

HIGHLIGHTED FEATURES

- ❖ Maximum period of insurance up to 180 days.
- ❖ No deductible amount for all benefits (except Optional Rental Car Protection).
- ❖ Coverage for winter sports, rafting, bungee-jumping and various aquatic sports without additional premium.
- ❖ Available 24/7 Referral Services such as legal assistance, obtaining replacement of lost travel document, etc.
- ❖ Free coverage for child if you and your spouse have same travel insurance

FEW MAIN EXCLUSIONS

- ❖ Suicide, self-inflicted injury, childbirth, miscarriage, dental treatment (except as necessitated by accidental injuries to sound and natural teeth), mental and nervous disorders, insanity, alcoholism or drug addiction, self-exposure to needless peril, venereal disease, AIDS or AIDS related complex.
- ❖ Any pre-existing conditions or excluded illness.
- ❖ Any professional sport, racing and competitions of any kind, skydiving, rock or mountain climbing normally involving the use of ropes or other equipment, hang gliding, or parachuting.
- ❖ Losses not reported to police within 24 hours, and/or to the carrier immediately as appropriate.
- ❖ No proof is provided for relevant expenses/loss.
- ❖ Normal wear and tear, breakage or damage to fragile article.
- ❖ Liability arising out of the use of motorized vehicles, aircraft, water craft; willful, malicious or unlawful act; any cost resulting from criminal proceedings.
- ❖ Driving whilst intoxicated or under the influence of drugs or narcotics.
- ❖ Intentional loss or damage, use of the car rental in violation of the car rental agreement.
- ❖ Liability or damage whether or not the Insured Person is responsible under the car rental agreement.

CLAIM PROCEDURE

A fully completed Claim Form must be submitted to Pacific Cross Vietnam within 30 days of the expiry of the insurance together with proof satisfactory including reports from hospital, physician, police, airlines or other responsible authority.



HOTLINE FOR EMERGENCY

For emergency assistance, anywhere in the world, call at the following 24-hour number **(+84 28) 3821 6699**. Pre-authorization is required for any medical treatment exceeding VND 50,000,000. When calling, please quote your full name, Insurance Certificate number, location, and nature of the problem along with the name and the number of the contact person.

ABOUT US

Pacific Cross Vietnam is a Medical Insurance Administrator, licensed in Vietnam and part of an international group of companies with over 70 years experience. We are part of the Pacific Cross Group of companies operating in Hong Kong, the Philippines, Indonesia, Thailand, and Vietnam. And we manage and design a wide selection of products for Travel and Medical insurance. Our modern claim paying system, our professionally trained staff, added to our years of experience in Asia allows us serve you quickly and professionally.

In Vietnam we serve over 10,000 travellers per year and have been doing since 2004. With the expertise of Pacific Cross Vietnam as the administrators and the insurance support of both Hung Vuong Insurance Corporation and Pacific Cross Insurance Company, the customer gets a competitive and comprehensive travel product. We offer several product designs based on the various needs and style of our customers - short trips, longer durations, frequent traveller, comprehensive coverage, or just the necessary coverage, the choice belongs with the client.

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**PACIFIC
CROSS**

TRAVEL FLEX

INTERNATIONAL TRAVEL INSURANCE

MANDATORY BENEFITS		UP TO (VND)		
		Plan A	Plan B	Plan C
I. MEDICAL EXPENSES AND EMERGENCY ASSISTANCE:		2,000,000,000	1,500,000,000	1,000,000,000
Medical Expenses: Hospitalization, surgery, ambulance and paramedic services, diagnostic tests, consultation by registered doctors and medicines prescribed.		As charged*: - VND 6,000,000 per day for hospital room and board. *VND 20,000,000 per day if the charges includes room and board and professional services.		
Follow-up Care: Medical expenses reasonably incurred immediately following discharge from hospital within 90 days of return to home country		130,000,000	130,000,000	130,000,000
Emergency Evacuation: Emergency evacuation to the nearest facility capable of providing adequate medical care			Unlimited	
Repatriation: Repatriation to the country of origin when the Company and attending physician determine that it is necessary			Unlimited	
Hospital Expenses Guarantee: Guarantee eligible medical expenses when		hospital bills exceed VND 50,000,000		
Hospital Cash Allowance: VND 1,000,000 for each complete day the Insured Person is hospitalized over 24 hours as a result of a covered disability		20,000,000	15,000,000	10,000,000
Additional Costs of Travel & Accommodation: Additional travelling costs of the Insured Person for returning to the country of origin and additional costs of accommodation incurred by family member or traveling companion when such costs arise from hospitalization due to a covered disability necessitating medical treatment of the Insured Person		100,000,000	70,000,000	40,000,000
Family Member Visit: Travelling costs for 1 immediate family member to join the Insured Person who is confined in hospital for more than 5 days or is dead aboard		100,000,000	70,000,000	40,000,000
Return of Children: Reasonable additional accommodation and travelling expenses for unattended insured children (age below 16) return to the country of origin		100,000,000	70,000,000	40,000,000
Mortal Remains: Transportation charges for repatriation of the mortal remains to the country of origin		60,000,000	40,000,000	20,000,000
Referral Services: All referral services such as legal assistance, interpreter, obtaining replacement of lost travel document or air replacement of lost travel document or air ticket, etc.			Included	
II. PERSONAL ACCIDENT				
Accidental death or permanent disability including loss of one or more limbs or loss of sight in one or both eyes. The limit of cover for children under 18 is VND 400,000,000. Customers can choose the Sum Insured of VND 400,000,000; VND 1,000,000,000; VND 2,000,000,000; or VND 5,000,000,000.				
OPTIONAL BENEFITS				
III. INCIDENTAL COVER: Covers incidents during the trip				
Baggage and Personal Effects: Loss or damage directly resulting from accident, theft, burglary, robbery or mishandling by carriers to the Insured Person's baggage or personal items carried. The limit is VND 5,000,000 per item and VND 10,000,000 per pair or set. Loss of laptop is limited to VND 10,000,000		30,000,000	16,000,000	10,000,000
Baggage Delay: Emergency purchases of essential items of toiletries and clothing up to a maximum of VND 1,300,000 per article when the checked baggage is delayed for at least 6 hours from the time of arrival at destination abroad		5,000,000	2,500,000	1,300,000
Loss of Travel Document: Cost of obtaining replacements of passport, air tickets; travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss. Maximum limit per day for travel and accommodation expenses is VND 4,000,000 for plan A; VND 3,000,000 for plan B; and VND 2,000,000 for plan C		40,000,000	30,000,000	20,000,000
Personal Money: Loss of cash, bank notes and travelers checks arising from theft, burglary or robbery		8,000,000	5,200,000	2,600,000
Travel Delay: a) Additional Travel Cost - Transportation expenses necessarily incurred as a direct consequence of travel delay resulting from serious weather conditions, industrial action, hijack, mechanical derangement only if the Insured Person has to re-route his trip due to cancellation of a prior confirmed booking. b) Cash Allowance - If the Insured Person need not pay additional travelling cost in the event of travel delay, the Insured Person will be indemnified at VND 500,000 for each full 6 hours delay.		16,000,000	10,000,000	6,000,000
Curtailement of Trip or Cancellation Charges: Reimbursement of irrecoverable prepaid travel arrangement deposits or any increased cost of travel in the event of death, serious injury or illness of the Insured Person, immediate family members, close business partner or travel companion of the Insured Person; witness summons, jury service, compulsory quarantine of the Insured Person; natural disasters at the planned destination or complete destruction of the Insured Person's principal residence		130,000,000	90,000,000	70,000,000
Personal Liability: Indemnity against legal liability to a third party as a result of accidental injury or loss or damage to property during the Period of Insurance. (This benefit does not apply to the use or hire of motorized vehicles)		2,000,000,000	1,300,000,000	700,000,000
Incidental Home Country: An Insured Person may return to the country of origin for incidental visits for a consecutive period up to 14 days provided that the Period of Insurance is not less than 31 days.			Included	
Rental Car Excess Cover: Reimbursement of excess which the Insured Person is liable to pay for accidental loss or damage to a rental car.		10,000,000	6,000,000	4,000,000
IV. RENTAL CAR PROTECTION up to VND 500,000,000 (for adult between 23 and 75)				

Duration of Trip (days)		1 - 5	6 - 8	9 - 11	12 - 15	16 - 24	25 - 31	For each additional 7 days*			
MEDICAL EXPENSES AND EMERGENCY ASSISTANCE	South East Asia	Plan A	Individual	100	140	160	180	220	260	80	
			Family	200	280	320	360	440	520	160	
		Plan B	Individual	80	100	120	140	160	180	60	
			Family	160	200	240	280	320	360	120	
		Plan C	Individual	60	80	100	120	140	160	60	
			Family	120	160	200	240	280	320	120	
	Asia	Plan A	Individual	180	260	300	320	360	460	120	
			Family	360	520	600	640	720	920	240	
		Plan B	Individual	140	180	220	240	260	300	100	
			Family	280	360	440	480	520	600	200	
		Plan C	Individual	120	160	180	200	220	240	80	
			Family	240	320	360	400	440	480	160	
	Worldwide	Plan A	Individual	220	300	360	400	460	580	140	
			Family	440	600	720	800	920	1,160	280	
		Plan B	Individual	180	240	280	300	340	400	100	
			Family	360	480	560	600	680	800	200	
		Plan C	Individual	160	200	240	260	280	300	80	
			Family	320	400	480	520	560	600	160	
		PERSONAL ACCIDENT	400,000	Individual	44	60	68	72	82	92	20
				Family	88	120	136	144	164	184	40
1,000,000	Individual		84	112	126	136	156	172	34		
	Family		168	224	252	272	312	344	68		
2,000,000	Individual		154	208	234	254	292	320	64		
	Family		308	416	468	508	584	640	128		
5,000,000	Individual		330	444	500	540	620	680	136		
	Family		660	888	1,000	1,080	1,240	1,360	272		
INCIDENTAL COVER	Plan A	Individual	100	160	180	200	220	280	60		
		Family	200	320	360	400	440	560	120		
	Plan B	Individual	80	120	140	160	180	200	40		
		Family	160	240	280	320	360	400	80		
	Plan C	Individual	60	80	100	120	140	160	40		
		Family	120	160	200	240	280	320	80		
	RENTAL CAR PROTECTION			100 per day							
	* Maximum 180 days										
AREA COVERED											
South East Asia (ASEAN): Malaysia, Indonesia, Thailand, Singapore, Philippines, Myanmar, Vietnam, Cambodia, Laos, Brunei.											
Asia: Asean, China, Hong Kong, Macau, Taiwan, Korea, Australia, New Zealand, Japan, India, Sri Lanka, Mongolia.											
Worldwide: Asean, Asia and the rest of World.											
<div><div><div><div>MAXIMUM</div><div>5</div><div>Days</div></div><div>Automatic Extension</div></div><div><div><div>REFERRAL</div><div>24</div><div>Hours</div></div><div>Service</div></div><div><div><div>MINIMUM</div><div>6</div><div>Weeks</div></div><div>Minimum Age</div></div><div><div><div>MAXIMUM</div><div>75</div><div>Years</div></div><div>Maximum Age</div></div></div> <div><div>SPECIAL</div><div>AGE LIMIT</div><div>Children under 7 must be accompanied by an adult who is also insured under the same policy.</div></div>											