

CLAIM PROCEDURE - GLOBAL CARE

INTERNATIONAL TRAVEL INSURANCE

(Issued together with Decision No. 262/QĐ-PTI-BHCN dated 26 September 2012 of the Chief Executive Officer of Post and Telecommunication joint stock insurance corporation - PTI)

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* EMERGENCY ASSISTANCE

In case of emergency abroad, the Insured person can call **(84.8) 3827 5327** of SOS at any time, from anywhere worldwide for assistance. The Insured person should refer clearly to the policy number/certificate number via phone for further and convenient support from SOS.

* NECESSARY CLAIM DOCUMENTS

I. BASIC CLAIM DOCUMENTS

1. Compensation payment request
2. Original Insurance policy/Certificate attaching with copied Insurance policy (if any)
3. Copy of Passport
4. Copy of air ticket/boarding pass
5. All documents relating to loss occurrence/survey and claim amount
6. All original financial bills/receipts relating to compensation payment request
7. In case of accident causing the Insured person's injury or illness or loss of baggage due to theft and robbery, the Insured person has to inform the Police and presences the Accident report of relevant authorities with clear legal obligation of the third party (if any)
8. Any risks relating to carrier causing baggage delay, baggage loss, travel delay, the Insured person has to submit the Baggage irregularity report and other documents from carrier confirmed of the time of baggage delay or baggage loss.

II. CLAIM DOCUMENTS IN SPECIFIC CASES

1. Notice of any claim and other claim documents must be given to PTI, all claims shall be made together with proof to satisfactory to PTI in the case of death, illness, disability, Injury or loss for which a claim is made hereunder and shall be rendered on demand at the Insured Person's own expense.
2. Notice of any claim and other claim documents in foreign language should be translated into Vietnamese and notarized before delivered to PTI, at the Insured person's own expense.
3. Request of notice of any claim and other claim documents can change in specific cases.
4. All claims and relevant documents must be submitted within 30 days of the end of travel with comprehensive supporting information including:

In case of Personal Accident causing death:

- a) Police reports (original)
- b) Death certificate (original)
- c) Hospital, physician's reports giving details on autopsy, press information (if any)
- d) Copy of identification card of the Insured person's beneficiary.

In case of permanent disablement:

- a) Medical reports (original)
- b) Police reports
- c) Reports giving details on accident (how, which injury...)

In case of medical expenses:

- a) Medical bills on prescription, medicine bills, receipt letter (original)
- b) Hospitalization costs (original)
- c) Allowance costs (original)
- d) Hospital, physician's reports (excluding slight injury/illness)

In case of travel cancellation:

- a) Death certificate, Physician/Surgeon confirmation (in case of travel cancellation due to death or serious injury/illness)
- b) Proof on the connection between the Insured person and his immediate family member (Birth certificate or Marriage certificate)
- c) Bills/receipts on prior payment/booking
- d) Travel agency's confirmation on refunded expenses
- e) Bills/receipts of fined expenses due to travel cancellation.

In case of curtailment of trip:

- a) Additional tickets
- b) Travel agency's confirmation letter on detailed unused trip
- c) Death certificate, Physician/Surgeon confirmation (in case of trip curtailment due to death or serious injury/illness)
- d) Proofs on the connection between the Insured person and his immediate family member (Birth certificate or Marriage certificate)
- e) Bills/receipts of hotel on prior payment/booking

In case of loss of or damage to baggage/personal effects

- a) List of Belongings while doing departure and arrival confirmed by the departure/arrival country.
- b) Details of lost, damaged personal effects, including: Purchase Date, Paid Amount, Manufacture year, photos (if any) including original tax invoice.
- c) Disputes regarding broken, damaged baggage, the complainant has to present the broken/damaged baggage as evidence for material damages.
- d) Present the price of reparation/ invoice of reparation.
- e) Detailed documents of Transportation Agency's compensation or the liable party.
- f) In respect of loss or damages due to Transportation Agency, the Insured Person has to provide: Unusual Baggage Report if the baggage is damaged/lost due to the Transportation Agency.
- g) In respect of loss, damages because of accident, theft or steals, The Insured Person has to provide the legal document of police, legal authorities at the locations of occurrence.
- h) In respect of loss, damages because of natural disasters, the Insured Person has to provide the legal document of police, legal authorities, regarding the events above.

In case of baggage delay:

- a) Flight schedule
- b) Baggage irregularity report of the carrier
- c) Checked baggage confirmation of airlines/ Received baggage confirmation

Note: Baggage delay should only be considered abroad.

In case of loss of travel documents & money:

- a) Policereport;
- b) Supportingdocumentsfortheamountoflosscash(moneywithdrawalreceipt,moneyexchangeslip,etc.);
- c) Originalreceiptsofthefeeforpassportreplacement;
- d) Hotel/transportationbills,administrationchargesincurredfromreplacementdocument;

Note:theInsuredPersonmust:

- (i) Immediatelyreportanylossordamagetotheproperauthoritieshavingjurisdictionattheplaceoflossordamages (within24hours);
- (ii) Lossoftraveler'schecksmustbereportedtotheissuingauthorityimmediately(within24 hours).

In case of travel delay:

Provision of confirmation from Airline or carrier mentioning details on the cause, the time and the period of travel delay

- a) Trip schedule
- b) Travel documents (boarding pass/air ticket stated actual time of flight)
- c) Reports from Airline or carrier mentioning details on the travel delay and the period of travel delay.

In case of Personal Liability

- a) All relevant documents including any correspondence exchanged with the third party claimant;
- b) Copies of the summons, court documents, solicitors' and other legal correspondence, if any.

Note: the Insured Person must

- Immediately written notify the Company of the possible claim indicating the nature and circumstance of the incident or event;
- Not admit liability or make any offer, promise or payment without prior consent from the Company
- Immediately pass to the Company any writ, summons or other notice of legal proceeding from any third party upon receipt and not answer any of them;
- Provide the Company with the following information:
 - Full contact particulars of the third party claimant;
 - What happened, where and when?;
 - Full description of the damage or particulars of the injured/sick;
 - When and how did the Insured Person become aware of the matter?
 - What is the estimated amount of the claim?