

Claims and Assistance Procedures

TRAVEL GUARD® CLAIM & EMERGENCY ASSISTANCE PROCEDURE & GUIDE EMERGENCY ASSISTANCE PROCEDURE

In case of an Emergency, please call the 24-hour hotline No **+603 300 188 06** for immediate assistance.

- Please follow the instruction of **Travel Guard Asia Pacific Pte. Ltd (Travel Guard)**
- Emergency Medical Evacuation and Repatriation will be organised by **Travel Guard**.
- Covered expenses will be paid directly to **Travel Guard** by **us**, subject to the policy terms and conditions.

Claim Procedure

1. All claims notifications must be sent to Travel Guard Vietnam within 30 days after the occurrence of any event which may give rise to a claim. Notification can be verbal or written form, followed by the request of a Travel Claim form.
2. To enable the Claims Department to most efficiently process the claim, the following information should be provided at the time of notification:
 - (a) Policy Number, Policy Schedule
 - (b) Circumstances of the accident/loss;
 - (c) Date/Place of accident/loss;
 - (d) Extent of loss; and
 - (e) Contact name, telephone number and email address.
3. Please contact: Travel Guard - Claims Department
Email: BHBV.TGClaims@baoviet.com.vn
Phone: 0984 120 870
Address: 8 Le Thai To Street, Hoan Kiem District, Hanoi, Vietnam
Or call **your** insurance broker/ travel agent for a copy of Travel Claim Form.
4. The Claim Form must be completed, signed and submitted to the Claims Department together with following supporting documents:
 - (a) Insurance policy
 - (b) Boarding pass for all flight segments, or clear copies/photos;
 - (c) Photocopy of passport (page has **your** information and pages have visa, Vietnam Immigration Department's exit & entry stamps for the **trip**);
 - (d) Photocopy of Airline ticket (itinerary) / Travel itineraries;
 - (e) For a Family policy, please provide the copy of air ticket, passport of all members under the policy and copy of birth certificate of **children**; and
 - (f) Supporting document on the incident's circumstance and claimed amount according to section of loss stated below:

Medical Expenses and Post Medical Treatment

- Medical report / doctor's memo / inpatient discharge summary (stated clear diagnosis, medical history).
- Original medical, hospital, ambulance bills and payment receipts.

Travel delay

- Official confirmation from carrier(s) specifying the reason of delay, details of any itinerary change including the original and revised itineraries / the actual time of arrival.

- Travel itinerary and boarding pass.

Remarks: Departure point must be outside the location of trip origin.

Baggage delay

- Property irregularity report.
- Acknowledgement receipt on date and time baggage received.
- Travel itineraries and boarding pass.

Loss of travel documents

- Police report.
- Transportation and accommodation receipts in obtaining replacement **travel documents**.
- Receipts for replacement/temporary **travel documents**.

Loss / theft / damage of personal effects

- Property irregularity report / hotel / police report / relevant authorities.
- Purchase receipts.
- Repair receipts / quotations.
- Compensation letter from airline / hotel / any other parties.

Reimbursement of cancellation / postponement / curtailment / disruption

- Booking confirmation/ invoice.
- Official refund confirmation from the relevant parties
- Medical report/memo from the doctor advising the fitness to travel.
- Copy of the death certificate (where applicable).
- Proof of relationship to the **insured person**.
- Proof of unused entertainment ticket/frequent flyer points (for Disruption Benefit).

Car rental excess charges

- Car rental agreement.
- Damage report.
- Final repair bill and receipt.

Personal accident benefits (where applicable)

- Death certificate.
- Medical reports, autopsy and toxicology report.
- Police report and findings on the alleged accident.
- Copy of grant of probate or letter of administration.
- Certified copy ID card of the beneficiary / **child's** birth certificate (for Child Education Grant Benefit).

Personal liability abroad

- Third party details involved in the incident.
- Details of any solicitor **you** have engaged.
- All correspondence received from any third party or their representatives.
- Receipts.

Disclaimer: We recommend **you** read the full policy wording. This guide does not in anyway override the terms and conditions of the policy wording and only serves as a reference for

the general documentation required for each type of claim. Actual documents required will vary case by case.

These English terms & conditions are solely for reference. Where there is any discrepancy, Vietnamese terms & conditions will take precedence.