

A. TERMS AND CONDITIONS OF SIGN & FLY TRAVEL INSURANCE

This policy provides coverage up to the Sum Insured and subject to the Terms and Conditions in respect of:

- 1) Travel Trip Personal Accident
- 2) Travel Inconvenience (flight delay, baggage delay and baggage loss)
- 3) ACE Assistance Service 24/7
- 4) Personal Liability
- 5) Credit Card Protection

TABLE OF BENEFITS	SUM INSURED (in VND)	
	Vietcombank Visa Platinum	Vietcombank Vietnam Airlines American Express Platinum
1. Travel Trip Personal Accident		
Loss of:		
- Life	10.500.000.000	21.000.000.000
- Both hands or both feet or sight of both eyes	10.500.000.000	21.000.000.000
- One hand and one foot	10.500.000.000	21.000.000.000
- Either hand or foot and sight of one eye	10.500.000.000	21.000.000.000
- Speech and hearing	10.500.000.000	21.000.000.000
- Either hand or foot	5.250.000.000	10.500.000.000
- Sight of one eye	5.250.000.000	10.500.000.000
- Speech or hearing	5.250.000.000	10.500.000.000
Spouse of a Cardmember	100% of above amounts	100% of above amounts
Each dependent child of a Cardmember	5% of the above amounts	5% of the above amounts
2. Travel Inconvenience		
- Flight Delay	5.250.000	10.500.000
- Baggage Delay	5.250.000	10.500.000
- Baggage Loss	10.500.000	21.000.000
3. 24-Hours Worldwide Medical and Travel Assistance Services through ACE ASSISTANCE 24/7 + 84 8 38228779	Included	Included
4. Personal Liability	210.000.000	420.000.000
5. Credit Card Protection	42.000.000	105.000.000

DEFINITIONS

"Accident" means an unexpected event, which causes Bodily Injury and shall also include exposure resulting from a mishap on a Common Carrier Conveyance in which the Covered Person is travelling.

"Airport Premises Benefit" is the benefit amount payable if the Covered Person sustains Bodily Injury while upon any airport premises designated for passenger use, but only when the Covered Person is upon such premises immediately before boarding, or immediately after alighting from a Scheduled Flight on a Travel Trip.

"Airport Transportation Benefit" is the benefit amount payable if the Covered Person sustains Bodily Injury while riding as a passenger in, boarding, alighting from or being struck by, a land Common Carrier Conveyance or a scheduled helicopter operated as a Common Carrier Conveyance, but only:

- 1) When going directly to an airport for the purpose of boarding a Scheduled Flight on a Travel Trip; or
- 2) When leaving directly from an airport after alighting from a Scheduled Flight on a Travel Trip.

"Bodily Injury" means physical injury which:

- 1) Is caused by an Accident; and
- 2) Occurs solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury; and
- 3) Occasions the Loss within one hundred & eighty (180) days from the date of the Accident.

"Common Carrier Benefit" means the benefit amount payable if the Covered Person sustains Bodily Injury as a result of an Accident which occurs while riding solely as a passenger in, or boarding or alighting from or being struck by a Common Carrier Conveyance whilst on a Travel Trip.

"Common Carrier Conveyance" means an air, land or water vehicle (other than a rental vehicle) licensed to carry passengers for hire.

"Covered Persons" means:

- 1) All VCB Cardmembers whose Transportation Costs are charged to VCB Cards and whose card accounts are in good standing; and
- 2) Spouses and dependent children under age 23 of Covered Persons are also Covered Persons if the Transportation Costs are charged for them to the VCB Card Account.

"Loss" means the loss by a Covered Person of any one or more of the following:

- 1) Life;
- 2) Hand and/or foot;
- 3) Both hands and/or both feet;
- 4) Sight (in one or both eyes); and/or
- 5) Speech and/or hearing.

The term Loss shall mean with regard to hands and feet (whether in the singular or plural), actual severance of (i) an arm at or above the wrists or (ii) a leg at or above ankle joints, and with regard to eyes, the entire irrecoverable loss of sight or loss of the lens of one eye or both eyes. Loss shall mean with regard to speech, entire and irrecoverable loss; and with regard to hearing, the entire and irrecoverable loss in one ear or both ears

"Return Trip" means the Covered Person's return from a Travel Trip to their residence or place of regular employment.

"Scheduled Flight" means a flight in an aircraft operated by an air carrier, provided that:

- 1) Such air carrier holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times; and
- 2) Such flight is regularly and continually flown on routes and at times as published in the ABC World Airways Guide or similar publication amended from time to time.

Departure times, transfer and destination points will be established in reference to the Covered Persons Scheduled Flight ticket.

"Sponsoring Organization" means the corporation, partnership, association, proprietorship or any parent, subsidiary or affiliate thereof which participates in the VCB Card Programs of VCB.

"Sum Insured" means the amounts set out in the Table of Benefits.

"Spouse" means the legal husband or wife of the Covered Person

"Terrorism" means activities against persons, organizations or property of any nature that involves the following or preparation for the following:

- 1) Use of, or threat of, force or violence; or
- 2) Commission of, or threat of, a dangerous act; or
- 3) Commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

when one or both of the following applies:

- a) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy;
- b) It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

"Transportation Costs" means costs of travel as a fare-paying passenger in any Common Carrier Conveyance other than a taxicab

"Travel Trip" means an air trip taken by the Covered Person between the point of departure and the final destination as shown on the Covered Person's air ticket. The trip may be a stand alone trip, side trip, or vacation.

"Period of insurance": Period of insurance for each VCB card means twelve (12) months since the first valid date of the relevant VCB card and subject to renewal of each twelve (12) months afterward should the VCB card is in good standing and there is no further notice from VCB.

CONDITIONS APPLICABLE FOR ALL BENEFITS

1) Subject to these Terms and Conditions, the benefits provided by these Terms and Conditions are only available when and if:

- a) The Covered Person charges their Transportation Costs to a VCB Card account; and
- b) The Covered Person is in the Period of insurance.

COVERAGE

Travel Trip Personal Accident

2) Subject to these Terms & Conditions, ACE will pay the applicable Sum Insured on account of Loss resulting from Bodily Injury anywhere in the world while on a Travel Trip.

Travel Inconvenience – Flight Delay

3) Subject to these Terms & Conditions, ACE will indemnify the Covered Person for VCB Card charges incurred in respect of restaurant meals or refreshments up to the relevant Sum Insured if departure of the Covered Person's confirmed Scheduled Flight from any airport is delayed for eight (8) hours or more, cancelled or the Covered Person is denied boarding of the aircraft due to overbooking, and no alternative transportation is made available to the Covered Person within eight (8) hours of the scheduled departure time of such flight,

Travel Inconvenience – Baggage Delay

4) Subject to these Terms & Conditions, ACE will indemnify a Covered Person for VCB Card charges incurred at the scheduled destination in respect of the emergency purchase of essential clothing and requisites up to the relevant Sum Insured if the Covered Person's accompanied baggage checked with the Common Carrier Conveyance is not delivered to them within eight (8) hours of the Covered Person's arrival at the scheduled destination point (not point of origin) of their flight.

Travel Inconvenience – Baggage Lost

5) Subject to these Terms & Conditions, ACE will indemnify a Covered Person for VCB Card charges incurred within four (4) days of their arrival at a scheduled destination in respect of the emergency purchase of essential clothing and requisites up to the relevant Sum Insured if the Covered Person's accompanied checked-in baggage is not delivered to them within forty-eight (48) hours of the Covered Person's arrival at the scheduled destination point (not point of origin) of their flight, and such luggage will be assumed to be permanently lost.

CONDITIONS APPLICABLE TO TRAVEL TRIP PERSONAL ACCIDENT COVERAGE

6) If more than one Loss stated in Table of Benefits is sustained as the result of one Accident, only one of the amounts so stated, the largest, shall be payable.

7) Travel Trip Personal Accident coverage:

- a) Begins when the Covered Person leaves their residence or place of regular employment for the purpose of going on a Travel Trip or at the time charges for

Transportation Costs have been made to a VCB Card account whichever occurs last; and

- b) Remains continuously in effect until the Covered Person returns to their residence or place of regular employment, whichever occurs first.
- 8) Travel Trip Personal Accident and coverage incorporates:
 - a) Common Carrier Benefit;
 - b) Airport Transportation Benefit; and
 - c) Airport Premises Benefit.
- 9) In no event will multiple VCB Card holders obligate ACE to pay for more than one Loss sustained by any one individual Covered Person as a result of any one Accident. ACE's obligation under this policy in respect of any Loss will be determined by reference to the nature and type of VCB Card to which the Transportation Costs were charged (as more particularly set out in the Table of Benefits), and if two or more VCB Cards were charged by any one individual Covered Person, the Sum Insured in respect of any Loss will be the VCB Card account with the higher Sum Insured.
- 10) The amounts listed in the Table of Benefits apply in respect of:
 - a) Covered Persons who are VCB Cardmembers and
 - b) VCB Cardmembers' spouses
 - c) Each dependent children under age 23 of Covered Persons shall be entitled to 5% of the Sum Insured for a Cardmember or their spouse, subject to a per family maximum indemnity of double the Sum Insured as specified in the Table of Benefits.
- 11) If by reason of an Accident covered under this policy a Covered Person is unavoidably exposed to the elements and as a result of such exposure suffers a Loss for which an amount is otherwise payable under the Travel Trip Personal Accident coverage, such Loss will be covered under the terms of this policy.
- 12) If the body of a Covered Person has not been found one year after the disappearance, forced landing, stranding, sinking or wrecking of a Common Carrier Conveyance in which such person was an occupant then it shall be deemed, subject to all other terms and provisions of this policy, that such Covered Person shall have suffered Loss of life.

CONDITIONS APPLICABLE TO TRAVEL INCONVENIENCE COVERAGE

Claims for Travel Inconvenience Insurance

- 13) The Covered Person shall provide ACE with all information and evidence required by ACE or its agents. All information and evidence required by ACE shall be in such form and of such nature as ACE may prescribe.
- 14) Without limiting the above, the Covered Person shall provide ACE with:
 - a) Copies of invoices and/or receipts relating to expenses incurred in respect to which indemnity is claimed;
 - b) Invoices and/or receipts, verifying that the relevant flight tickets were charged to an VCB Card Account; and
 - c) In respect of loss or delayed luggage, a copy of the property irregularity report obtained from the airline, must be supplied to ACE together with the following information:
 - i. Full details of the flight (airline, flight numbers, departure airport, stop over destination, scheduled times and arrival airport);
 - ii. Full details of the delay or loss incurred; and
 - iii. Full details of expenses for which reimbursement is claimed.

Amount payable to be credited to Covered Person's account

- 15) Any amount payable under the Travel inconvenience coverage in respect of valid claims will be credited to the Covered Person's VCB Card account or where the Covered Person is a spouse or dependent child, to the cardmembers' VCB Card account.

CONDITIONS APPLICABLE FOR ACE ASSISTANCE SERVICES:

- 16) Subject to these Terms and Conditions, if the Covered Person is on Travel Trip and requires medical and travel assistance, the Covered Person or his/her representative may call the ACE Assistance for the following services:

16.1. Free Service Access:

ACE Assistance can provide the following assistance service free of charge to Covered Person, provided that should there is any fee and/or charges incurred by third party during the provision of such service, ACE, its authorized representative(s), ACE Assistance and its authorized representative(s) shall not be liable for such fees and/or charges.

a) Round-the-clock Telephone Access & Medical Advice

Call access to the 24-hour Hotline dedicated for Covered Person. Trained personnel including a panel of ACE Assistance's physicians/doctors are on duty for immediate assistance and advice.

b) Medical Referral Service

Access to a global network of ACE Assistance appointed and credentialed physicians/doctors, specialists or hospitals.

Call to the 24-hour Hotline for referral to suitable medical professionals, or referral to the nearest medical center.

c) Arrangement for Appointment with Doctors

Covered Persons may contact the hotline to arrange for appointment with physicians/doctors at clinics or hospitals.

d) Travel Related services

Call to 24-hour Hotline for the following travel-related information:

- i) Visa and inoculation requirements for foreign countries.
 - ii) Weather and temperatures for foreign countries
 - iii) Exchange rates of major currencies for foreign countries
 - iv) Address, telephone number and opening hours of the nearest appropriate consulate and embassy
 - v) Lost luggage assistance while the Covered Person is traveling outside Vietnam
 - vi) Loss passport assistance while the Covered Person is traveling outside Vietnam
 - vii) Legal referral
 - viii) Interpreter Assistance
 - ix) Bail Bond Assistance
- #### e) Emergency Travel Service Assistance
- Call to 24-hour Hotline for assistance in making reservations for air ticket or hotel accommodation on an emergency basis when traveling oversea.

16.2. Service with Case fee applied:

Covered Person can access to the 24-hour Hotline for the following medical assistance service. However, the provision of such service will be subject to the case management fee applied by the ACE Assistance and all costs, fee and/or charges incurred by third party such as but not limited to air ambulance cost, air ticket charges shall be paid by the Covered Person.

a) Emergency Medical Evacuation

If Covered Person has a serious medical condition and adequate medical facilities are not available locally, ACE Assistance will organize a medically supervised emergency evacuation to the nearest facility capable of providing the required care. The choice of transportation depends on the nature of the medical problem, the degree of urgency, as well as practical conditions such as access to airport, weather conditions and the distance to be covered.

After thorough medical evaluation between ACE Assistance's duty physicians/doctors, specialist with Covered Person's treating physician/doctor, ACE Assistance will decide whether the Covered Person's condition is sufficient to warrant an Emergency Medical Evacuation.

b) Medically Supervised Repatriation

Once Covered Person's condition has stabilized, Covered Person will be repatriated to an appropriate hospital nearest to Covered Person's place of residence, which is capable of providing the proper care. The decision to repatriate has to be made by the ACE Assistance's physician, in consultation with the Covered Person's treating physician/doctor.

c) Hospital Admission Guarantee

In the event that an emergency admission is needed and the Covered Person has no means for the required hospital admission, ACE Assistance will make arrangement for issuance and payment of hospital letter of guarantee.

d) Medical Monitoring

ACE Assistance will monitor the Covered Person's medical conditions during his/her hospitalization outside Vietnam and update the family members of the progress of the Covered Person.

e) Compassionate Visit

When the Covered Person is hospitalized outside Vietnam for some days and family member of the Covered Person request a Compassionate Visit to visit him/her, ACE Assistance shall organize for the air ticket arrangement of the visit.

f) Return of dependent children

Should Covered Person's dependent children are left unattended due to Covered Person's hospitalization abroad, ACE Assistance shall organize for Covered Person's dependent children to be sent back to Vietnam. If escort is required, ACE Assistance will also make such arrangement.

g) Repatriation of Mortal Remains

In the event of Covered Person's death abroad, ACE Assistance will render every assistance possible in returning Covered Person's mortal remains to Vietnam.

h) Dispatch of essential medication not available locally

When necessary, ACE Assistance will dispatch essential medicine that is not available locally when local rules and regulation allows such dispatch. ACE Assistance shall organize for the cost of dispatching and Covered Person shall bear the cost of medicine.

CONDITIONS APPLICABLE FOR PERSONAL LIABILITY COVERAGE:

- 17) When this rider is part of the Policy, ACE shall indemnify the Covered Person against legal liability to a third party up to the Sum Insured as stated in the below Table of Benefits, including legal cost and expenses incurred by the Covered Person for such legal liability and approved in writing by ACE, arising in the course of a Travel Trip as a result of:

- 1) Death or an Accident or Bodily Injury to any person.
 - 2) Accidental loss of or damage to property of that person.
- ACE shall not pay any claim made in respect to or arising from:
- a) Injury to and Property Damage to any Covered Person's relatives or any employee of the Covered Person in the course of employment;
 - b) Property owned by the Covered Person or property in care, custody or control by the Covered Person;
 - c) Damage relating to any liability assumed under contract;
 - d) Damage relating to the willful, malicious or unlawful act or omission on the part of the Covered Person;
 - e) The ownership, possession or use of any vehicles, aircraft, watercraft, firearms or animals, or arising from the negligent supervision and vicarious liability for the acts of a minor in connection with the above;
 - f) Past or present business, trade or professional activities, including the rendering of or failure to render business, trade or professional activities;
 - g) Any criminal proceedings whether actually convicted or not;
 - h) The transmission of communicable disease by an Covered Person;
 - i) The possession or use of any controlled substances/drugs unless prescribed by a licensed Physician;
 - j) Sexual molestation, corporal punishment or physical or mental abuse;
 - k) Pollution, which includes the alleged or potential introduction of substances which makes the environment impure or harmful.
 - l) Loss or damage to property insured while the Covered Person is mental and nervous disorders, including but not limited to insanity.

CONDITIONS APPLICABLE FOR CREDIT CARD PROTECTION COVERAGE:

- 18) When this rider is part of the Policy, if a Covered Person sustains Bodily Injury in the course of a Travel Trip which directly causes or results in his/her Loss payable under Travel Trip Personal Accident Coverage of this Policy, ACE shall pay for his/her credit card's outstanding balance up to the Sum Insured stated in the below Table of Benefits. Any claim must be accompanied by the original copy of the bank credit card monthly statement(s), along with other necessary claim documentation specified herein. Any amount payable under the Credit Card Protection coverage in respect of valid claims will be credited to the Covered Person's VCB Card account.

Provided that:

- a) No interest accrued or financial charges shall be recoverable under this benefit.
- b) ACE will not pay for this benefit if the Covered Person is entitled to this cover under any other source.
- c) This benefit is not applicable to any Covered Person aged under eighteen (18) years of age.

AGGREGATE LIMITS

19) a) Aggregate limit per family:

The Sum Insured shall apply in respect of Covered Persons who are Cardmembers and for Spouses and dependent children up to the limits set out in the Table of Benefits but shall be subject to a per family maximum aggregate payment of double of the Covered Person's eligible Sum Insured