

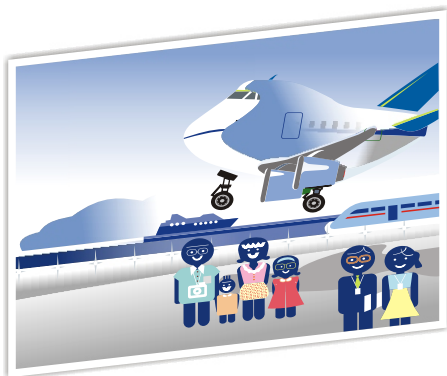
*TravelJoy*



U're In good Care

United Insurance Co. of Vietnam





The gateway to a picture perfect getaway or a safe and sound business trip is simple. With **UIC's TravelJoy Insurance**, you can be assured of a comprehensive package to take care of every inconvenience that may come before, during, and event after your trip.

Pack your bag with TravelJoy whenever you go, your passport to a picture perfect holiday or business trip.

High Medical Expense Limit for treatment overseas and upon return to Vietnam

Emergency Evacuation Expense up to Full Indemnity



**SOS** service that always assists you on 24/7/365 basis

Inconvenience Covers such as loss of baggage, loss of money, trip cancellation, trip curtailment.

Cash Benefit in case of Delay, Kidnap, Travel Misconnection

Bonus Covers that hardly be offered else where

*Important Note: This product write-up is not a contract of insurance. The specific terms, conditions and exclusions are set out in the policy. Please refer to our office should you require a specimen copy of the wording. As benefits in overseas travel insurance packages differ, we encourage you to discuss your insurance requirements with us or your insurance advisor, before effecting a new overseas travel insurance coverage or switching from another overseas travel insurance policy.*

No	Benefit	Limit of Liability under each TRAVEL 'Insurance Program'			
		Elite	Deluxe	Standard	Basic (*)
<b>Personal Cover</b>					
1	Personal Accident Covers you for Accidental Death & Permanent Disablement Per Insured Person up to 65 Per Insured Person above 65 Per Insured Child	 2,000,000,000 1,000,000,000 700,000,000	 1,000,000,000 500,000,000 350,000,000	 600,000,000 300,000,000 200,000,000	 200,000,000 100,000,000 100,000,000
2	2.1 Hospitalization Medical Expenses incurred overseas Covers hospitalization medical expenses incurred overseas arising from accident or sickness, emergency dental expenses arising from accident and accidental miscarriage Per Insured Person up to 65 years Per Insured Person above 65 years	 2,000,000,000 1,000,000,000	 1,000,000,000 500,000,000	 600,000,000 300,000,000	 200,000,000 100,000,000
	2.2 Outpatient Medical Expenses Incurred Overseas Covers outpatient medical expenses incurred overseas arising from accident or sickness, emergency dental expenses arising from accident and accidental miscarriage Per Insured Person up to 65 years Per Insured Person above 65 years	 include in 2.1 1,000,000,000 500,000,000	 include in 2.1 500,000,000 250,000,000	 include in 2.1 300,000,000 150,000,000	 include in 2.1 80,000,000 40,000,000
3	3.1 Hospitalization Medical expenses incurred upon Return to Vietnam Follow up treatment within 31 days from return date, Covers hospitalization expenses Per Insured Person up to 65 years Per Insured Person above 65 years	 1,000,000,000 500,000,000	 600,000,000 300,000,000	 400,000,000 200,000,000	 80,000,000 40,000,000
	3.2 Outpatient Medical expenses incurred upon Return to Vietnam Follow up treatment within 31 days from return date, Covers outpatient treatment expenses only and included in "3.1" Per Insured Person up to 65 years Per Insured Person above 65 years	 100,000,000 50,000,000	 70,000,000 35,000,000	 50,000,000 25,000,000	 20,000,000 10,000,000
4	Emergency Medical Evacuation & Repatriation (including mortal remains) Back to Vietnam Per Insured Person up to 65 years Per Insured Person above 65 years	 Full Indemnity 600,000,000	 Full Indemnity 400,000,000	 Full Indemnity 200,000,000	 Nil Nil

No	Benefit	Limit of Liability under each TRAVEL 'Insurance Program'			
		Elite	Deluxe	Standard	Basic (*)
5	Overseas hospital allowance For each complete day you are hospitalized overseas	1,000,000/day max. 20,000,000	1,000,000/day max. 15,000,000	1,000,000/day max. 10,000,000	Nil
6	Hospital Allowance for Hospitalization in Vietnam For each complete day you are hospitalized in Vietnam	200,000/day max. 4,000,000	100,000/day max. 2,000,000	100,000/day max. 2,000,000	Nil
7	Guardian Angel For Return of Dependent Children Pays for next-of-kin to accompany your unattended child(ren) home in event of your hospitalization overseas	100,000,000	60,000,000	40,000,000	Nil
8	Compassionate Visit by a Relative - Due to your injury, sickness, or diseases lead to hospitalization of 5 days or more - In the event of your death	100,000,000	60,000,000	40,000,000	Nil
		20,000,000	20,000,000	20,000,000	Nil
<b>Inconvenience/Liability Covers</b>					
9	Loss or Damage to Baggage & Personal Effects Limits applicable are - 2,000,000 any one article or pair or set of articles - 10,000,000 for any one article for video equipment, tablet device, camera and laptop computer - 10,000,000 in aggregate for jewellery -20,000,000 in aggregate for electronic items or equipment - 20,000,000 in aggregate per suitcase/bag	40,000,000	20,000,000	20,000,000	4,000,000
10	Travel Document & Money Including 6,000,000 for loss of money resulting from Theft and up to 10,000,000 for fraudulent use of credit card overseas	20,000,000	20,000,000	20,000,000	Nil
11	Trip Cancellation or Postponement Covers trip cancellation, postponement or replacement of traveler arising from the Insured events within 60 days from departure date	100,000,000	60,000,000	Nil	Nil

## YOUR BENEFITS

CURRENCY VND

No	Benefit	Limit of Liability under each TRAVEL 'Insurance Program'			
		Elite	Deluxe	Standard	Basic (*)
12	Trip Curtailment Including Disruption Covers loss of non-utilised portion of prepaid travel costs & expenses for: - Trip curtailment after departure arising from Insured events resulting in your return to Vietnam - Trip disruption whilst in overseas due to your hospitalization overseas for more than 24 hours	100,000,000	60,000,000	Nil	Nil
13	Personal Liability	2,000,000,000	1,000,000,000	600,000,000	Nil
<b>Cash Benefit (Maximum limit is applicable to per insured person)</b>					
14	Baggage Delay	3,000,000 for first full 6 hours & 2,000,000 per 4 hours thereafter, maximum 10,000,000			Nil
15	Travel Delay	2,000,000 for first full 6 hours & 1,500,000 per 4 hours thereafter, maximum 10,000,000			
16	Delay due to Hijack	4,000,000 maximum 20,000,000			
17	Travel Misconnection Exceeding 6 hours	4,000,000			
18	Kidnap Benefit	6,000,000 maximum 60,000,000			
<b>Bonus Cover</b>					
19	Full Terrorism Cover Applicable for all above benefits up to maximum VND 10,000,000,000	1,000,000,000	500,000,000	300,000,000	100,000,000
20	Leisure Underwater Activities up to maximum VND 10,000,000,000	1,000,000,000	500,000,000	300,000,000	100,000,000
21	Reconstructive Surgery Due to Burns Cover skin transplantation due to accidental burns	150,000,000	100,000,000	60,000,000	10,000,000

(\*) Note: SOS Medical Assistance &amp; Travel Assistance services are not provided under the 'Basic' Insurance Program.

FEB 2014

<b>Duration</b>	<b>Elite</b>	<b>Deluxe</b>	<b>Standard</b>	<b>Basic</b>
<b>Area A</b>				
1-3	230,000	120,000	100,000	80,000
4-6	330,000	180,000	150,000	100,000
7-10	410,000	225,000	190,000	140,000
11-14	495,000	285,000	240,000	160,000
15-18	580,000	330,000	290,000	200,000
19-22	690,000	370,000	340,000	220,000
23-27	810,000	455,000	390,000	285,000
28-31	880,000	475,000	440,000	290,000
Each Add'l Week	150,000	80,000	60,000	40,000
Annual Plan	N.A	N.A	N.A	N.A
<b>Area B</b>				
1-3	310,000	160,000	130,000	100,000
4-6	460,000	260,000	200,000	140,000
7-10	560,000	300,000	250,000	180,000
11-14	690,000	385,000	310,000	240,000
15-18	815,000	475,000	380,000	285,000
19-22	940,000	515,000	420,000	305,000
23-27	1,130,000	645,000	510,000	385,000
28-31	1,210,000	660,000	550,000	410,000
Each Add'l Week	200,000	100,000	80,000	60,000
Annual Plan	4,600,000	3,000,000	N.A	N.A
<b>Area C</b>				
1-3	350,000	180,000	150,000	120,000
4-6	500,000	285,000	230,000	160,000
7-10	625,000	350,000	280,000	200,000
11-14	770,000	430,000	350,000	265,000
15-18	900,000	515,000	420,000	305,000
19-22	1,040,000	580,000	490,000	350,000
23-27	1,250,000	700,000	570,000	430,000
28-31	1,340,000	745,000	650,000	455,000
Each Add'l Week	280,000	120,000	100,000	80,000
Annual Plan	6,300,000	4,200,000	N.A	N.A



**Area A** Brunei, Indonesia, Malaysia, Philippines, Thailand, Laos, Cambodia, Myanmar

**Area B** Singapore, Australia, China, Hong Kong, India, Japan, South Korea, Macau, New Zealand, Taiwan and countries listed in "Area A"

**Area C** Countries listed in "Area B" and the rest of the world excluding destinations in or travelling through countries in the country exclusion list

**Country Exclusion:** Afghanistan, North Korea, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Somalia, Sudan, Syria

### “TO-DO” WHEN A CLAIM ARISES

**You have to advise International SOS within 24 hours if the claim exceeds VND 100,000,000**

All claim must be reported to us within 30 days from your return. For foreigners, please submit a copy of your current Work Permit or Temporary Residence Card issued by Vietnamese authorities for residency in Vietnam in the event of claim. Please ensure that the following steps have been taken before a claim can be admitted to the policy.

#### **Medical and Additional Expense Claim**

Submit all original medical evidence, certificates, reports and VAT invoices.

#### **Luggage & Personal Effects, Travel Documents & Money**

Submit Police Report or written confirmation from carrier, made within 24 hours of loss, original receipts, invoices and all other supporting documents. Loss of travelers cheques must also be reported to the issuing authority within 24 hours.

#### **Travel/Baggage Delay, Flight Overbooked, Flight Deviation & Travel Misconnection**

Submit written confirmation from carrier.

United Insurance Company of Vietnam (UIC) was founded in Vietnam in 1997 as an affiliated company of Sompo Japan Insurance Inc.. UIC has established as a preferred insurer in Vietnam insurance market to provide a comprehensive range of risk management solutions to both corporate and personal clients under a strict customer-first philosophy and our company's motto "U're In good Care".

Sompo Japan Insurance Inc., one of the three biggest non-life insurers in Japan, has offices and subsidiaries in 29 countries and regions outside Japan as at 2013. Through the merger between Sompo Japan Insurance and Nipponkoa Insurance scheduled in September 2014, the new company Sompo Japan Nipponkoa Insurance Inc. will be Japan's largest single P&C insurance company.

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