

### **1. Who is eligible to this insurance?**

Any Vietnamese citizen or foreigner aged from 18 to 65 who resides or works in Vietnam is eligible to this insurance.

### **2. What can be understood as an Accident?**

An accident is any sudden and unforeseen event caused by an external, violent and visible means resulting in Bodily Injury to the Insured Person and occurs beyond the Insured Person's control like skill burn or car crash. A disease or an illness is not classified as an accident.

### **3. Am I covered in working hours and if I travel abroad?**

Yes, you are well protected 24 hours a day including working hours and also your leisure time. You are also covered if you unfortunately catch accident when traveling abroad.

### **4. I suffered an injury while riding on a motor. Will I be indemnified?**

Yes, you are indemnified provided that you obey all current legal requirements for transportation.

### **5. What is Permanent Total Disablement?**

Permanent Total Disablement means permanent total incapacity to follow usual occupation or any other occupation for which the Insured is suited by knowledge or training and which lasts at least 104 weeks and at the expiry of that period is beyond hope of improvement.

*Examples of Permanent Total Disablement are:*

- Permanent total loss of sight of both eyes.
- Loss of or permanent and incurable paralysis of two limbs (both hands, both legs, or one hand and one leg).
- Loss of or permanent and incurable paralysis of one limb (hand or leg) and loss of sight of one eye.
- Permanent total loss of working capability in any kind of work.

### **6. Which document is required when lodging a claim?**

You will be required to fill in the claim form and submit documentary evidence to prove your claim. The claimant has to submit reports such as medical reports, police reports, death certificate (where applicable), original receipts and other related documents of medical treatment.

## **7. When will I receive medical expense benefit?**

If you sustain an accidental injury, the insurance under plan B will cover you for any necessary and reasonable expenses incurred as per doctors' instructions like in-hospital and outpatient medical, surgical or nursing treatment. Since sickness is not classified as an accident, the medical expenses incurred are not covered under this plan.

## **8. What is the maximum indemnity under this insurance?**

- The Insured receives the whole sum insured, meaning VND 504,000,000 (plan A) and VND 840,000,000 (plan B) for Death and Permanent Total Disablement.
- For Permanent Partial Disablement, the maximum indemnity for any one accident or occurrence will not exceed 100% of VND 504,000,000 (plan A) and VND 840,000,000 (plan B). The actual amount payable is calculated as per the **Schedule of Compensation**. For instance, as a result of an accident, Mr. H sustains total loss of hearing in both ears (70% disablement) and total loss of sight in one eye (50% disablement). In total, Mr. H suffers 120% disablement but he can only receive 100% of the sum insured saying VND 504,000,000 (plan A) or VND 840,000,000 (plan B). BaoViet will not be liable to make any further payment under this insurance after a claim for 100% of any Benefits 1 to 3 has been admitted and becomes payable. So, after the above mentioned Mr. H is indemnified VND 504,000,000 (plan A) or VND 840,000,000 (plan B); this insurance ceases to apply to him.
- Besides, under plan B, the Insured might be reimbursed any necessary and reasonable expenses incurred resulting from an accident up to an annual limit of VND 16,800,000 and receive weekly benefits during up to 24 weeks.

## **9. I had an accident leading to 70% disablement and several months later, I sustained another accident leading to 50% disablement. How will I be indemnified in this case?**

You will be indemnified twice: 70% of VND 504,000,000 (plan A) or VND 840,000,000 (plan B) for the first time; and 50% of VND 504,000,000 (plan A) or VND 840,000,000 (plan B) for the second time. Since these are two different accidents happening at different time, BaoViet will settle these as two separate claims providing always that the maximum indemnity for any one claim or accident will not exceed 100% of any benefit.

## **10. How can I renew the policy?**

The policy will be renewed upon receipt of your renewal premium. You can make the premium at any HSBC branch by cash or by bank account transfer.