loss arising from medical conditions or circumstances in existence prior to the insurance application date.

(b) Loss arising directly or indirectly from Government regulation or ordinance, delay or amendment of the booked itinerary or failure in provision of any part of the booked holiday (including error, omission or default) by the provider of any service forming part of the booked holiday as well as of the agent or tour operator through whom the holiday is booked.

(c) Loss arising directly or indirectly from disinclination to travel or financial circumstances of any Insured Person.

(d) Loss resulting from any unlawful act or criminal procedure of any person on whom the travel plans depend.

(e) Loss arising directly or indirectly from failure to notify travel agent/tour operator or a provider of transport or accommodation immediately when it is found necessary to cancel the travel arrangement.

(f) Loss that is covered by any other existing insurance scheme, government programme or loss which will be paid or refunded by a hotel, Common Carrier, travel agent or any other provider of travel and/or accommodation.

(g) Any events mentioned above which publicly known or reported through mass media at the time that Insured Person make travel arrangement.

(h) Any loss if this Policy is purchased less than 3 days prior to the departure date.

Section 2.2 - Trip Curtailment (applicable for International Plan only)

The Company will pay up to the amount stated in the Schedule of Benefits for each Insured Person in respect of unused irrecoverable prepaid transport cost or accommodation charges included in the contracted holiday or Trip and additional hotel and repatriation costs to Vietnam incurred due to necessary and unavoidable curtailment of a Trip as a direct result of:

(a) the death, serious bodily injury or serious illness of the Insured Person, Insured Person’s spouse, parent, parent-in-law, child in Vietnam;

(b) a riot or civil commotion (notwithstanding General Exclusion 1(a) or hijack occurring outside Vietnam.

Provisions

1. Benefits will only be paid under this Section when any event giving rise to a claim did not exist at the time of the insurance application date.

2. No benefits will be paid:

(a) For claims arising from medical conditions or circumstances in existence prior to the insurance application date.

(b) If the person whose condition gives rise to any claim was receiving in-patient treatment in a hospital or had received a terminal prognosis at the insurance application date.

Section 2.3 - Loss or Damage to Baggage or Personal Effects

The Company will indemnify each adult Insured Person up to the amount stated in the Schedule of Benefits for loss or damage to baggage and personal effects of the Insured person during the Trip which is owned by the Insured Person, taken or purchased during the Trip.

Provisions

1. No benefit will be paid unless:

(a) The Insured Person takes reasonable and proper care for the safety of the baggage and personal effects, including examination of baggage when received.

(b) If the Insured Person is aware of any destruction, loss or damage, the Insured Person gives immediate notice:

(i) in the case of theft, loss or willful damage by a third party, to the police; and

(ii) in the case of loss or damage in transit, to the Carrier.

2. The Company will pay the amount stated in the Schedule of Benefits per item, pair or set for each adult Insured Person. Where the item forms part of a set or pair, the Company will only pay the replacement value of the item that is lost, damaged or stolen and not for the cost of replacing the entire pair or set.

3. The Company may, at its discretion, opt to replace or repair any item instead of paying cash benefit. In the event that any damaged property is proven to be beyond economical repair, the claim will be dealt with under the Policy as if the article had been fully lost.

4. No benefit will be paid:

(a) for normal wear and tear, gradual deterioration, mechanical or electrical breakdown or derangement.

(b) for loss or damage arising from delay, confiscation, detention, requisition or destruction by customs or other officials or authorities.

(c) for loss or damage to Personal Money, plastic money (including credit cards etc) and other instruments of payment, bonds, coupons, stamps, negotiable instruments, title deeds, manuscripts, securities, travel documents or documents of any kind.

(d) for breakage of or damage to fragile articles, glass, crockery, televisions, musical instruments, household goods or equipment unless occasioned by accident to the conveyance in which the baggage is being carried.

(e) for jewelry and watches not carried in the Insured Persons hand baggage or not under the Insured Persons personal supervision.

(f) for paintings, works of art, antiques and curios.

(g) for diving and skiing equipment.

(h) for motor vehicles, motorcycles, bicycles, boats and all accessories related to these items.

(i) for loss or damage to any business goods or samples.

(j) for animals, living creatures, food or plants and other items of a perishable nature.

(k) for damage to or replacement of any electronic data or software.

(l) for unexplained disappearance.

(m) for loss or damage to hired or leased equipment.

(n) in respect of loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline a baggage irregularity report is obtained.

(o) in respect of losses not reported to the police within 24 hours upon discovery and unless a police report is obtained.

(p) under this Section if payment has been made for the same loss under Section 2.6 – Delayed Baggage.

Section 2.4 - Vietjet Flight Delay

If, during a Trip, the departure of the VietJet flight in which the Insured Person has arranged to travel is delayed by at least the number of hours specified in the Schedule of Benefits, as indicated in the travel itinerary provided to the Insured Person, due to strike or industrial action, hijack, weather-related reasons, technical reasons, operations reasons, the Company will pay the amount stated in the Schedule of Benefits for each consecutive full delay period, as specified therein. The delay will be calculated from the departure time indicated in the itinerary, up to the maximum limit per Insured Person as stated in the Schedule of Benefits.

Provisions

1. No benefits will be paid for delay:

    (a) Arising from failure of the Insured Person to check in according to the itinerary supplied to him/her.

    (b) Arising from strike, industrial action or any circumstances leading to the delay already existing and known to the public at the insurance application date.

    (c) Arising from late arrival of the Insured Person at the airport after check-in time (except for the late arrival due to strike or industrial action).

    (d) any rescheduling or delay which You have been made aware of twenty-four (24) hours prior to the First Scheduled Departure Time in the travel itinerary.

    (e) The insured person does not take the flight arranged by VietJet.

    (f) any travel insurance purchased within four (4) hours from the first Scheduled Departure Time as stated in Your ticket or travel itinerary.

2. The insured person need to provide these documents to The Company:

    (a) Written confirmation from the Carrier (or their handling agents) of the number of hours of delay and the reason for such delay.

    (b) Boarding pass

Section 2.5 – Missed Connecting Flight (applicable for International Plan only)

The Company will pay up to the amount stated in the Schedule of Benefits if the Insured Person misses a connecting VietJet flight and there is no replacement is made available within six (6) hours from the scheduled departure time of connecting flight.

No benefits will be paid for loss directly or indirectly due to:

(a) any illegal or unlawful intentional act by Insured Person.

(b) any breach of government regulation or any failure by Insured Person to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through mass media.

(c) Insured Person failure to check in according to the itinerary.

(d) Insured Person failure to board the next available flight offered by Vietjet.

(e) strike, air traffic flow management restrictions or industrial action existing on the date the flight is arranged.

(f) any prohibition or regulations by any government authority.

(g) Insured Person is medically certified to be unfit to travel.

(h) Insured Person voluntary cancellation of a Scheduled Flight.

(i) the onward connecting flight departure time is less than 4 hours apart from the actual arrival time of the incoming VietJet flight according to the data from FlightAware or FlightRadar24

(j) the departure point of the connecting flight is not in the same airport as the incoming connecting VietJet flight’s arrival airport

(k) natural disaster (including earthquakes, tsunamis, volcanoes, storms, floods, tornadoes, waterspouts.

Section 2.6 – Delayed Baggage

The Company will pay up to the amount stated in the Schedule of Benefits for each Insured Person for all emergency purchases of essential items due to delay or misdirection of baggage caused by Vietjet, during a Trip for at least four (4) hours from time of arrival at destination abroad.

Essential items are limited to the minimum basic clothing and toiletries that are absolutely necessary and indispensable due to the delay and misdirection of baggage. Other items than basic clothing and toiletries such as chargers for electronic equipment, hearing aids, artificial teeth, dental bridges, prosthetic devices or watches are not covered.

Provisions

1. This benefit can only be utilized once during any one Trip.
2. No benefit will be payable:
   (a) if the delay arises from detention or confiscation by customs or other officials or authorities.
   (b) unless the delay is certified with a baggage irregularity report obtained from the airline or with a letter from the tour operator.
   (c) unless documentation is produced by the Insured Person showing details of the expenditure.
   (d) If the baggage is delayed after the Insured Person's return to Vietnam or arrival in the country of final destination.
   (e) under this Section if payment has been made for the same loss under Section 2.3 – Loss or Damage to Baggage and Personal Effects.

Section 2.7 – Loss of Personal Money (applicable for International Plan only)

The Company will pay up to the amount stated in the Schedule of Benefits For actual loss of cash, bank or currency notes, travellers cheques, postal or money orders during the Trip.

Provisions

1. Provided, the items are within the Insured Person's control or custody at all times; and

   (a) the items must not be left unattended and must not be kept in the Checked-in Baggage with a Common Carrier; and

   (b) such loss is reported to the police having jurisdiction at the place of loss immediately no later than twenty-four (24) hours after the incident. Any claim must be accompanied by written confirmation from the Police.

Section 2.8 – Loss of Travel Documents

The Company will pay up to the amount stated in the Schedule of Benefits reasonable and necessary expenses incurred to replace lost travel documents arising out of burglary, robbery, theft or natural disaster (for example a tsunami, hurricane or earthquake) whilst on a Trip. Reasonable expenses are deemed to include additional travel and hotel accommodation expenses incurred.

Such loss must be reported to the police having jurisdiction at the place of loss, as soon as practicable, within 24 hours of the loss, or discovery of the loss. Any claim must be accompanied by written documentation from such police.

Provisions

1. Provided always that:

   (a) The Insured Person exercises reasonable care for the safety and supervision of the Travel Documents;

   (b) The Insured Person's Travel Documents are not left unattended;

   (c) any loss of Travel Documents must be reported to the police having jurisdiction at the place of loss within twenty-four (24) hours of the discovery of loss.

Section 2.9 – Hijacking Distress Allowance

The Company will pay up to the amount stated in the Schedule of Benefits for each consecutive full delay period, up to the maximum limit in the Schedule of Benefits.

Provisions

1. If Insured Person's flight is hijacked during the Trip and Insured Person is detained for more than the number of hours specified in the Schedule of Benefits.

2. Provided the Insured Person provides Us with a police report or a report issued by Vietjet confirming that Insured Person were a victim of Hijack and the duration of such Hijack.

Section 3 – Medical & Evacuation Expenses

Section 3.1 Medical Expenses due to Accident and Sickness

The Company will pay all Reasonable and Customary Charges up to the amount specified in the Summary of Benefits if the Insured Person suffers Accidental Bodily Injury or Sickness during the Trip requiring treatment.

1. In such circumstances, if the Insured Person had purchased the International Plan – Round Trip, the Company will indemnify the Insured Person for:
   a) Medical Treatment Expenses, additional accommodation and travelling expenses necessarily incurred outside Vietnam within 12 months of the date of incident giving rise to the claim as a direct result of Accidental Bodily Injury sustained by or Sickness of the Insured Person occurring during the Trip.
   b) The necessary Medical Treatment Expenses incurred in Vietnam by the Insured Person within 1 (one) month after the Insured Person's return from the Trip, such expenses having resulted from an accident or Sickness abroad which occurred during the Trip. Such Medical Treatment Expenses incurred in Vietnam will be limited to 10% of the Medical Expenses sum insured as stated in the Schedule of Benefits.
   c) The necessary Medical Treatment Expenses if the Insured Person is tested positive for COVID-19 and hospitalized for treatment for at least forty-eight (48) hours during the Trip for medically necessary and Reasonable and Customary Charges for COVID-19 treatment.
2. In such circumstances, if the Insured Person had purchased the Domestic Plan – Round Trip, the Company will indemnify the Insured Person for:
   a) Medical treatment expenses incurred during the Trip within 12 months from the date of the accident in the territory of Vietnam leading to a claim as a direct result of Accidental Bodily Injury sustained by or Sickness of the Insured Person occurring during the Trip.
   b) No further treatment expenses will be paid after the Insured Person's return from the Trip.

Provisions

1. No benefits will be paid:
   (a) For surgical and medical treatment which in the opinion of the Medical Practitioner treating the Insured Person can be reasonably delayed until the Insured Person's return to Vietnam or arrival in the country of final destination in the case of travelers not returning to Vietnam. This is applicable to International Plan only.
   (b) For the additional cost of a single or private room at a Hospital or charges in respect of special or private nursing; wheelchair, crutch, or any other similar equipment.
   (c) For any cosmetic surgery, eyeglasses and refraction or hearing aids, and prescriptions thereof, except as necessitated by accidental injuries occurring during a Trip.
   (d) For treatment relating to a Pre-existing Condition.
   (e) For treatment or services undertaken without the recommendation of a Physician; routine physical examinations or health check-ups not incidental to the treatment or diagnosis of a covered Accidental Bodily Injury/Sickness.

(f) If prior to and during the Trip, the Insured Person does not adhere to the travel restrictions or regulations implemented by both Country of Departure and Country of Arrival. This is applicable to International Plan only."

Section 3.2 – Hospital Cash Benefit

In the event that the Insured Person is admitted to a Hospital as an in-patient due to Accidental Bodily Injury or Sickness sustained during a Trip, the Company will pay the amount stated in the Schedule of Benefits for every complete day whilst the Insured Person is hospitalized subject to an aggregate limit as stated in the Schedule of Benefits.

Provisions

No benefit is payable for hospitalization relating to a Pre-existing Condition.

Section 3.3 – Emergency Medical Evacuation

If an Accidental Bodily Injury is sustained or Sickness commences during an International – Round Trip or Domestic – Round Trip, which requires moving the Insured Person to another location for medical treatment, or to return the Insured Person to Vietnam/ the Native Country (for International Plan), by the Company's designated Assistance partner will arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's condition. The Company shall pay directly for the covered expenses for such evacuation, up to the amount stated in the Schedule of Benefits.

The means of evacuation arranged by the Company's designated Assistance partner may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the Company's designated Assistance partner and will be based solely upon medical necessity and with approval of The Company.

Covered expenses are expenses for service provided and/or arranged by the Company's designated Assistance partner for the transportation, medical services and medical supplies incurred as a result of an emergency medical evacuation of an Insured Person. This includes the reasonable cost of emergency communication (using fixed line and mobile telephones and faxes) up to the amount stated in the Schedule of Benefits.

Exclusions

1. Any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled Trip.
2. Any expenses for a service not approved and arranged by the Company's designated Assistance partner.
3. Evacuation expenses relating to a Pre-existing Condition.

Section 3.4 – Mortal remain Repatriation

Repatriation of Remains

In the event of the death of an Insured Person, the Company will pay reasonable charges for a casket, embalmment or cremation if so elected of the Insured Person outside Vietnam in the locality where the death occurred or the reasonable cost of transport of body or ashes to place of initial departure/ the Native Country.

No benefit will be paid for claims arising from a Pre-existing Condition.

Exclusion

The Company will not pay for expenses:

1. If the funeral services or cremation or transport of body or ashes has not been first approved by the Company.
2. Relating to religious ceremony or rites.

Section 3.5 – Overseas Compassionate Visit (applicable for International Plan only)

The Company will pay up to the amount stated in the Schedule of Benefit for reasonable additional travel and accommodation expenses incurred:

1. by a family member or travelling companion when required on medical advice to remain or travel with an Insured Person who has been hospitalised or delayed the Trip due to their serious medical condition.

2. by a family member to assist in the repatriation of the Insured Person's remains.

Section 3.6 – Return of companions (applicable for International Plan only)

In the event of the Insured Person's Accidental Bodily Injury or Sickness resulting in hospital confinement overseas and the Insured Person's companions aged 12 or below are left unattended, the Company will pay up to the amount stated in the Schedule of Benefits in respect of the additional accommodation and travelling expenses for returning the companions back to Vietnam/ the Native Country.

Provisions

The Company will pay the benefits in case the Insured Person's companions are natural or legally adopted children or the Insured Person's legal guardian.

Exclusion

No benefit will be paid for claims arising from a Pre-existing Condition.

Section 4 – Personal Liability (applicable for International Plan only)

The Company will pay for the Insured Person's liability at law for damages and any Third Party claimant's cost and expenses up to the maximum limit in the Summary of Benefits specified for Personal Liability happening during the Trip for:

1. Accidental Bodily Injury to other persons.

2. Accidental damage to others' property.

Provisions

1. The total aggregate limit of Your liability for all claims incurred is with Our written consent in the defence or settlement of any such claim shall not exceed the maximum limit as in the Schedule of Benefits specified for Personal Liability in the Schedule of Benefits.

2. You shall provide written notice to Us with full within Thirty (30) days from the incident date. Every correspondence in relation to such claim shall be forthwith forwarded to Us. No admission of liability or offer shall be made or given by or on behalf of You without Our written consent. We shall have full discretion in the conduct of any proceedings and settlement of any claim.

Exclusion

The Company will not pay for any liability due to:

1. any deliberate and wrongful damage or harm caused by You;

2. any wilful, malicious or unlawful act by You;

3. any non-pecuniary loss;

4. accidental loss or damage to property belonging to or held in trust or in the care, custody or control of You or any of Your employees or any member of Your family or household;

5. arising out of any business, trade or profession;

6. arising out of an agreement unless liability would have arisen in the absence of such agreement;

7. Bodily Injury to or Sickness of any person who is under a contract of employment, service or apprenticeship with You when such injury or Sickness arises out of and in the course of their employment with You;

8. arising out of the use, ownership or possession of firearms, aircraft, watercraft, hovercraft, mechanically propelled vehicles, lifts, animals of a dangerous species or livestock of any kind;

9. damage caused by or to buildings or parts of building owned, rented or occupied by You;

10. any claim arising from You being insane or under the influence of or affected by drugs (other than drugs prescribed by a licensed Physician), intoxicating liquor or solvents;

11. Your participation in any act of civil or Foreign War, sabotage, riots, public demonstrations, strikes and lock-outs.

PART 4. GENERAL EXCLUSIONS – APPLICABLE TO ALL SECTIONS

The insurance under this Policy does not cover:

1. Claims arising directly or indirectly as a result of:

(a) Riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or the act or order of any government or public or local authority.

(b) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from nuclear waste from any process of nuclear fission, or from any nuclear weapons materials.

(c) Suicide or attempted suicide, willfully self-inflicted injury, childbirth, pregnancy, miscarriage, insanity, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered Medical Practitioner but not for the treatment of drug addiction), self-exposure to needless perils (except in an attempt to save human life), venereal disease, AIDs or AIDs related complex, blood disorders, cancer related illnesses, travelling for the purpose of medical treatment.

(d) Engaging in:

(i) racing other than on foot;

(ii) deep water diving (that is diving to a depth of greater than 40 meters);

(iii) motor rallies and competitions;

(iv) professional sports or activities in return for income or remuneration;

(v) aviation other than as a fare-paying passenger in a licensed aircraft operated by a recognized airline or air charter company which is duly licensed by the relevant authorities for the regular transportation of fare-paying passengers.

(e) any loss resulting directly or indirectly (in whole or in part) from:

(i) Pandemic

(ii) Epidemic

As announced in official statement by World Health Organization (WHO) or the local government at planned destination except for Section 2.1 and Section 3.1. However, this exclusion does not apply to Covid-19.

2. Claims arising from incidents not notified to the Company within 30 days of the expiry of such Trip.

3. Claims arising from illegal acts of an Insured Person or an Insured Person's executors or administrators, legal heirs or personal representative.

4. Claims in respect of any property otherwise insured.

5. Any act of nuclear, chemical, biological terrorism ("NCB terrorism") regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this clause:

An act of “NCB terrorism” shall mean an act, including but not limited to the use or the threat thereof, of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“Chemical” agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

“Biological” agent shall mean any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

This clause also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of NCB terrorism.

If the Company alleges that by reason of this clause, any loss, damage, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon the Insured Person. In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

PART 5. GENERAL POLICY CONDITIONS – APPLICABLE TO ALL SECTIONS

1. Consideration

This Policy is issued in consideration of the statements and declarations contained in the application form and the Policy Schedule (or similar evidence of cover) and the Insured's payment of premium due.

2. Other Insurance

If the Insured Person is entitled to payment under any other insurance policy in circumstances where he would be entitled to claim under this Policy, the Company will only be liable for amounts not recoverable from such other insurance. This condition is not applicable for Section 1 Personal Accident, Section 2.4 VietJet Flight Delay, Section 2.6 Delayed Baggage.

3. Duplicate Application

An Insured Person shall not be covered under more than one Travel Insurance policy underwritten by the Company for the same Trip. In the event that an Insured Person is covered by more than one policy issued by the Company, benefit(s) will be based on the policy which provides the greatest amount of benefit. This condition is not applicable for Section 1 Personal Accident, Section 2.4 VietJet Flight Delay, Section 2.6 Delayed Baggage.

4. Entire Policy: Changes

The entire policy between the parties will be constituted by this Policy, the application form, the Policy Schedule (or similar evidence of cover) and any endorsements and amendments, if any. No change in this Policy will be valid unless approved by the Company and evidenced by endorsement or amendment.

5. Reasonable Care

The Insured Person must exercise reasonable care to prevent accidents, injury, illness, disease, loss or damage.

6. Misstatement or Fraud

If the Insured makes any false statement in the application form or concerning any claim, the Company shall have the right to repudiate liability under the Policy.

7. Misstatement of Age

If the age of any Insured Person has been misstated all amounts payable under this Policy shall be such as the premium paid would have purchased at the correct age. In the event the age of the Insured Person has been misstated, and if according to the correct age of the Insured Person, the coverage provided by the Policy would not have become effective, or would have ceased prior to the acceptance of such premium or premiums then the liability of the Company during the period the Insured Person is not eligible for the coverage shall not attach.

8. Notice of Claim

Notice of claim must be given to the Company immediately and in any event within 30 days of the completion of the relevant Trip.

Failure to give notice in the time prescribed shall not invalidate a claim if it can be shown to the Company's satisfaction that notice had been provided as soon as was reasonably practicable, and in any event within 60 days of the completion of the relevant Trip.

Any notice given to the Company by or on behalf of the claimant must identify the Insured Person in order to be deemed notice.

The claimant must be the Insured Person's father/mother or legal guardian in case the Insured Person aged under 18 years old.

9. Claim Forms

The Company, upon receiving a notice of claim, will provide the claimant with the form it requires for filing proof of claim.

Medical reports and all proof of loss required by the Company shall be provided at the expense of the claimant and shall be in such form and of such nature as the Company may prescribe.

10. Proof of Claim

Written proof in support of a claim must be provided to the Company within 30 days from the receipt of the claim form provided by the Company as above. Failure to provide such proof within the time required shall not invalidate any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as is reasonably possible, and in no event later than 180 days from the time such proof is otherwise required.

In case of arising insurance events to a Child, the father/mother or legal guardian will be the claimant. All claims must be submitted with comprehensive supporting information and documentary evidence as the Company may require, including but not limited to:

(a) In the case of Personal Accident Benefits:

Hospital and physician's reports giving details of the nature of the loss and extent and period of disability, police reports where relevant and in the event of death a copy of the death certificate and the relevant coroner's report.

(b) In the case of Medical Expenses, Overseas Hospital Confinement, Trip Cancellation and Trip Curtailment:

All valid invoices , tickets coupons, contracts or agreements relevant to the claim and if the claim be in respect of medical treatments, a full physician's report stipulating (a) the diagnosis of the condition treated, (b) the date the disability commenced in the physician's opinion and (c) the physician's summary of the course of treatment including medicines prescribed and services rendered.

(c) In the case of Loss or Damage to Baggage and Personal Effects, Delayed Baggage, and Loss of Travel Documents:

All details including, but not limited to, valid invoices as to date of purchase, price, model and type of items lost or damaged, receipt of any emergency purchases of essential items during the Trip, a copy of immediate notification to carrier and his/her acknowledgement when loss or damage has occurred in transit and certified copy of immediate police report when loss or damage has occurred in other circumstances. Reports to these authorities must be made within 24 hours of the occurrence.

(d) In the case of Vietjet Flight Delay:

- Documentation satisfactory to the Company that the cause of delay was officially recognized together

- with a clear statement of Vietjet.
- Boarding pass

(e) Trip Cancellation:

- The airline or ticket agent’s confirmation of non-refunding purchase costs and invoice of the ticket purchase costs;
- The accommodation provider's confirmation of non-refunding booking fee and invoice of accommodation cost;
- Death certificate/ death extract of the Insured Person or Eligible Family Members (in case of death of the Insured Person or Eligible Family Members);
- Medical documents, hospital discharge papers/medical reports of the Insured Person or Eligible Family Members; in case the treatment for illness or bodily injury of the Insured Person ends before the scheduled departure time, the Company will pay the benefits upon doctor’s confirmation of the Insured Person's inability to make the trip or other evidence proving the Insured Person undergoing treatment;
- Accident record/accident report (in case the Insured person has an accident). Depending on each specific case of work accident/ traffic accident, the Company will request additional confirmation from competent Authority and/or legal vehicle driving license in case the Insured person is the driver;
- Proof of relationship between the Insured Person and Eligible Family Members (in the event of the Eligible Family Members’s death or hospitalization);
- Other documents as required by the Company.

(f) Missed Connecting Flight:

- Airline tickets/ Boarding passes. Airline tickets/ Boarding passes shows the flight number, seat number, time (days, months, hours, minutes);
- Vietjet’s confirmation itinerary changes via text message/email/other writing text (including changes to scheduled departure time and/or flight number in case the rescheduled flight has a different number than the flight number at the time of purchase).

11. Physical Examination

The Company shall have the right and opportunity at its own expense to examine the Insured Person when and as often as it may reasonably require pending the outcome of a claim under this Policy.

In the event of the death of the Insured Person, the Company shall be entitled to have a post-mortem examination carried out at its own expense, except when such examination is prohibited by law.

12. Payment of Benefit

(i) Benefits payable under this Policy shall be paid to the Insured Person unless the Insured Person/Insured (as applicable) directs the Company otherwise in writing in a manner as accepted by the Company.

(ii) In the absence of any such written direction, any benefits unpaid at the time of death of the person indicated under paragraph (i) above shall be paid to the estate of such person.

(iii) Any receipt given to the Company by the person indicated under paragraph (i) above shall be deemed a final and complete discharge of all liability of the Company

13. Subrogation

The Company has the right to proceed at its own expense in the name of the Insured Person against third parties who may be responsible for an occurrence giving rise to a claim under this Policy.

14. Jurisdiction and Governing Law

This Policy is subject to the exclusive jurisdiction of Vietnam and is to be construed according to the laws of Vietnam.

15. Arbitration

Any difference arising out of this Policy, unless otherwise settled amicably, shall be referred to the Court of Socialist Republic of Vietnam.

16. Currency and Bank Transfer Fee

(a) Premiums and benefits payable under this Policy shall be in the currency of the VND or other foreign currency converted at the exchange rate of the Bank for Foreign Trade of Vietnam (Vietcombank) at the time of payment. In case Vietcombank does not have the exchange rate of the currency as the customer’s request, the Company will use the exchange rate at another bank as determined by the Company that has the exchange rate of that currency at the time of payment as the basis to pay compensation to customers. The payment of premiums and reimbursement shall be settled in accordance with Vietnam current regulations on foreign exchange managementand.

(b) In case the Beneficiary does not have a bank account in Vietnam, the Company will pay the indemnity amount to the Beneficiary's oversea bank account and the bank transfer fee that is borne by the recipient will be paid by the Beneficiary.

17. Interest

No payment due under this Policy shall carry interest.

18. Prohibition on Trust or Assignment

This Policy is not assignable and the Insured warrants that the Policy is not subject to a trust and will not be made subject to a lien or charge and that the Policy will be kept in the Insured's possession throughout the currency of the Policy.

19. Place of Departure

This insurance is only valid for a Trip originating from Vietnam.

PART 6. TERMINATION

There is no refund of premium once the policy has been issued, except:

(a) upon cancellation of the flight by Vietjet; or

(b) In accordance with Vietjet's policy, the Insured submits a cancellation request to the Company and the Company agrees to refund the premium.

The Company will refund 100% of the insurance premium to the Policyholder.

Provided the cancellation request has been submitted to the Company before the Scheduled Time of Departure and no claim has been made to the Policy.

PART 7. AUTOMATIC ADJUSTMENT ON INSURANCE PERIOD

For a one-way flight:

a) In case the Insured's departure date is earlier than the original scheduled departure date due to rescheduling by the Carrier: The Company will adjust coverage to the Insured under re-arranging schedule of the Carrier at no additional premium provided that the rescheduled departure date is earlier than the original scheduled departure date no more than 3 days. The re-arranging schedule must be confirmed by the Carrier to the Company by email.

b) In case the Insured's departure date is later than the original scheduled departure date due to rescheduling by the Carrier: The Company will adjust coverage to the Insured under re-arranging schedule of the Carrier at no additional premium provided that the rescheduled departure date is later than the original scheduled departure date no more than 3 days. The re-arranging schedule must be confirmed by the Carrier to the Company by email.

For a round trip flight:

a) In case the Insured's departure date is earlier than the original scheduled departure date due to rescheduling by the Carrier: The Company will extend coverage to the Insured under re-arranging schedule of the Carrier at no additional premium provided that the rescheduled departure date is earlier than the original scheduled departure date no more than 3 days. The re-arranging schedule must be confirmed by the Carrier to the Company by email.

b) In case the Insured's return flight date is later than the original return flight date due to rescheduling by the Carrier: The Company will automatically extend coverage to the Insured under re-arranging schedule of the Carrier and up to 10 days at no additional premium. The re-arranging schedule must be confirmed by the Carrier to the Company by email.

PART 8. EXTENSION OF PERIOD OF INSURANCE

Upon the request by the Insured Person, the Period of Insurance may be extended subject to the following:

(a) the request of the Trip extension must be sent to The Company;

(b) the Policy has not expired at the time the request is made;

(c) after the extension, the Period of Insurance of the whole trip does not exceed 180 days;

(d) payment of additional premium (subject to the minimum premium requirement) as prescribed by the Company;

(e) Insured Person will receive the Endorsement Policy for the Trip extension.

GOVERNMENT REGULATIONS FOR INSURANCE TRANSACTIONS OVER THE INTERNET

The insurance policy issued by Baoviet Insurance Corporation (Baoviet) and the Policy holder complies with Decree 13/2023/ND-CP with the aim of protecting personal data dated April 17th 2023 and Circular 67/2023/TT- BTC dated November 2nd 2023, details as below:

1. Decree 13/2023/ND-CP dated April 17th, 2023 on personal data protection:

The Policy holder and the Insured person agree that the Insurer has the right to access, use, process and store Personal Data for the fulfilment of the rights and obligations contained in the Insurance Policy and other related tasks as prescribed by law. In performing the rights and obligations as set out in the Insurance Policy, the Policy holder shall inform fully and ensure that the Insured person has read and agreed to Bao Viet's General Terms and Conditions on Protection and Processing of Personal Data specified at website of Bao Viet: ***Here***

2. Circular 67/2023/TT- BTC dated November 2nd 2023:

2.1. Online transaction platform:

The insurance policy issued by Baoviet Insurance Corporation and the Policy holder through VietjetAir.

2.2. Possible risks when making online transaction of insurance products and Baoviet's compensation responsibilities:

a. The Parties acknowledge and accept the risks that may occur during the provision and usage of insurance products on the internet, including but not limited to:

- Services are interrupted, delayed or not performed or information is recorded incorrectly or unable to be recorded due to the inconvenience, delay, interruption or error of the application or relevant service;
- The service delivery system is attacked, infiltrated, or illegally controlled by viruses, computer worms or other harmful elements;
- Transactions are made by fake accounts, impersonators, or by unauthorized persons;
- Data is lost, stolen or illegally disclosed, or leaked to third parties due to failures, incidents, or loss of control of the service delivery system.

b. Baoviet commits to take necessary and reasonable measures within its capabilities to limit the risks that may arise when providing products and services online. However, Baoviet will not be responsible for losses or damages, whether direct or indirect, that customers suffer through no fault of Baoviet (whether intentional or unintentional) or completely beyond Baoviet's control (including but not limited to force majeure events, objective obstacles according to the provisions of the Civil Code).

c. Customers are responsible for keeping their accounts, login names, passwords, authentication codes, biometric identifiers, phone number, email, and other means of identification secure which are used for the purpose of implementing the Insurance Policy with Baoviet; Prevent this information and assets be exploited illegally by third parties and immediately notify Baoviet if you find out the illegal usage of this information and assets.

d. Baoviet will only be responsible to compensate for direct damages arising from Baoviet's fault, and not including the indirect damages or consequential damages caused by customers.

1965

Baoviet Insurance was established and became the first insurance company in Vietnam, leading the non-life insurance market

1

Customers are our No. 1 Priority

79

Baoviet Insurance has the largest nationwide network of branches

300 +

Baoviet Insurance has the largest network of insurance offices, being easily accessible for customers to find suitable insurance policies.

3500 +

Is the number of highly qualified and professional staff

70000 +

Insurance Agents are always professional, dedicated, and be ready

BAOVIET INSURANCE CORPORATION

• No. 7 Ly Thuong Kiet, Phan Chu Trinh ward, Hoan Kiem district, Hanoi •