

## 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 the nature of the problem along with the name and the number of the contact person.

## ABOUT US

Pacific Cross Vietnam is a professional Third-Party Administrator, licensed to operate in Vietnam. We are a member of the Pacific Cross Group, established in 1971, proud to be the choice of customers from more than 100 countries as well as a trusted partner of leading life and non-life insurers across Asia, delivering reliable international insurance solutions. 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 to serve you quickly and professionally.

In Vietnam we serve over 10,000 travelers per year and have been doing so since 2004. With the expertise of Pacific Cross Vietnam as the administrator and the insurance support of both Hung Vuong Insurance Corporation and Pacific Cross Insurance Inc., 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 traveler, comprehensive coverage, or just the necessary coverage, the choice belongs with the client.

**Pacific Cross Vietnam – The strength behind your insurance.**

### CONTACT PACIFIC CROSS VIETNAM

#### Ho Chi Minh City

6<sup>th</sup> Floor, VNPT Building, 1487 Nguyen Van Linh St.,  
Tan Hung Ward, Ho Chi Minh City  
Tel: (+84 28) 7306 9669  
Email: [inquiry@pacificcross.com.vn](mailto:inquiry@pacificcross.com.vn)

#### Ha Noi

12A Floor, Geleximco Building, 36 Hoang Cau St.,  
O Cho Dua Ward, Hanoi  
Tel: (+84 24) 7308 6699

*This brochure is not a contract. For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself.*



*This product is provided by Hung Vuong Insurance Corporation and administered by Pacific Cross Vietnam.*



**PACIFIC  
CROSS**

# TRAVEL FLEX

**INTERNATIONAL TRAVEL INSURANCE**



Scan it

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(+84 28) 7306 9669

| 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*:<br>- VND 6,000,000 per day for hospital room and board.<br>*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.                                                                                                                                                                                              | 16,000,000                                                                                                                                                        | 10,000,000    | 6,000,000     |
| 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.                                                                                                                                                                                                                                                                                                               | 3,500,000                                                                                                                                                         | 2,500,000     | 1,500,000     |
| Curtailment 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>MAXIMUM</div><div>5 Days</div><div>Automatic Extension</div></div><div><div>REFERRAL</div><div>24 Hours</div><div>Service</div></div><div><div>MINIMUM</div><div>6 Weeks</div><div>Minimum Age</div></div><div><div>MAXIMUM</div><div>75 Years</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> |                       |            |            |             |         |         |         |                             |       |     |