

TripCARE

Travel Insurance



SUMMARY OF BENEFITS

1. Summary Of Benefits For Zone 1: **Domestic Vietnam**
2. Summary Of Benefits For Zone 2: **Asia**
3. Summary Of Benefits For Zone 3: **Worldwide**



SUMMARY OF BENEFITS

Summary of Benefits issued exclusively to passengers who purchase flight tickets from Vietnam Airlines and purchase TripCARE insurance from PVI Insurance (hereinafter referred to as the “Insured Persons”).

SUMMARY OF BENEFITS FOR ZONE 1: DOMESTIC VIETNAM

No.	Benefit	Amount of Benefit	
		Zone 1: Domestic Vietnam	
		One Way	Return
1.	Personal Accident Benefit		
1.1	Personal Accident - For Insured Person aged from 2 years to 75 years - For Insured Person aged above 75 years - For Insured Person aged from 7 days to under 2 years	Up to VND 1,000,000,000 Up to VND 500,000,000 Up to VND 100,000,000	Up to VND 1,000,000,000 Up to VND 500,000,000 Up to VND 100,000,000
2.	Overseas Medical Expenses		
2.1	Reimbursement of medical expenses incurred due to Accident and Sickness only whilst traveling during the Trip - For Insured Person aged from 7 days to 75 years - For Insured Person aged above 75 years	N/A	Up to VND 150,000,000 Up to VND 75,000,000
2.2	Emergency Medical Assistance and Travel Assistance		
2.2.1	Emergency Medical Evacuation Coverage - For Insured Person aged from 7 days to 75 years - For Insured Person aged above 75 years	N/A	Up to VND 100,000,000 Up to VND 50,000,000
2.2.2	Repatriation of Mortal Remains Coverage - For Insured Person aged from 7 days to 75 years - For Insured Person aged above 75 years	N/A	Up to VND 100,000,000 Up to VND 50,000,000
2.3	24-Hours Worldwide Medical and Travel Assistance Services	N/A	Included
3.	Travel Inconvenience Benefits		
	For Insured Person aged 2 years and above, except for Benefit 3.6 that is applied to Insured Person aged 7 days and above.		
3.1	3.1.1 Trip Cancellation 3.1.2 Trip Curtailment	Up to the original flight cost N/A	Up to the original flight cost
3.2	Accompanying Baggage and Personal Effects - Loss or damage to baggage, clothing, and personal effects of the Insured Person	Up to VND 20,000,000 (Limit for any one Item: VND 3,000,000)	Up to VND 20,000,000 (Limit for any one Item: VND 3,000,000)
3.3	Airline Flight Delay - Payment for every 4 hour period of delay from the original departure Scheduled Flight	Up to VND 1,000,000 (VND 200,000 per 4 hour delay period)	Up to VND 1,000,000 (VND 200,000 per 4 hour delay period)
3.4	Baggage Delay after 8 hours Payment for every 8 hour period of baggage delay at the scheduled Destination	Up to VND 1,600,000 (VND 480,000 per 8 hour delay period)	Up to VND 1,600,000 (VND 480,000 per 8 hour delay period)

3.5	Loss of Travel Document	Up to VND 5,000,000	Up to VND 5,000,000
3.6	Aircraft Hijack Coverage Payment for every 8 hour period of Hijack	Up to VND 4,200,000 (VND 2,100,000 per 8 hour period of Hijack)	Up to VND 4,200,000 (VND 2,100,000 per 8 hour period of Hijack)
4.	Other special benefits		
	Automatic Extension of the Period of insurance without charge for up to 10 days	N/A	Yes

SUMMARY OF BENEFITS FOR ZONE 2: ASIA

No.	Benefit	Amount of Benefit	
		Zone 2: Asia	
		One Way	Return
1.	Personal Accident Benefit		
1.1	Personal Accident - For Insured Person aged from 2 years to 75 years - For Insured Person aged above 75 years - For Insured Person aged from 7 days to under 2 years	Up to VND 1,680,000,000 Up to VND 840,000,000 Up to VND 168,000,000	Up to VND 1,680,000,000 Up to VND 840,000,000 Up to VND 168,000,000
1.2	Personal Accident Coverage Extensions - Hijack, murder, assault and terrorism - Suffocation by smoke, poisonous fumes, gas and drowning - Disappearance	Yes	Yes
2.	Overseas Medical Expenses		
2.1	Accidental Medical Reimbursement of medical expenses incurred due to Accident and Sickness only whilst traveling during the Trip - For Insured Person aged 2 years to 85 years - For Insured Person aged under 2 years Follow-up treatment in Vietnam is also included - For Insured Person aged 2 years to 85 years - For Insured Person aged under 2 years	N/A	Up to VND 1,050,000,000 VND 0 Up to VND 105,000,000 VND 0
2.2	Hospital Confinement Cash Coverage	N/A	Up to VND 21,000,000 (VND 1,050,000 for each 24 hours)
2.3	Emergency Medical Assistance and Travel Assistance		
2.3.1	Emergency Medical Evacuation Coverage - For Insured Person aged 2 years to 85 years - For Insured Person aged under 2 years	N/A	Up to VND 1,050,000,000 VND 0
2.3.2	Repatriation of Mortal Remains Coverage - For Insured Person aged 2 years to 85 years - For Insured Person aged under 2 years	N/A	Up to VND 1,050,000,000 VND 0
2.3.3	Compassionate Visits Coverage	N/A	Up to VND 63,000,000
2.3.4	Return of Children	N/A	Up to VND 63,000,000
2.3.5	24-Hours Worldwide Medical and Travel Assistance Services	N/A	Included
3.	Travel Inconvenience Benefits For Insured Person aged 2 years and above, except for Benefit 3.6 that is applied to Insured Person aged 7 days and above.		
3.1	3.1.1 Trip Cancellation 3.1.2 Trip Curtailment	Up to VND 105,000,000 N/A	Up to VND 105,000,000

3.2	Accompanying Baggage and Personal Effects - Loss or damage to baggage, clothing, and personal effects of the Insured Person	Up to VND 20,000,000 (Limit for any one Item: VND3,000,000)	Up to VND 20,000,000 (Limit for any one Item: VND3,000,000)
3.3	Airline Flight Delay - Payment for every 8 hour period of delay from the original departure Scheduled Flight	Up to VND 10,500,000 (VND 2,100,000 per 8 hour delay period)	Up to VND 10,500,000 (VND 2,100,000 per 8 hour delay period)
3.4	Missed Connecting Flight	Up to VND 10,500,000 (VND 2,100,000 per 8 hours)	Up to VND 10,500,000 (VND 2,100,000 per 8 hours)
3.5	Baggage Delay - Payment for every 8 hour period of baggage delay at the scheduled Destination	Up to VND 10,500,000 (VND 2,100,000 per 8 hours delay period)	Up to VND 10,500,000 (VND 2,100,000 per 8 hours delay period)
3.6	Loss of Travel Document	Up to VND 5,000,000	Up to VND 5,000,000
3.7	Aircraft Hijack Coverage - Payment for every 8 hour period of Hijack	Up to VND 4,200,000 (VND 2,100,000 per 8 hours period of Hijack)	Up to VND 4,200,000 (VND 2,100,000 per 8 hours period of Hijack)
3.8	Personal Liability Coverage (legal liability and legal cost)	Up to VND 630,000,000	Up to VND 630,000,000
4.	Other special benefits		
	Automatic Extension of the Period of insurance without charge for up to 10 days	N/A	Yes

SUMMARY OF BENEFITS FOR ZONE 3: WORLDWIDE (EXCLUDING CUBA)

No.	Benefit	Amount of Benefit	
		Zone 3: Worldwide	
		One Way	Return
1.	Personal Accident Benefit		
1.1	Personal Accident		
	- For Insured Person aged from 2 years to 75 years	Up to VND 1,680,000,000	Up to VND 1,680,000,000
	- For Insured Person aged above 75 years	Up to VND 840,000,000	Up to VND 840,000,000
	- For Insured Person aged from 7 days to under 2 years	Up to VND 168,000,000	Up to VND 168,000,000
1.2	Personal Accident Coverage Extensions		
	- Hijack, murder, assault and terrorism	Yes	Yes
	- Suffocation by smoke, poisonous fumes, gas and drowning		
	- Disappearance		
2.	Overseas Medical Expenses		
2.1	Accidental Medical Reimbursement of medical expenses incurred due to Accident and Sickness only whilst traveling during the Trip	N/A	Up to VND 1,680,000,000 VND 0
	- For Insured Person aged 2 years to 85 years - For Insured Person aged under 2 years		
	Follow-up treatment in Vietnam is also included	N/A	Up to VND 105,000,000 VND 0
	- For Insured Person aged 2 years to 85 years - For Insured Person aged under 2 years		
2.2	Hospital Confinement Cash Coverage	N/A	Up to VND 21,000,000 (VND 1,050,000 for each 24 hours)
2.3	Emergency Medical Assistance and Travel Assistance		
2.3.1	Emergency Medical Evacuation Coverage	N/A	Up to VND 1,680,000,000 VND 0
	- For Insured Person aged 2 years to 85 years - For Insured Person aged under 2 years		
2.3.2	Repatriation of Mortal Remains Coverage	N/A	Up to VND 1,680,000,000 VND 0
	- For Insured Person aged 2 years to 85 years - For Insured Person aged under 2 years		
2.3.3	Compassionate Visits Coverage	N/A	Up to VND 63,000,000
2.3.4	Return of Children	N/A	Up to VND 63,000,000
2.3.5	24-Hours Worldwide Medical and Travel Assistance Services	N/A	Included
3.	Travel Inconvenience Benefits		
	For Insured Person aged 2 years and above, except for Benefit 3.6 that is applied to Insured Person aged 7 days and above.		
3.1	3.1.1 Trip Cancellation	Up to VND 105,000,000	Up to VND 105,000,000
	3.1.2 Trip Curtailment	N/A	

3.2	Accompanying Baggage and Personal Effects - Loss or damage to baggage, clothing, and personal effects of the Insured Person	Up to VND 20,000,000 (Limit for any one Item: VND3,000,000)	Up to VND 20,000,000 (Limit for any one Item: VND3,000,000)
3.3	Airline Flight Delay - Payment for every 8 hour period of delay from the original departure Scheduled Flight	Up to VND 10,500,000 (VND 2,100,000 per 8 hour delay period)	Up to VND 10,500,000 (VND 2,100,000 per 8 hour delay period)
3.4	Missed Connecting Flight	Up to VND 10,500,000 (VND 2,100,000 per 8 hours)	Up to VND 10,500,000 (VND 2,100,000 per 8 hours)
3.5	Baggage Delay - Payment for every 8 hour period of baggage delay at the scheduled Destination	Up to VND 10,500,000 (VND 2,100,000 per 8 hours delay period)	Up to VND 10,500,000 (VND 2,100,000 per 8 hours delay period)
3.6	Loss of Travel Document	Up to VND 5,000,000	Up to VND 5,000,000
3.7	Aircraft Hijack Coverage - Payment for every 8 hour period of Hijack	Up to VND 4,200,000 (VND 2,100,000 per 8 hours period of Hijack)	Up to VND 4,200,000 (VND 2,100,000 per 8 hours period of Hijack)
3.8	Personal Liability Coverage (legal liability and legal cost)	N/A	Up to VND 630,000,000
4.	Other special benefits		
	Automatic Extension of the Period of insurance without charge for up to 10 days	N/A	Yes

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