

This English version was translated from Vietnamese

**INTERNATIONAL TRAVEL
INSURANCE WORDING**

*(The Vietnamese Original version was issued in connection with the Decision
No.: 08QD/BH-PAC-11 dated 24/11/2011 of Phu Hung Assurance Corporation)*

SECTION I: DEFINITIONS

Article 1. Defination

Accident	means any accident caused by a sudden force beyond the Insured's intention which impacts the Insured's body from outside and which is the immediate cause of the Insured's death or bodily injury
Emergency Assistance Company	means International SOS Pet Ltd, is established at Singapore and located their head quarter at 331 North Bridge str., 17 floor, Odeon building, Singapore 188720
Phu Hung	is PHU HUNG Assurance Corporation
Country of Origin	means Socialist Republic of Vietnam. Country of Origin and Country of Residence shall have the same meanings and may be used interchangeably.
Injury	means a physical bodily Injury (which for the avoidance of doubt excludes psychiatric conditions) arising wholly and exclusively from an accident, which is, independent of all other causes and results in: Death within 12-calendar months of the date of the accident, or necessary medical and/or surgical treatment.
Medical expenses	the costs arising from the necessary treatment on medical aspects of injury or disease of the Insured Person.
Emergency	means a bona fide situation where there is a sudden change in the Insured Person's health, which requires urgent medical or surgical intervention to avoid danger to life or health.
Native Country	means the place where the Insured was born and/or is a legally registered citizen.
Hospital	means a place which is licensed, registered and/or authorised under the relevant laws and regulations of the country in which it is situated as a medical or surgical hospital and whose main functions are not those of a spa, a hydro-clinic, a place for person with mental or nervous disorders, a clinic or facility for nursing, rest or convalescence, a home for the aged or a place for alcoholics or drug addicts.
Hospitalization	means the Insured stays at least for consecutive 24 hours in a medical facility for clinical treatment, this includes delivery or prenatal treatment.
Illness	means a sickness or disease marked by a pathological deviation from the normal healthy state, which requires treatment by a Physician, Specialist or Surgeon.
Immediate Family Members	means an Insured person's legal spouse, children (natural or adopted), siblings, siblings-in-law, parents, parents-in-law, grandparents, grandchildren, legal guardian, stepparents or stepchildren.

Bodily injury	the injury - Bodily Injury caused by Accident insurance during the term. Simultaneously due to such injury, the insured person or the representative of the Insured Person must require medical treatment.
Insured Person	means any person whose name appears in the proposal, issued Certificate by PHU HUNG and the insurance valid is confirmed
Policy	includes the Application, Insurance Certificate, Benefits Schedule and any endorsements, amendments thereto which have been approved by PHU HUNG.
Loss of Limb	means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
Loss of Sight	means the entire and irrecoverable loss of sight.
Medicine and Drugs	means any medicines or drugs prescribed by a Physician that are specifically required for the treatment of a disability, illness or disease.
Period of Insurance	means the period of insurance specified in the Insurance Certificate.
Permanent Total Disablement	means disablement which entirely prevents an Insured Person from attending to his occupation or employment of any and every kind and which disablement lasts 52 consecutive-weeks and at the expiry of that period is beyond hope of any improvement.
Personal Effects	means articles of personal possession normally worn or carried that belong to the Insured Person
Physician"/"Surgeon"/"Specialist	means a person qualified by a degree and licensed or registered to practice medicine/surgery under the relevant laws and regulations of the country in which they practice.
Pre-existing condition	is any illness or injury which, in the medical practice, existed and / or originated before the effective date of the first Insurance Policy.
Serious Injury or Illness	means when an Insured Person requires treatment by a Physician and which results in the Insured Person being certified by that Physician as being unfit to travel or continue with his original journey as their life may be endangered to do so. When "Serious Injury or Illness" is applied to the Insured Person's Immediate Family Member, it shall mean their life is considered endangered as advised by a Physician, and which results in the Insured Person's discontinuation or cancellation of his original journey.
Specialist	means a Physician who specialises in one particular area of medicine.
Terrorist Activity	includes, involves or is associated with the use or threatened use of force, violence or harm against any person, tangible property, infrastructure or any natural resources where the act is intended to obligate the government or frighten citizens.

Article 2. Eligibility

The person who satisfied following conditions, if required, can be insured under

International travel insurance issued by PHU HUNG

1. People from 06 weeks old to 85 years old who is Vietnamese citizens.
2. Expatriates who are living and working in Vietnam legally.
3. Children under 10 years old must be accompanied by an adult and are covered in the same insurance contract.

Article 3. General provision

The due observance and fulfillment of the terms, conditions, exclusions and endorsements of this Policy by the Insured Person and claimant insofar as they relate to anything to be done or complied with them, and the truth of the statements and details in every application from and declaration shall be conditions precedent to any liability of PHU HUNG to make any payment under this Policy.

PHU HUNG and the Insured shall have the right to cancel the insurance policy in the following cases:

1. PHU HUNG can not collect premiums on time as agreed.
2. Insured's Visa is denied. In this case, PHU HUNG reimburse the Insured premiums paid after deducting amount is 75,000VND (USD5) or the amount equivalent to 20% of the premium, taking the number whichever is greater, provided that the insured person must provide written Visa refusal of relevant Consulate to PHU HUNG.

Insurance effectiveness shall commence when the Insured has fully paid the insurance premium except for otherwise provided.

In the event of any payment made under this Policy for Baggage and Personal effects, PHU HUNG shall be subrogated to all the Insured Person's right of recovery and indemnity against any third party and any amount so recovered shall belong to PHU HUNG.

Failure by the Insured Person to comply with the Claims Procedure or to assist in claim investigation may result in denial of the claim and if any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made then PHU HUNG shall be void and no claim shall be payable.

Insured associated jointly are responsible for the cost of medical expenses and emergency services expenses which are not covered under this insurance or exceed the sum insured stated in the Insurance certificates/ schedule insurance.

The coverage for all sections except "curtailment of trip or cancellation changers" commences on the date and time you complete your exit visa procedure in Vietnam and ends on the return to Vietnam or at 24 hour on the final day of the coverage period, whichever is the earlier. As for coverage under the "curtailment of trip or cancellation changers" section, the insurance commences on the date of issue of this Policy and ceases on the departure date on the itinerary as stipulated before commencement of travel.

There is no direct billing in respect of medical expenses provided under this Policy unless in – patient treatment expenses and that the arrangement is coordinated by PHU HUNG or its designated assistance company.

The age of the insured person are calculated based on calendar year (the year of birth written on their identity card or passport) and be the basis age for calculating premiums and settling insurance benefits (if any).

Maximum policy coverage period per trip shall be 6 consecutive months.

All limits prescribed in these terms and conditions are applied per trip.

Sum insured and Premium are specified in Vietnam dong or U.S. dollar equivalent. The payment of the premium and the payment of compensation amount if made in foreign currency should be in accordance with the foreign exchange management of the State Bank of The Socialist Republic of Vietnam.

SECTION II: SCOPE OF COVER

Article 4. Medical Expenses Benefits

Phu Hung agrees to indemnity expenses arising out of medical treatment for injuries covered under this insurance include:

Medical expenses incurred for medical treatment incurred outside the territory of the Country of origin, including:

- a. In-patient treatment including expenses of hospitalization, surgery, emergency services and medical assistant accompanied, diagnostic tests, medical examination by a physician is allowed to professional practice and prescription drugs, room and meals charge in the hospital.
- b. Expenses incurred for the treatment of pregnancy complications should be admitted to hospital for professional treatment. This insurance benefits are only in effect during the first 42 weeks of pregnancy and eliminating all method of giving birth.
- c. Out – patient treatment: including consultation charges and cost of prescribed medicines, charges made for laboratory tests or X-ray that are used in the diagnosis of a covered disability.

This section will extend to cover the medical expenses as described in Section (a) and (b) above incurred within 30 days after the end of the insurance period stated in the insurance certificate/ schedule in case the insured person can not return to the country due to prolonged hospitalization continuously for treatment starting within insurance period.

Medical expenses is described in Section (1) above arising in the territory of the country of origin within 90 days from the date of returning to the country of origin, the total expense under this section shall not exceed the maximum limit specified in the "follow-up treatment expense" section of insurance Certificate/ Schedule.

Provided that:

- a. All the above expenses are common costs, as usual, reasonable and must be proved by a original detailed list of each type of expenses, and all the list or invoices certified by a competent organization legally and sufficiently.
- b. Duration of hospitalization at least over 24 hours and the needed medical treatment or surgery under the coverage of this insurance.
- c. The cause of hospital treatment due to acute illness condition and does not arise from pre-existing condition or disease were excluded by this insurance.
- d. The total outpatient medical costs under this section shall not exceed the maximum limit specified in the elected plan on the insurance Certificate/ Schedule.

“Medical Expenses” benefit does not cover:

- a. Charges in respect of special requirements or private nursing.

- b. Cosmetic surgery, eyeglasses or hearing aids, and prescriptions except as necessitated correcting a condition resulting solely from an external accidental injury occurring during the insurance period.
- c. Psychiatric, psychological disorder and insanity.
- d. Any expenses arising from surgical, mechanical or chemical methods of birth control or treatments pertaining to infertility, any treatment expenses relating to pregnancy and childbirth.
- e. Treatment or services undertaken without the recommendation of a physician; routine physical examinations or health check-up not incidental to the treatment or diagnosis of a covered disability.
- f. Fitting prosthetics, arthroplasty equipment and assistance medical equipment unless such fitting is essential directly for surgery
- g. Organ transplantation

Article 5. Medical assistance and Travel assistance

The assistance company will arrange to provide Emergency Medical Assistance. In case of emergency, The Insured Person or his representative may call the Emergency Assistance Company for assistance.

In order to decide assistance method, the insured person has to provide exactly following information when calling: The Insured Person's name, Insurance Certificate Number and expiry date, location, Telephone number and address to contact and related information to the Insured.

After checking the validity, Phu Hung and Emergency Assistant Company will provide the service and pay the billing expenses subject to provisions by the terms and conditions of this insurance. Provided that such medical assistance has accepted by Phu Hung before emergency medical support is done except if in a state of emergency is serious medical emergency support services will be performed based on the professional decisions by Emergency Assistant Company to ensure the safety of the Insured Person.

The total outpatient medical costs under this section shall not exceed the maximum limit specified in the elected plan on the Certificate of insurance

1. Medical assistance

a. Emergency evacuation.

When the Insured Person suffers a serious Injury or Illness requiring immediate treatment and if adequate medical facilities are not available in the immediate vicinity, the Company will organise through its designated assistance company emergency evacuation by whatever medically means necessary to the nearest facility via the most economical form of conveyance, which is capable of providing adequate medical care within the scope of the Insured person's policy.

b. Repatriation.

Following the Emergency Evacuation in point (a) above and if medically necessary, PHU HUNG will arrange and pay for the repatriation of the Insured Person to the medical facility in his Country of Origin by a scheduled airline flight or any appropriate means of transportation if his original ticket is not valid for the purpose, provided that the Insured Person shall surrender any unused portion of his ticket to PHU HUNG.

Any decision on the repatriation of the Insured Person shall be made jointly and exclusively by both the attending physician and PHU HUNG.

c. Hospital expenses guarantee.

PHU HUNG will arrange through the designated assistance company to guarantee or pay any required medical expenses arising from a covered injury during the hospitalization.

d. Family member visit expenses

PHU HUNG will reimburse the costs of economy class travel and accommodation for one immediate family member to join the Insured Person if he is confined in a hospital for more than 03 consecutive days or dies abroad.

e. Return of children.

If the Insured Person's insured dependent children (aged below 14) are left unattended overseas as a result of serious injury, illness, or hospitalisation, or death of the Insured Person, the Company will pay reasonable additional accommodation and economy class of travelling expenses for them to return to the Country of Origin. The maximum cost will not exceed the limit of the plan provided that the Insured Person shall surrender any unused portion of his ticket to PHU HUNG

f. Burial and funeral.

In the event of death of the Insured Person, and with the PHU HUNG's prior approval, its designated assistance Company will assist with the necessary formalities and will be responsible for the transportation charges exclusively for repatriation of the mortal remains to Viet Nam or the Country of Origin or if requested by family of the insured person, the emergency assistance company will arrange and pay burial expenses at place up to a maximum cost not exceed limit of the Plan. Burial and funeral sẽ chỉ bao gồm chi phí cho nghi lễ và các dịch vụ liên quan khác

Note: The insured have to have approval of PHU HUNG before arising expenses stipulated from item (a) in this part and whole service must be done by emergency assistance company.

2. Travel assistance services.

- a. **Pre-trip Information Services:** The emergency assistance company will provide information concerning visas and vaccination requirements for foreign countries worldwide.
- b. **Embassy Referral:** The emergency assistance company will provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.
- c. **Interpreter Referral:** The emergency assistance company will provide the name, address, telephone number and office hours of interpreters worldwide.
- d. **Legal Referral:** The emergency assistance company appointed by the Company will provide the name, address, telephone number and office hours for lawyers and legal practitioners worldwide.
- e. **Medical service provider referral:** The emergency assistance company appointed by the Company will provide the members with information about physicians, hospitals, clinics, dentists and dental clinics worldwide.

3. Personal accident

- a. The benefits described herein shall be payable for accidental death or disablement occurring within 12 calendar-months of the Accident, provided that the cause of such accidental death or disablement arises within the Period of Insurance.
- b. The maximum limit for each Insured Person is written hereunder, provided that upon any benefit under the "Personal Accident" section of this Policy becoming payable no further liability shall be attached to PHU HUNG.
Insured cases including:

Death:	100% Sum Insured
Total and irrecoverable loss of sight in both eyes:	100% Sum Insured
Irrecoverable loss of speech:	100% Sum Insured
Loss of two hands or one foots, or one arm and one leg, or one hand and one leg, or one hand and one foot and above	100% Sum Insured
Irrecoverable loss of both arms (from shoulders or elbow down) or both legs (from groin or knee down) and above:	100% Sum Insured
Permanent total loss:	100% Sum Insured
Total loss of use and ability of one limb/ leg:	75% Sum Insured
- c. If PHU HUNG is entitled to compensate any insurance benefits listed in paragraph (b) above (except for the "total loss of use and ability of one limb/ leg"), the PHU HUNG will not be responsible for any further compensation benefits under subparagraph (b) of the above benefits for the Insured. The maximum amount payable for any and all events arising under this section shall not exceed the amount of the sum insured specified in the Schedule/ Certificate.
- d. In the event of the death of an Insured Person giving rise to a claim under this section, the beneficiary shall be the Insured's legal heirs according to the laws of The Socialist Republic of Vietnam or unless a selected beneficiary has been advised to PHU HUNG in writing.

4. Baggage and Personal effects

This section of the Policy provides indemnity for loss, physical breakage or damage directly resulting from accident or mishandling by carriers, occurring during the period of Insurance to an Insured Person's baggage or personal property carried on the journey.

Provided that:

- a. The insured must have a Baggage Declaration of the entry and exit procedure which certified by the customs authorities of the country the Insured entry or exit.
- b. The loss must be reported to the local police where the loss occurs, the carriers or any third parties liable within 24-hours of the occurrence.
- c. The Insured Person shall observe ordinary and proper care for the safety of the property insured, including safeguarding his accompanied baggage or personal property and not leave them unattended in a public place. All baggage is to be examined when received and in the event of any destruction, loss or damage coming to the notice of the Insured Person shall give immediate notice to:

- The police in case of theft, loss or willful damage by a third party, and obtain written documentation from local police where the loss occurs.
 - The carriers, when loss or damage has occurred in transit, and obtain a copy of the official "Irregularity baggage loss Report".
- d. The limit of the Company's liability is 3,750,000VNĐ (250USD) for each item and 7,500,000VNĐ (500USD) for each pair and set. Camera body, lenses and accessories will be treated as a set. The maximum liability of "Baggage and Personal Effects" shall not exceed the limit specified in the Policy Schedule.
- e. Subject to paragraph (f) of this section, PHU HUNG will by payment or at its option by replacement or repair indemnifies the Insured Person against each such loss or damage provided that the maximum liability of the Company shall not exceed the limit specified in the Policy Schedule.
- f. For claims relating to breakage or damage, the claimant shall produce the damaged property as physical evidence for the PHU HUNG's inspection at the claimant's cost.
- g. This "Baggage and Personal Effects" benefit does not cover:
- Loss or damage in consequence of delay, confiscation, detention or examination by customs authorities or other officials.
 - Losses of cash, bank notes, negotiable instruments, bonds or securities, credit cards and other instruments of payment or documents of any kind, passports, visas, air tickets and transportation, accommodation or any other travel vouchers or coupons.
 - Loss of or breakage to any pager, portable telecommunication equipment, computer equipment, software and related accessories.
 - Breakage or damage to fragile or brittle articles of every description, china, glassware, porcelain, objects d'art, set and unset precious or semiprecious gemstones, foodstuff, spectacles and sunglasses as a result of scratching.
 - Wear and tear, moth, vermin or any other animal infestation, mechanical, electrical or electronic derangement, cleaning, repairing or restoring process, atmospheric or climatic changes, depreciation in value and such depreciation shall be applied wholly at the discretion of the Company
 - Business merchandise or samples, including the cost of reproducing data whether recorded on tapes, cards, discs or otherwise.
 - Loss of any baggage that it left behind or unattended in a public conveyance or a public place.
 - Loss of or damage to the baggage sent by post or unshipped together with the insured on the same conveyance.
 - Any property or personal belongings specifically insured elsewhere or recovered/repared by a third party.
 - Loss of jewelry except by armed robbery or by theft/burglary from a hotel safety deposit box.
 - Parial loss to Baggage and Personal Effects.

5. Baggage delay

PHU HUNG will pay to the limit liability insurance in the benefit table of international travel insurance each Insured Person for emergency purchases of essential items of toiletries or clothing consequent upon temporary deprivation of baggage for at least 12 hours from the time of arrival at destination abroad due to delay, misdirection, or non-delivery.

Provided that:

- a. The maximum amount recoverable for any one article shall be exceed the limit specified in the Policy Schedule.
- b. An official "Baggage Irregularity Report" from the airline or in writing certifies the delay by a letter from the tour operator.
- c. The delay is not as a result of detention or confiscation by customs or other government officials.
- d. Documentation (including legal bills) is produced by the Insured Person showing details of the expenditure.
- e. A claim cannot be made under this section if the same loss is claimed for under section of "Baggage and Personal Effects" benefit of this Policy.
- f. No cover is provided after the Insured Person returns to Viet Nam or definated place.

6. Loss of travel document

If an Insured Person loses his passport, visa and air tickets arising from theft, burglary, and accidental loss during a trip covered by this Policy, PHU HUNG will reimburse the Insured Person for the cost of obtaining replacement of such travel documents, as well as additional hotel accommodation and travel expenses reasonably incurred in effecting such replacements and for returning to the Country of Origin due to the invalidity of the original return ticket attributable to such loss, up to the limit specified in the Policy Schedule.

Provided that:

- a. PHU HUNG will not be liable under this section if within 24 hours or as soon as practicable after the Insured Person is aware of the loss as described above the Insured Person fails to report such loss to the police and to obtain a copy of the related police report.
- b. The Company will not be liable under this section if the Insured Person contributed to his own loss by leaving passports, tickets or travel documents unattended in a public place.
- c. The maximum limit per day for reimbursement on travel expenses and accommodations is 10% of sub-limit.
- d. The reimbursement cost for an air ticket should be limited to economy class only.

7. Curtailment of trip or cancellation charges

PHU HUNG will indemnity to Insured against loss of:

- a. All non-refundable prepaid travel arrangement deposits of every description
- b. In respect of any increased cost of travel in respect of the least expensive alternative mode of transport

PHU HUNG liability in no case shall not exceed the maximum limit specified in the elected plan on the Certificate of insurance in respect of the following:

- Death, serious injury or illness, befalling the Insured Person.
- Death, serious injury or illness of Insured Person's family members, close business partner, or a travel companion who is also insured under the same policy of the Insured Person.
- The insured is witness, having subpoena letter of the Court, Trial Council or to be separated to compulsory quarantine.

Provided that:

- c. No benefit shall be payable in respect of expenses arising directly or indirectly out of pregnancy, childbirth, or gynecological disease or their related conditions
- d. Any such cause does not arise before the date of issue of this Policy from medical or physical conditions or other circumstances affecting the Insured Person, or immediate family members or travel companion or close business partner of the Insured Person known..

SECTION III: EXCLUSION

Article 6. The Policy does not cover losses arising from:

1. Pre-existing, congenital conditions and HIV (human immunodeficiency virus) and HIV related illnesses including AIDS (Acquired Immunity Deficiency Syndrome) and AIDS related conditions.
2. Chronic diseases including the following conditions whether occurring prior to or during the period of insurance: hemorrhoids, hernia, diseased tonsils requiring surgery, pathological abnormalities of nasal septum or turbinate, hyperthyroidism, cataracts, sinus conditions requiring surgery, endometriosis, tuberculosis, anal fistulae, cholecystitis, calculi of all kinds, urethra or bladder abnormalities or disease, hypertension or cardiovascular diseases, gastric or duodenal ulcer, hallux valgus, all forms of tumors or cancer, malignancies, disorders of blood or bone marrow, or diabetes mellitus.
3. Riot and strike, war (whether declared or not), invasion, act of foreign enemies, civil war, revolution civil unrest, performance of duties as a member of armed forces, or police, or law enforcing agencies.
4. "Terrorist Activity" as defined herein. This exclusion applies regardless of any other cause or event that in any way contributes concurrently or in any sequence to the bodily injury
5. Suicide, attempted suicide or intentional self-inflicted bodily injuries, mental and nervous disorders, insanity, abortion, miscarriage, child-birth, venereal disease, the use of alcohol, drugs or solvents other than those prescribed by a qualified registered physician: dental treatment unless resulting from accidental bodily injury to sound and natural teeth.
6. Nuclear fission, nuclear fusion or radioactive contamination.
7. Accidents whilst engaging in (including any practice or conditioning program for) any sports or games in a professional or amateur or organised contact sports, racing (other than on foot), motor rallies and competitions, rock or mountain climbing

normally including the use of ropes or other equipment, pot-holing, skydiving, hang gliding, parachuting, hunting on horseback, entering or descending from any aircraft other than a properly licensed aircraft operated by a recognised airline in which the Insured Person is travelling as a fare-paying passenger, engaging in any manual labour or hazardous work that involves the use of machinery or tools.

8. Trekking at an altitude limit greater than 5,000 meters above sea level or scuba diving to a depth greater than 20-meters below sea level.
9. Death or injury or other direct or indirect related costs caused by or contributed to or arising from the failure or inability at any time of any computer, electronic equipment, data processing equipment or media, microchip, embedded chip, integrated circuit or similar device or any computer software, whether the property of the Insured Person or not, to recognize correctly or treat any date as its true calendar date and/or capture save retain process manipulate or interpret correctly any data information command or instruction as a result of its failing to treat any calendar date as its true date or the operation of any programmed command which by reason of a failure or inability to treat any date as its true calendar date causes the loss of data or an inability to capture save retain or process correctly such data at any time.
10. Indirect losses or consequential damages.
11. Any loss or damage or liability has been insured by other insurer or has compensated by a third party is responsible for payment. However, this exclusion does not apply to Article 4 and Article 5 of this wording.
12. Except there are any prior approval by PHU HUNG, this Policy exclude person do the job or suffered hazards or risks occupational or special risks such as seafaring, offshore oil rig activities, underground mines, scuba diving....

SECTION IV: CLAIM PROCEDURE

Article 7. Time limit for insured event notification and claiming insurance benefits

Within 30 days from the date of the occurrence of an insured event The Insured or his legal heirs shall notice of loss to PHU HUNG (notice direct to PHU HUNG, by telephone or fax is acceptable but a written notice shall be given later). If the Insured fails to do so, the Insured or his legal heirs shall be declined to partial or total of claim amount unless a force majeure.

Time limit for claiming insurance benefits is one year. Claim file must be sent to PHU HUNG in full evidence as required by PHU HUNG. In the case of death, illness, disability, injury or loss of the insured person under coverage of this Policy, the Insured shall provide claim file as required by PHU HUNG by the Insured Person's own expense

Article 8. Time limit for proceeding lawsuit

Time limit for proceeding lawsuit given under this Insurance Policy is three (3) years as from the date of the dispute arises.

Article 9. Claim files

All claims must be submitted to PHU HUNG with comprehensive supporting information and documentation including:

1. In the case of Personal Accident: Hospital, physician's reports giving details on the nature of the injury and the extent and period of disability, police reports where relevant and if death shall have resulted, a copy of the death certificate and the relevant coroner's report
2. In the case of medical expenses, emergency assistance, cancellation charges and curtailment of trip: All bills, receipts, tickets, coupons, contracts, or agreements relevant to the claim and if the claim is in respect of medical treatments, then a full Physician's report stipulating the diagnosis of the condition treated and the date the disability commenced and a summary of the course of treatment including medicines prescribed and services rendered.
3. In the case of loss, breakage or damage to baggage or personal effects, baggage delay, loss of travel documents: All details including receipts as to date of purchase, price, model and type of items lost or damaged, a copy of the immediate notification to airline/carrier and their official acknowledgement in writing when loss or damage has occurred in transit and certified written copy of immediate police reports when loss has occurred. Reports to the relevant authorities must be made within 24 hours of the occurrence. Additionally, loss of traveller's checks must be reported to the issuing authority immediately and in no event later than 24 hours after the loss occurs. The insured person has to provide PHU HUNG "unusual report on baggage, goods" of airline.
4. If the Insured authorizes another person to receive claim amount, then legally authorized letter is required

SECTION V: DISPUTE SETTLEMENT

Article 10. Dispute settlement

If any dispute arising from this Policy Wording which is not able to be solved through negotiation, either party shall have the right to submit the case to the competent Court of The Socialist Republic of Vietnam.