

TERMS AND CONDITIONS

RIDER PRODUCT

COMPREHENSIVE HOSPITALIZATION RIDER 2.0

(In accordance with Document ref. 12961/BTC-QLBH date 22/10 /2020
issued by the Ministry of Finance)

Comprehensive Hospitalization Rider 2.0 (hereinafter referred to as “Rider”) have two insurance program options, which are: Standard program and Superior program. The information about the customer’s chosen option have shown in Insurance certificate or amendments, supplements (if any). This rider pays for actual of medical within the territory of Vietnam.

All the word “we” or “AIA Vietnam” or “Company” is understood as AIA (Vietnam) Life Insurance Company Ltd; “you” or “customer” means the *policyholder* (PO) and/or the *life assured* (LA).

I. Insurance benefit

1- In-patient treatment benefit

If the Life Assured has in-patient treatment while this rider is in force, the Company will pay the medical expenses up to the Sub-Limit of each expense category as shown in the table below. In all cases, the total paid amount for the In-patient benefits will not exceed the Annual Limit, except for Cancer booster.

Unit: VND

Benefits		Limit for	Basic Plan	Superior Plan
Annual limit			250,000,000	500,000,000
Sub-limit				
A. Hospitalization and Surgical benefits				
Hospital Daily Room & Board (<i>max 100 days/year</i>)		Each day	1,500,000	2,500,000
Daily I.C.U benefit (<i>max 30 days/year</i>)			3,000,000	5,000,000
Relative accommodation (<i>max 30 days/year</i>) <i>Apply for 1 relative only</i>			250,000	500,000
Surgical Operation		Each treatment	As charged	
Pre-Hospitalization (<i>occurring 30-days for pre-in-patient admission</i>)				
Post-Hospitalization (<i>occurring 60-days for post-in-patient admission</i>)				
Miscellaneous Expenses				
Home Nursing (<i>max 2 time per year</i>)		Each treatment	2,500,000	5,000,000
Organ transplant (heart, lung, liver, pancreas, kidney, bone marrow)	Transplant expenses for Life Assured	Each transplant	As charged	
	Surgical expenses for the donor (not Life Assured)			
B. In-day Treatment and Emergency benefits				
Day surgery		Each treatment	As charged	
Treatment for kidney dialysis		Each policy year	7,000,000	10,000,000

Emergency due to accident	Each accident	2,500,000	5,000,000
Emergency local ambulance		2,500,000	5,000,000
Accidental damage to teeth due to accident		2,500,000	5,000,000
C. Special benefits			
Cancer treatment	Each treatment	As charged	
Cancer booster treatment – Additional limit for cancer treatment (apply for next 24 months, to be divided into 2 times, time for each time is 12 for the date that LA have diagnosed for the first cancer)	Each 12 months	250,000,000	500,000,000

2- Out-patient treatment benefit

If the Life Assured has outpatient treatment while this rider is in force, the Company will pay the Medical Expenses up to the Sub-Limit of each benefit as shown in the table below, after deducting the Co-payment amount, to calculate by the formula: Co-payment multiply with Actual medical expense . In all cases, the total amount paid for the Out-patient benefits will not exceed the Annual Limit.

The Customer may participate in the Outpatient Benefit once enrolled in the Inpatient Benefit, with Insurance Program option no higher than the Program of Inpatient Benefit.

Unit: VND

Benefit	Apply for	Standard Program	Superior Program
Annual Limit		10,000,000	20,000,000
Co-payment		20%	20%
Sub-limit			
<ul style="list-style-type: none"> - Check-up fee - Medical tests and analysis at Medical Facility - Prescription drugs - Physiotherapy 	Per visit	1,000,000	2,000,000

C. Notes on Insurance Participation

Premium Premiums may be changed based on the age, Insurance program and Insurance Benefit at anniversary date of the Life Assured.

Premium also may be changed on a prospective basis subject to the approval of the Ministry of Finance. The new premium shall only take effect on the next Renewal Date following a 30 (thirty) days written notice to the Policyholder in advance.

Premium payment Customers need to pay premium sufficiently and timely to ensure all insurance benefits, irrespective of receiving or not receiving the premium payment notice.

The frequency of premium payment under the basic Policy will be applied to this Rider. Where there is a change in the frequency of premium payment under the basic Policy, those under this Rider shall be changed accordingly.

Customers will have 60 days of grace period starting from the premium due date to pay insurance premium. During this grace period, customers' insurance benefits remain in force.

Policy term	<p>The term of this rider is 1 year from the Policy Effective Date of this rider and is yearly renewed until the Policy Anniversary Date right after the Life Assured attains age 75 or the last of policy payment term of basic policy, whichever comes first.</p> <p>The Policyholder and/or we reserve the right not to renew this rider. In case we do not renew this rider, we will notify the Policyholder in writing 30 (thirty) days before the renewal date of this rider.</p>
Change in Medical Plan Option	<p>Within 30 days prior of the Anniversary date of this Rider, the Policyholder can request to change in Insurance program option of the chosen plan. The Company may request the Policyholder and the Life Assured to provide his/her health evidence upon doing these requests.</p>
Waiting period	<p>We will not have any obligation to pay insurance benefits for illness, specified illness, Cancer treatment, organ transplant has diagnosed and treated in the following waiting period from the date the Company accepted the insurance or the latest reinstatement date, whichever is later:</p> <ul style="list-style-type: none"> ✓ 30 days for illnesses; ✓ 90 days for Specified illnesses; ✓ 90 days for Cancer treatment and organ transplant; <p>The waiting period will be not applied for accident.</p>
Exclusions	<p>We shall not pay insurance benefits for medical examination and treatment related to the following:</p> <ul style="list-style-type: none"> ✓ Pre-existing conditions, except those being declared on the application of this rider and being accepted by us; ✓ Congenital conditions, birth defects; ✓ Experimental or unproven treatment; ✓ Self-inflicted injury or attempt of self-inflicted injury while insane or not; or any injury arising when the Insured is under the influence of alcohol, narcotic, stimulant; ✓ Injury arising from an act of criminal law or traffic safety law violation of the Insured; ✓ Tests or treatment related to birth control, sterilization, treatment of infertility, childbirth, maternity complications, sexually transmitted diseases; HIV/AIDS ✓ Treatment or prevention to relieve symptoms commonly associated with aging, menopause, pre menopause; ✓ Dental care or treatment (except accident), refractive errors (including visual aids, LASIK), hearing aids; Alopecia, wigs; ✓ Treatment of mental illnesses, psychiatric, psychological or nervous disorders, depression, personality disorder; developmental disorder; ✓ Cosmetic surgery, gender transformation, re-constructive surgery unless injury is sustained as a result of an accident and reconstructive surgery is necessary to restore functionality of the Insured; ✓ Routine medical examinations or check-ups, or routine vaccinations; ✓ Receiving or using of cosmeceuticals, vitamins, mineral, supplementary nutrition, functional food; ✓ Injury arising from taking part in sports as a professional player, Dangerous Sports or Activities including but not limited to bungee jumping, parachuting, mountaineering, hunting, racing (including cars and horse), scuba diving, boxing, wrestling; ✓ Treatment for sleep related breathing disorders, including snoring and sleep apnea, work related stress or any related condition;

	<ul style="list-style-type: none"> ✓ Treatment for weight reduction or weight gain, weight control programs or bariatric surgery; ✓ Injury while the Insured serves as a soldier, police, or a volunteer and participates in war; ✓ Injury while the Insured is boarding or travelling in an aircraft which has no license for carrying passengers or does not operate as a commercial aircraft; ✓ Non-western treatment methods such as traditional Vietnamese medicine, any treatment, drugs or medical supplies which are not related to the diagnosis; and diagnosis which is not related to the injury or illness; ✓ Using drugs, alcohol, and beer; ✓ Insurance Fraud.
Termination of the Rider	<p>This rider will terminate in the following situations:</p> <ul style="list-style-type: none"> ✓ The basic policy to which this Rider is attached is terminated; or ✓ The term of this Rider is expired and is not renewed; or ✓ The Rider is lapse; or ✓ At Policy Anniversary Date right after the Life Assured attains 75 years old; or ✓ The Life Assured dies; or ✓ The Policyholder requests to cancel this Rider; or ✓ Other circumstances in accordance with the laws.

CI. Claim procedure

Time limit on claim submission	Time limit for submission of claim is within 12 (twelve) months from the discharge date or the Out-patient Treatment date.
Claim documents	<ul style="list-style-type: none"> ○ A form requesting the payment of insurance benefit which has to be completed on a full and accuracy basis; ○ Evidence of the right to receive insurance benefits: personal ID, passport; ○ Medical evidences supporting the claim, including: <ul style="list-style-type: none"> ✓ Medical indication and para-Medical Provider results. ✓ Prescriptions (full diagnosis, signature, full name and seal of the Medical Provider or Medical Provider where such consultation, examination or treatment has been conducted); ✓ Certificate of discharge (for In-patient Treatment); ✓ Certificate of surgery (for Surgery); ✓ Accident report (for Accident) ○ Original legitimate invoices: the invoices should specify personal information of the patients such as full name, address, the name of the Medical Provider or Medical Provider, details of medical expenses. In the case of many medical expenses are on the same invoice, this invoice must be attached with a detailed list of the expenses and corresponding items. <p>The Company reserves the right to require for additional proof or documents in support of the claim. All related expenses for additional supporting documents will be borne by the Company following the acceptable invoices, payment evidences.</p>

Persons eligible for receiving insurance benefits	<ul style="list-style-type: none"> i. Company shall pay insurance benefit of this Rider to the Policyholder. ii. Excluding the case have mentions in item iii, in case the Policy Holder is dead at time of claim payment, the Company shall pay insurance benefit of this Rider to legal heirs of Policyholder. iii. In case the Policyholder also is Life Assured of basic and rider policy, if Policyholder dies, we will pay the insurance benefit for: <ul style="list-style-type: none"> o Beneficiary of basic policy. If the beneficiary dies before Policyholder, the Company shall pay insurance benefit of this Rider to legal heirs of Policyholder; o In case no beneficiary of the basic policy is designated, or all Beneficiaries dies before policyholder, the Company shall pay insurance benefit of this Rider to legal heirs of Policyholder.
Time limit on claim settlement	<p>We will pay the insurance benefit within 30 days starting from the date we receive the complete and proper claim documents.</p> <p>If there is any delay in claim settlement, at the time of payment, we will pay interest on late payment following the interest rate of policy loan which is declared on our website www.aia.com.vn</p>

CII. General Provisions

Principles apply	<p>Where the terms and conditions of the rider do not provide a provision on a matter which has been provided in the terms and conditions of the basic Policy, terms and conditions of the Rider will be deemed to have included the provisions on such matter.</p> <p>Where there is any contradiction or discrepancy between the terms and conditions of the rider and the terms and conditions of the basic Policy, the former shall prevail.</p>
Verification of the paid premium	<p>PO may authorize other person to pay insurance premiums and responsible for risks and problems arising from insurance premiums. The Company assumes no responsibility or obligation to verify the validity or legality of any amount paid on behalf of or for the benefit of the Policyholder or any other authorized payment. is made between the Policyholder and any third party.</p> <p>Customers must provide us the evidence related to the premium being paid to this policy if there are any queries from government authorities about the original source of such amount.</p> <p>In case of exposing that policyholder/insured has connected to money laundering/terrorism, we have the right to take measures as prescribed by law and/ or implement measures required by the competent authority relating to this insurance contract</p>

All of medical terminologies being used in this Terms and Conditions, except for those defined herein, will have the same medical meaning as the general understanding and usage of medical practitioners in the similar industry. In case there is any medical terminologies is defined by the laws of Vietnam, these terminologies will be prioritized applied.

Appendix 1: Definitions

<i>Life Assured (LA)</i>	means any individual who residing in Vietnam at time of application, from 30 days years old to 65 years old and accepted by us to participate this insurance policy. The expiry age of the Life Assured is 75 years old. The Life Assured of this rider must have insurable interest with the Policyholder.
<i>Policyholder (PO)</i>	specified in the basic policy.
<i>Insurance certificate</i>	means a document which describes our acceptance, discloses main information on insurance benefits and forms an integral part of this insurance policy.
<i>Policy effective date</i>	If our customer's application is approved by us, the effective date of this rider policy is the date stated on the Insurance Certificate or amendments, supplements (if any).
<i>Doctor</i>	means a person who has western medical certificate, is legally licensed and registered by authorities, and is practicing within the scope of his/her license under the law of Vietnam. For the purpose of this Rider, Doctor shall not be: <ol style="list-style-type: none">the Policyholder, the Life Assured orspouse, blood parents, adopted parents, blood child, adopted child, blood brother, blood sister, grandmother and grandfather of the Policyholder, the Life Assured; or stepchild of the Policyholder, the Life Assured orinsurance agent, employer, employee of the Policyholder/the Life Assured
<i>Nurse</i>	means medical staff licensed practical nurse legally in Vietnam.
<i>Sub limit</i>	means the maximum insurance benefit payable by the Company for each insurance coverage item which is listed in the benefit schedule.
<i>Illness</i>	means illness or disease contracted and commencing while the Life Assured is covered by this Rider which requires treatment by a Doctor.
<i>Injury</i>	means a bodily injury exclusively caused by a single and direct cause of an Accident.
<i>Accident</i>	means an event or an uninterrupted sequence of events, subjective, caused by the sudden impact of an external force or object, unintentional and undesirable to LA, causing injury to LA. The event or the uninterrupted sequence of events above must be the sole and direct reason and not be related to any other reason causing disability to LA within 180 days from the date of insured event.
<i>Medical Provider</i>	means a legally constituted establishment and has an eligible operation license pursuant to the laws of Vietnam. Medical providers do not include commune, ward or equivalent healthcare facilities.
<i>Intensive Care Unit (ICU)</i>	means a unit or department of a Medical Provider, and meets all of the following conditions: <ul style="list-style-type: none">- Established by the Medical Provider to provide intensive care and treatment; and- Reserved for serious patients whose vital functions are threatened and who require continuous monitoring and examining from Doctor; and- Equipped with all necessary lifesaving equipment, medicines and other necessary emergency aids available for immediate intervention; and

	- Not the post-operating or emergency room.
<i>Operating Room</i>	means a unit or department of a Medical Provider equipped with appropriate and essential equipment for the Surgery.
<i>Medical Expenses</i>	<p>means the cost of pharmaceutical products, other medical services of the Life Assured, which are described in this Terms and Conditions, and meets all of the following conditions:</p> <ul style="list-style-type: none"> - incurred consistently with the scope of the Medical Provider or Medical Provider; and - consistent with recognized scientific evidences; and - incurred while the Rider is in forced; and - paid for a Medical Necessary; and - not the expenses, medical services for the convenience of the Life Assured; and - not an exclusion under the Terms and Conditions of this Rider; and - be Normal and Customary Medical Expenses.
<i>Miscellaneous Expenses</i>	means Medical Expenses required for laboratory tests, images, prescribed medicines; professional fee, blood and plasma, wheel-chair rentals, surgical appliances and devices and intra-operative standard prosthetics as approved by the Company.
<i>Pre-existing Conditions</i>	means illness, disease of the Life Assured which was examined, diagnosed or treated by a physician before the Effective Date of this rider or before the latest reinstatement, whichever is later. Medical records, medical history status is stored in Medical Facility or the information provided by the Life Assured self-declaration is considered sufficient evidence and legal status of pre-existing conditions.
<i>Co-payment</i>	means a percentage of the Medical Expense that the customer is responsible for paying for each insured event covered under this rider.
<i>Specified illnesses</i>	<p>Included:</p> <ul style="list-style-type: none"> - All types of hernias; All kinds of benign tumors or lumps or cysts or polyps; Intervertebral protruding disc or Hernia Nucleus Pulposus (HNP); - Cataracts; glaucoma; pterygium; - Diseases of the tonsils or adenoids; abnormal condition of the nasal cavity, nasal septum or nasal shells (turbinates), including sinus; - Tuberculosis; asthma; - Ulcers of the stomach or duodenum Ulcer; Hemorrhoids; Anal fistula, fissure; - Thyroid disease (thyroid); Diabetes Mellitus; - Cardiovascular disease; High blood pressure; - Stones in the bile duct system; Kidney stones, urinary tract or bladder; - Prostatic hypertrophy, Uterine fibroids, Endometriosis, Ovarian cyst; - Vertebro-spinal degeneration, Gout, degenerative joint disease.
<i>Room and Board</i>	<p>means standard room and board of the Medical Provider. It is not a deluxe room and board, a luxurious board or a room with more than 1 board have registered exclusively for 1 patient.</p> <p>If the insured is in a room and board are not in the standard as mentioned above, we will only pay for the maximum expense of the room and board according to the standard room and board of the Medical Provider.</p>

<i>Room and Board for relatives</i>	means expense for room for one relative to stay with the Life Assured who under 18 years old during in-patient treatment.
<i>Cancer Treatment</i>	means the cost of radiotherapy, chemotherapy and other treatments prescribed by a Doctor, including in-patient, Day Treatment and Out-patient Treatment.
<i>Cancer Booster treatment</i>	means the Additional limit for cancer treatment that we will provide for Life Assured, apply for next 24 months, to be divided into 2 times, time for each time is 12 for the date that LA have diagnosed for the first cancer with following conditions: <ul style="list-style-type: none"> - This benefit is available once per policy lifetime. - The additional annual limit for cancer treatment remains subjected to the sub-limit stated under the Inpatient Benefits. - Unused additional annual limit in the first 12 months does not accumulate to next 12 months - This benefit will be paid if the medical expense happens when this Rider still in-force. - The PO is obliged to pay the premium while receiving the Cancer booster treatment, the Company commits to continue to renew this Rider.
<i>Organ transplant</i>	means expense for kidney, heart, lung, liver and bone marrow transplants for the Life Assured which is conducted by a Doctor at a Medical Provider include: <ul style="list-style-type: none"> - Actual incurred medical expenses related to the receiver (who is the Life Assured); and - Cost of surgery related to the donor (who is not the Life Assured); but does not include expense for services incurred related to the identification and purchase of organs for replacement and all transportation and administrative costs incurred related to organ transplants.
<i>Treatment</i>	means an in-patient treatment related to Illness or Injury of the Life Assured. Discharge from the hospital proves the end of the Treatment.
<i>In-patient Treatment</i>	means medical treatment for which the Life Assured is admitted to a Medical Provider and in confinement in a continuous period of 18 hours for the treatment, as prescribed by a Doctor.
<i>Out-patient Treatment</i>	means medical care performed at a Medical Provider or Medical Provider which does not require the Life Assured is in confinement or Day-patient for the treatment, as prescribed by a Doctor.
<i>Emergency</i>	means a condition in which the Life Assured suffers an accident or is due to illness requiring treatment or surgery in an emergency room of a Medical Provider.
<i>Surgery</i>	means a medically necessary and reasonable surgical procedure to treat Illness and/or Injury or the Life Assured as prescribed and performed by a Doctor with appropriate expertise in the Operating Room of a Medical Provider. All of surgeries which are performed by local anesthetic or for the purpose of diagnostic shall not be understood as Surgery following this definition.
<i>Day Surgery</i>	means a medically necessary and reasonable surgical procedure to treat Illness and/or Injury or the Life Assured as prescribed and performed by a Doctor with appropriate expertise in or out of the Operating Room of a Medical Provider or Medical Provider which does not require the Life Assured in confinement in a continuous period of 18 (eighteen) hours; surgeries which is performed by local anesthetic or for the purpose of diagnostic shall also be considered as Day Surgery.

<i>Pre-Hospitalization</i>	means doctor consultation services, diagnostic lab tests, images, and prescribed medicines, directly related to an eligible medical condition which is required to hospitalize for treatment according to the diagnosis of doctor and are performed within 30 (thirty) days prior to the hospital admission
<i>Post-Hospitalization</i>	means follow-up treatment prescribed by the attending Doctor in Medical Provider immediately following discharge includes doctor consultation, lab tests, images, and prescribed medicines, directly relating to the prior In-patient treatment, but not exceed 60 (sixty) days from the Medical Provider discharge.
<i>Home Nursing</i>	means nursing care immediately after hospitalization undertaken by a Nurse or a Doctor within 30 days of discharge. The cost for this service must have the financial bill of Medical Provider.
<i>Ambulance costs</i>	is the cost of emergency transportation by ambulance and care during transport of the Life Assured in an emergency to a Medical Provider
<i>Accidental damage to teeth due to accident</i>	means the medical expense for tooth damage caused by an Accident that is made within 30 days of the accident (not including dentures cost).
<i>Insurance Abused Act</i>	means any intentional act of the Policyholder, Life Assured (i) using fake receipts, making a fake documents or modify the evident relating to insured event in order claim the insurance benefit; or (ii) causing damage to the life and health of the Life Assured to claim insurance benefits.