

Travel Guard®

Part of  ZURICH® Cover-More



Explore the world safely

Protection that travels with you

Travel Guard® coverages have been tailored to meet the needs of most travelers. We've seen what can happen while traveling, and we've built our coverages around that. Travel more confidently with a Travel Guard travel insurance plan.

What makes Travel Guard® different?

High medical coverage with plan options up to VND 3,000,000,000, ideal for destinations like the U.S., Europe and Japan – giving you confidence even in the most expensive healthcare markets.



Emergency evacuation in the event of a serious incident abroad get the urgent assistance in Vietnamese and many other languages, completely worry-free.



Trip cancellation and postponement – protects you when the unforeseen happens, leading you to cancel your trip before traveling..



Medical treatment after returning to Vietnam protection that follows you home.



Professional Claim services

Choose the best plan for your travel needs

Schedule of Benefits

	Basic	Most Popular	Highly Recommended	Maximum Protection
	Lite	Classic	Superior	Premier
Sum Insured (VND)				
Part A – Medical and Associated Benefits				
Section 1 – Medical Expenses Incurred Overseas				
Under 65 Years	600.000.000	1.000.000.000	2.000.000.000	3.000.000.000
Aged 65 Years or Older	300.000.000	500.000.000	1.000.000.000	1.000.000.000
Children in a Family Plan	600.000.000	1.000.000.000	2.000.000.000	3.000.000.000
Section 2 – Post Trip Medical Expenses Incurred in Vietnam				
2a. For Injury Sustained Overseas and for Sickness Sustained Overseas Where We Evacuated You				
Under 65 Years	N/A	100.000.000	200.000.000	300.000.000
Aged 65 Years or Older	N/A	15.000.000	30.000.000	30.000.000
Children in a Family Plan	N/A	100.000.000	200.000.000	300.000.000
2b. For Sickness Sustained Overseas Without Evacuation				
Under 65 Years	N/A	30.000.000	60.000.000	90.000.000
Aged 65 Years or Older	N/A	5.000.000	10.000.000	10.000.000
Children in a Family Plan	N/A	30.000.000	60.000.000	90.000.000
Section 3 – Overseas Hospital Income				
Amount Per Day	N/A	1.000.000	1.000.000	1.000.000
Section 4 – Emergency Medical Evacuation				
	600.000.000	1.000.000.000	2.000.000.000	3.000.000.000
Section 5 – Repatriation				
	600.000.000	1.000.000.000	2.000.000.000	3.000.000.000
Section 6 – Direct Repatriation				
	180.000.000	300.000.000	600.000.000	900.000.000
Section 7 – Hospital Visitation				
	N/A	50.000.000	100.000.000	150.000.000
Section 8 – Compassionate Visit				
	N/A	50.000.000	100.000.000	150.000.000
Section 9 – Child Protector				
	N/A	50.000.000	100.000.000	150.000.000
Section 10 – Automatic Extension of Policy Period				
	Included	Included	Included	Included
Part B – Personal Accident Benefits				
Section 11 – Accidental Death and Permanent Disablement				
Under 65 Years	600.000.000	1.000.000.000	2.000.000.000	3.000.000.000
Aged 65 Years or Older	300.000.000	500.000.000	1.000.000.000	1.500.000.000
Children in a Family Plan	300.000.000	500.000.000	1.000.000.000	1.000.000.000
Section 12 – Common Carrier Double Cover				
Under 65 Years	N/A	N/A	N/A	6.000.000.000
Aged 65 Years or Older	N/A	N/A	N/A	3.000.000.000
Children in a Family Plan	N/A	N/A	N/A	2.000.000.000
Section 13 – Child Education Grant				
Amount Per Child	N/A	N/A	80.000.000	120.000.000
	N/A	N/A	20.000.000	30.000.000
Part C – Travel Inconvenience Benefits				
Section 14 – Travel Cancellation				
	10.000.000	50.000.000	100.000.000	150.000.000
Section 15 – Travel Postponement				
	N/A	N/A	10.000.000	20.000.000

Part C – Travel Inconvenience Benefits

Section 16 – Travel Curtailment and Travel Interruption				
16a. Travel Curtailment	N/A	N/A	100.000.000	150.000.000
16b. Travel Interruption	N/A	N/A	100.000.000	150.000.000
Section 17 – Fraudulent Credit Card Usage				
	N/A	N/A	N/A	10.000.000
Section 18 – Personal Baggage including Laptop Computer				
Limit Per Article	4.000.000	10.000.000	10.000.000	10.000.000
Limit for Laptop Computer (Per Policy)	4.000.000	20.000.000	20.000.000	20.000.000
Section 19 – Baggage Delay				
Individual – Amount Per Occurrence VND 4,000,000 Maximum Amount Payable	N/A	8.000.000	12.000.000	16.000.000
Family – Amount Per Occurrence VND 8,000,000 to Maximum Amount Payable	N/A	16.000.000	24.000.000	32.000.000
Section 20 – Travel Documents and Personal Money				
Loss of Cash	N/A	4.000.000	5.000.000	6.000.000
Section 21 – Travel Delay (Including Flight Diversion)				
Individual – Amount Per Occurrence VND 2,000,000 to Maximum Amount Payable	6.000.000	10.000.000	15.000.000	20.000.000
Family – Amount Per Occurrence VND 5,000,000 to Maximum Amount Payable	12.000.000	20.000.000	30.000.000	40.000.000
Section 22 – Flight Overbooking				
	N/A	N/A	N/A	4.000.000
Section 23 – Kidnap and Hostage				
Amount Per Occurrence	N/A	4.000.000	4.000.000	4.000.000
Section 24 – Hijack of Common Carrier				
Amount Per Occurrence	N/A	4.000.000	4.000.000	4.000.000
Section 25 – Personal Liability Abroad				
	N/A	1.000.000.000	2.000.000.000	3.000.000.000

Part D – Supplementary Benefits

Section 26 – Golf Advantage				
26a. Damage or Loss of Golf Equipment	N/A	N/A	10.000.000	20.000.000
Limit Per Article of Golf Equipment	N/A	N/A	10.000.000	10.000.000
26b. Hole-in-One	N/A	N/A	5.000.000	5.000.000
26c. Loss of use of Green Fees	N/A	N/A	5.000.000	5.000.000
Section 27 – Home Guard				
	N/A	50.000.000	100.000.000	150.000.000
Section 28 – Car Rental Excess Charges and Return				
28a. Car Rental Excess Charges	N/A	N/A	N/A	10.000.000
28b. Return of Rental Vehicle	N/A	N/A	N/A	10.000.000
Section 29 – Pet Care				
	N/A	N/A	N/A	5.000.000
Section 30 – Disruption Benefits				
	N/A	N/A	N/A	5.000.000
Section 31 – Cover in the event of Terrorism				
	Included	Included	Included	Included
Section 32 – Assistance Services				
	Included	Included	Included	Included

**Note: The Schedule of Benefits above sets out the maximum amounts We will pay each Insured Person for each Trip under the applicable plan. Sub-limits and cover restrictions may apply. Please refer to the Policy Wording for the full terms, conditions and exclusions of your Travel Guard plan.*

Our global presence

Service excellence is at the heart of what we do. Providing customers with a positive experience at all stages of the customer journey and delivering a successful and valuable insurance program is what drives us. We pride ourselves in consistent, compassionate and effective assistance and support when customers really need us, before, during and after their travels. As part of Zurich Cover-More, Travel Guard has locations around the globe.

Global Support from Zurich Cover-More

Offices and Assistance centres around the world



Overseas Emergency Assistance Hotline

Call **+603 300 188 06** from anywhere in the world

How to call:

- Dial "+" or "00" followed by 603 300 188 06
- Wait to be connected to an operator
- Request to speak with the Vietnam Team (if required)

Email: vn.assist@travelguard.com

Services Available:

Medical & Emergency Assistance

- 24-hour Medical & Emergency Assistance
- 24-hour Travel Information

Customer Service Hotline in Vietnam

+84 984 120 820

Working hours: 8:00am to 5:00pm

Mondays to Fridays (excluding public holidays)

Travel Guard® is now part of Zurich Insurance Group

Travel Guard is now part of Zurich through Zurich Cover More, one of the world's largest providers of travel insurance and assistance services within the Zurich Insurance Group.

In Vietnam, Travel Guard insurance products are registered by Bao Viet Insurance.

This Brochure is not a contract of insurance and is intended for general circulation only. The specific terms, exclusions and conditions applicable to this insurance are set out in the policy wording.

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