

BENEFIT TABLE

Comprehensive Coverage			
Summary of coverage	Maximum Benefit (US\$)		
OVERSEAS MEDICAL ASSIST	Superior	Classic	Basic
Section 1. Medical and Accidental Dental Expense Incurred Overseas for both In-patient and Out-patient Medical expenses for follow-up treatment in Vietnam is also included . Insured Person before attainment of sixty five (65) years and below . Insured Person upon attainment of sixty five (65) years and above	\$100,000 \$50,000	\$75,000 \$50,000	\$50,000 \$25,000
Section 2. Overseas Hospital Income Pays \$50 for every complete day the Insured Person is hospitalized whilst overseas.	\$2,500	\$1,000	\$1,000
Section 3. Emergency Medical Evacuation Covers all Travel Guard Emergency Medical Evacuation expenses	Unlimited	Unlimited	Unlimited
Section 4. Repatriation Covers all Travel Guard expenses as incurred in returning to Vietnam the remains of the Insured Person who suffers loss of life during their trip.	Unlimited	Unlimited	Unlimited
Section 5. Repatriation to Home Country Covers all Travel Guard 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.	\$30,000	\$15,000	\$10,000
Section 6. Travel Guard Service A full range of 24-hour worldwide emergency & assistance services is available to you absolutely FREE. Just place a reverse charge call to the TRAVEL GUARD Alarm Centre anytime of the day to activate the following services:- <ul style="list-style-type: none"> • Medical Service Consultation/Advice/Referral • Hospital Admission Assistance (including Guarantee of Hospitalization deposit and Direct Settlement of covered hospital bills) • Emergency Medical Evacuation & Repatriation • Baggage Service • Legal Service • Emergency Ticket Service 	Included	Included	Included
Section 7. Hospital Visitation Pays for the incidental expenses for the visit of one Relative or friend if the Insured Person can not be evacuated and requires hospitalization for more than 5 days.	\$6,000	\$4,000	\$3,000
Section 8. Compassionate Visit Pays for the incidental expenses of one Relative or friend to assist in repatriation arrangement of the Insured Person's remains if necessary	\$5,000	\$5,000	\$3,000
Section 9. Child Guard Pays for one Relative or friend to accompany the Insured Person's children (below 18 years old) home following hospitalization of the Insured Person.	\$6,000	\$4,000	\$3,000
PERSONAL ACCIDENT ASSIST	Superior	Classic	Basic
Section 10. Accidental Death & Disablement . Insured Person before attainment of sixty five (65) years and below . Insured Person upon attainment of sixty five (65) years and above . Insured Child (included in Family Plan)	\$150,000 \$50,000 \$25,000	\$100,000 \$50,000 \$25,000	\$50,000 \$25,000 \$25,000
Section 11. Public Transport Double Cover (Applicable to Superior Plan Only) . Insured Person before attainment of sixty five (65) years and below . Insured Person upon attainment of sixty five (65) years and above . Insured Child (included in Family Plan)	\$300,000 \$100,000 \$50,000	NA NA NA	NA NA NA
Section 12. Child Education Grant Pays for each legally dependent child (before attainment of 23 years and below) studying as a full-time student in a recognized institution of higher learning as a result of accidental loss of life of the Insured Person	\$2,500	\$500	\$500

TRAVEL ASSIST	Superior	Classic	Basic
Section 13. Travel Cancellation Covers loss of unredeemable travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Vietnam.	\$7,500	\$5,000	\$5,000
Section 14. Travel Postponement Covers additional administrative charges for travel and accommodation expenses paid in advance and occurring up to 30 days prior to departure from Vietnam.	\$1,000	\$500	NA
Section 15. Travel Curtailment including Aircraft Hijacking Covers additional travel or accommodation expenses incurred or forfeited after the commencement of the Trip.	\$7,500	\$5,000	NA
Section 16. Travel Companion Inconvenience Covers the cost of the unused portion of the trip for one traveling Relative or Travel Companion if the trip is disrupted due to hospitalization of the Insured Person	\$6,000	\$4,000	NA
Section 17. Personal Baggage including Lap-Top Computer Covers loss or damage to baggage, clothing, personal effects, Lap-Top Computer. (Maximum \$500 for any one article or pair or set of articles. Maximum for Lap-Top Computer is \$1,000)	\$2,500	\$1,500	\$1,000
Section 18. Baggage Delay Pays \$200 for each full 8 consecutive hours that the Insured Person's baggage is delayed whilst overseas.	\$500	\$500	\$500
Section 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 \$300)	\$3,000	\$2,000	\$1,500
Section 20. Travel Delay Pays \$100 for each full 6 consecutive hours of delay	\$1,000	\$750	\$500
Section 21. Travel Misconnection Pays \$100 for each 6 consecutive hours of misconnection.	\$200	\$200	\$200
Section 22. Travel Interruption Pays for the unused portion for any loss of travel and/or accommodation expenses paid in advance	\$7,500	\$5,000	NA
Section 23. Personal Liability Covers the Insured Person against liability to third parties or damage to their property caused by his/her negligence.	\$100,000	\$75,000	\$50,000
Section 24. Kidnap and Hostage Pays \$150 for every 24-hours period that the Insured Person is held Hostage following a Kidnap which occurs during a Trip overseas.	\$5,000	\$3,000	\$2,000
LIFESTYLE ASSIST	Superior	Classic	Basic
Section 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.	\$500	NA	NA
Section 26. Golf Advantage . Damage/Loss of Golfing Equipment . Hole-in-One . Green Fees	\$700 \$200 \$700	\$500 NA \$500	\$300 NA \$300
Section 27. Home Guard Pays against physical loss or damage to household content caused by fire during the period of insurance	\$5,000	\$3,000	\$1,000
Section 28. Automatic Extension of Policy period For per trip policy, the period of insurance will be extended without charge for 72 hours through circumstances outside the Insured Person's control The policy period will be extended up to 30 days without additional premium if the Insured Person is hospitalized and quarantined overseas	Yes	Yes	Yes
Section 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

PREMIUM SCHEDULE

ASEAN	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand					
Duration (days)	SUPERIOR		CLASSIC		BASIC	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	11	21	8	16	7	14
4 – 6	13	26	10	20	9	18
7 – 10	18	36	12	24	11	22
11 – 14	24	48	16	33	14	28
15 – 18	29	57	21	42	18	36
19 – 22	33	65	25	50	22	44
23 – 27	36	72	29	57	25	50
28 – 31	40	79	33	65	28	56
Each additional week	7	13	5	10	4	8
Annual plan	NA	NA	NA	NA	NA	NA
ASIA	ASEAN, Australia, China, Hong Kong, India, Japan, Korea, Macau, New Zealand, Taiwan					
Duration (days)	SUPERIOR		CLASSIC		BASIC	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	14	28	10	21	8	16
4 – 6	17	34	13	26	10	20
7 – 10	23	47	16	31	13	26
11 – 14	31	62	21	43	18	36
15 – 18	37	74	28	55	23	46
19 – 22	42	85	32	65	25	50
23 – 27	47	94	37	74	27	54
28 – 31	51	103	42	85	30	60
Each additional week	9	17	6	12	4	8
Annual plan	170	320	150	300	NA	NA
WORLDWIDE	ASEAN, ASIA and the rest of the World except Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria					
Duration (days)	SUPERIOR		CLASSIC		BASIC	
	Individual	Family	Individual	Family	Individual	Family
1 – 3	16	32	11	23	9	18
4 – 6	20	40	14	28	12	24
7 – 10	27	54	17	34	15	30
11 – 14	36	71	23	46	20	40
15 – 18	43	86	30	59	25	50
19 – 22	49	98	35	70	27	54
23 – 27	54	109	40	80	29	58
28 – 31	59	119	46	91	32	64
Each additional week	10	20	7	13	5	9
Annual plan	340	640	250	500	NA	NA