

FLY Pro wordings

Promulgated in attachment with Decision No. 172/QĐ-PTI-BHCN dated 08/06/2021 by the Director of Post Insurance Joint Stock Corporation



ARTICLE 1. DEFINITIONS



ARTICLE 2. COVERAGE AND BENEFITS



ARTICLE 3. EXCLUSION



ARTICLE 4. CLAIMS PROCEDURES



ARTICLE 1 DEFINITIONS

In this Wording, the terms are understood as below:

1. **The insurance company:** means Post and Telecommunication joint stock insurance corporation, and its company members, hereafter called PTI.
2. **Flight:** means the operation of an aircraft from the moment of take-off at one airport and landing at another airport as following:
 - + Domestic flight: is a flight with the same take-off and landing points within the territory of Vietnam.
 - + International flight: means a flight with landing or take-off points at airports or airports outside the territory of Vietnam.
3. **Flight Delayed or Delayed:** is a Flight whose actual take-off time (calculated at the time of withdrawal) is later than the scheduled take-off time according to the updated published flight schedule at 22:00 of the day immediately prior to the date of operation of that Flight. Flight Delay time determined as the basis for the benefit payment will be calculated from the next minute of the scheduled departure time according to the published flight schedule updated at 22:00 of the day immediately preceding the departure date. flights until the actual take-off time of that Flight.
4. **Return Flight:** is a Flight that has to return to the original take-off airport after taking off due to an incident.

5. Landing to Another Airport: is a Flight during flight that cannot or cannot easily land at the planned destination but must land at another airport.

6. Canceled Flight or Cancellation: is the failure to make a flight based on Flight Schedule which is announced and updated to The Authorities no later than 24 hours compared to Flight Scheduled departure time, and there is no alternative flight within 6 hours for Domestic Flight, 12 hours for International Flight compared to the Flight Scheduled departure time compared to Flight Schedule which is announced and updated to The Authorities no later than 22:00 (Hanoi time) of the day before the date of flight operation.

In case having Alternative Flight and Insurance Events happened, The passengers will be cover under this Insurance contract.

7. Missing transit Flight: means the Insured's inability to make the next Flight according to the schedule booked before the Insured Event occurs and the insurance benefits arise.

8. Next Flight (connecting): is a Flight whose landing point in the first flight sector coincides with the take-off point of the next Flight and the scheduled departure time of these 2 Flights is not more than:

- 5 hours for domestic connecting flights
- 10 hours for international connecting flights.

9. Passenger: means any individual who is a Vietnamese or a foreigner who purchases a ticket to be transported on a Flight with the approval of the Airline

10. Insurance Buyer: means the Airline that enters into an Insurance Contract with the Insurer and pays insurance premiums in accordance with the provisions of the Insurance Contract.

11. The Insured Person (Insured): is a Passenger with air tickets issued by Vietnam Airlines and transported on Flights originating from Vietnam (domestic Vietnam and international departures from Vietnam). Passengers of Vietnam Airlines become Insured under this program upon request and are issued Certificate of Insurance. The insured is also the beneficiary of the insurance benefits.

12. Beneficiary: is the Insured or the person designated by the Policyholder to receive the insurance money.

13. Sum Insured: is the maximum amount PTI can pay to the Insured in proportion to the coverage and stated in Chapter II. Coverage and Benefits are attached to this Policy.

14. Insurance Term: is the period from the time the Flight is scheduled to take off according to the published flight schedule updated at 22h (local time) of the day immediately preceding the date of operation of that Flight, or return to the starting point, or land at another airport or be cancelled.

15. Airline: is VietNam Airlines Company, an enterprise providing air transportation services licensed by competent authorities in accordance with the law.

16. Insurance Contract: means a Contract entered into between the Policyholder and the Insurer within the scope and subject matter of insurance under this Policy;

17. Insurable Event: means an event for which PTI is required to indemnify the Insured including Flight Delay, Canceled Flight, Turning Flight, Other Landing Flight.

18. Emergency Condition: is the death or injury of the Insured from fracture or more or the sudden change of the Insured's health condition, which requires emergency medical treatment or surgery to avoid life-threatening.



ARTICLE 2 COVERAGE AND BENEFITS

1. Coverage

This Policy covers the Insured Person in respect of the Insured Events: Flight Delayed, Cancellation, Return Flight, Flight Landing at Another Airport, Missing connecting flight.

During the Insurance Period, if an Insured Event arises, the Insurer will pay compensation to the Insured in proportion to the insurance benefits for that Insured Event in accordance with Section 2 of this Article.

For the 'Flight Delayed, Canceled Flight, Return Flight, Other Airport Landing' benefits, including the Airline's arrangement of an alternative Flight in the event of any Event In any of the 'Cancelled Flights, Turning Flights, Landing Flights at Other Airports', the Insured will only be entitled to 01 benefit with the highest payout.

2. Benefits: The Insured is entitled to the level of insurance benefits corresponding to the Insured Event occurring as follows:

No.	No. Insurance events	Sum Insured
QL1	Flight Delayed	
	From 120 minutes to 180 minutes	600.000
	From 180 minutes to 360 minutes	800.000
	Over 360 minutes	1.500.000
QL2	Returned Flight	1.500.000
QL3	The flight landing to another airport	1.500.000
QL4	Cancelled flight	1.500.000
QL5	Missing connecting flight	1.200.000
		(600.000/each 3 hours)

PREMIUM:

- One way: 60.000đ/person/way
- Round trip: 100.000đ/person/roundtrip (save 20%)

(only apply for one-time opening payment)

- In case of changing flights, passengers are entitled to benefits under this program with new flight information only if PTI receives flight information as well as request for flight transfer from the Insured before 22:00 on T-1
- The sum insured of each benefit is the maximum limit of PTI's liability to the Insured when the insured event occurs during the period of insurance. For each policy (including the policy for connecting flights), the insured is entitled to only 1 insurance benefit with the highest payout.



ARTICLE 3 EXCLUSION

The insurer is not responsible for paying compensation in the following cases:

- a The Insured Person is refused carriage by the Airline.
- b The Insured Person acts to threaten the security and safety of flight.
- c Flight is not performed or Flight is Delayed/-Cancelled/Returned due to decision of State management agency.
- d Flight cannot be performed due to airport closure, curfew or bans by State management agencies.
- e War, terrorism, strike/strike, military operations, aircraft being attacked.
- f Flights directly affected by the epidemic according to the official announcement of the Ministry of Health or WHO.
- g The Airline fails to operate the Flight due to bankruptcy.
- h Not liable for Flights to war zones or areas that have been officially declared in peril, or Flights where a nuclear-related Event of Coverage occurs, pollution, radiation, unless agreed in writing by the Insurer for each specific Flight.



ARTICLE 4 COMPENSATION

1. Compensation records

1.1. For benefits from QL1 to QL4:

When making a claim, the Insured/Beneficiary or authorized person shall declare claim information to PTI including:

- ▶ Full name of the Insured;
- ▶ Passport/ID card/ID card;
- ▶ Seats. In case of Canceled Flight, provide reservation code or alternate Flight information;

- ▶ Type of ticket;
- ▶ Flight number;
- ▶ Estimated take-off time (hours, minutes), actual take-off time (hours, minutes);
- ▶ Expected landing time (hours, minutes), actual landing time (hours, minutes);
- ▶ Planned take-off aerodrome, Actual take-off aerodrome;
- ▶ Expected landing aerodrome, Actual landing aerodrome;
- ▶ Account number to receive compensation (if any) including: name of bank, account number, name of beneficiary). In which the bank account must meet the following information:
 - Bank account must be the Insured Person's account.
 - If the Insured authorizes another person to claim, the Bank Account is the account of the authorized person and the Insured must provide an additional Photograph of the Original 'Valid Power of Attorney';
 - If a relative (parent/spouse/child) claims on behalf of the Insured, provide additional Photocopy of the original documents proving personal relationship such as: birth certificate or household book passport or marriage certificate or other documents as prescribed by law and the bank account is the account of the relative to make the claim.
- ▶ Other information: email, phone (if any)

1.2. For benefits 5

- Documents such as item 1.1 and;
- Original Photograph of 'Next Flight' or Original 'E-ticket of Next Flight'

2. Time limit for claim

Time limit for claim: Within 365 (three hundred and sixty five) days from the date of occurrence of the Insured Event, the Insured or the Beneficiary or authorized person must submit to PTI a complete claim file. valid claim.

3. Compensation period

Time limit for claim settlement: Within 15 (fifteen) Working Days from the date of receipt of complete and valid claim file of the Insured or Beneficiary

