

Conditions and Notes for Clients

Conditions	Insured	An individual who meets the eligibility conditions for insurance as specified in the Insurance contract, listed in the Insured list, and accepted for coverage by MSIG.
	Insured Coverage	- Death - Total permanent disability - Partial permanent disability - Temporary disability
	Accident	Any sudden, unforeseen event caused by an external, strong and visible force, which is the direct cause of bodily Injury to the Insured person and occurs beyond the subjective will of the Insured Person during the Period of Insurance. Drowning shall be deemed an Accident if it occurs due to objective factors such as slipping, being swept away by strong currents, waterway traffic incidents, or other force majeure events. Drowning resulting from acts of self-endangerment, violations of safety regulations, or with indications of intentional conduct shall not be classified as an Accident under this definition.
	Injury	Any Bodily Injury which is caused solely by an Accident and not by sickness, disease or gradual physical or mental wear and tear.
	Total Permanent Disability	A disability arising directly from an Accident covered under this Policy, resulting in the Insured being completely and permanently unable to engage in any occupation or profession suitable to their education, training, or experience. This condition must persist continuously for a period of fifty-two (52) weeks and show no prospect of improvement. The condition must be certified in writing by a competent medical authority and approved by the Insurer.
	Partial Permanent Disability	A disability arising directly from an Accident covered under this Policy, resulting in the permanent loss of part of the bodily function or the loss of a body part of the Insured person, but not to the extent that it qualifies as Total Permanent Disability. The benefit payable shall be determined in accordance with the Schedule of disability benefits attached to this Insurance Contract.
	Temporary Disability	A disability arising directly from an Accident covered under this Policy, which temporarily prevents the Insured person from performing their usual work or occupation for a certain period of time, but is expected to be fully recoverable. The duration of work incapacity shall be determined based on medical records and the certification of the attending physician.
	Insurance Benefits	- Up to Sum Insured stated in the Certificate of insurance/Insurance contract - The Daily Benefit - Medical Expenses (*) The above is a summary only. Full details are specified in the Insurance Policy Terms and Conditions and the Insurance Contract.
	Summary of main exclusions	<ol style="list-style-type: none"> 1. Injury caused by radiation, nuclear hazards, or radioactive substances. 2. Injury resulting from war, terrorism, riots, revolution, or coup. 3. Injury occurring while working on or traveling as a passenger on aircraft (except lawful commercial flights). 4. Injury arising from participation in hazardous activities (such as skydiving, diving, racing, mountaineering, exploration, use of gas equipment, professional sports, etc.). 5. Injury that is self-inflicted, mental illness; pre-existing conditions; HIV/AIDS; medically unnecessary treatment; or injury involving alcohol intoxication. 6. Violation of traffic laws (including being unqualified to drive, no valid license, racing, wrong lane/direction, running red lights, not wearing a helmet, alcohol/drug use, criminal violations, etc.). 7. Medical administrative expenses (documentation, paperwork, notarized copies, non-treatment fees). 8. Cosmetic treatment and related consequences. 9. Installation, repair, maintenance, or supply of prostheses, orthopedic devices, or other assistive devices. 10. Living and convenience expenses during hospitalization (room charges, meals, internet, telephone, laundry, etc.). 11. Expenses for relatives and/or caregivers (extra beds, meals, entry/exit fees, etc.). 12. Injury caused by fighting or assault (except in self-defense). 13. Treatment related to injuries or illnesses occurring before the policy effective date, unless otherwise agreed. <p>(*) The above is a summary only. Full details are specified in the Insurance Policy Terms and Conditions and the Insurance Contract.</p>
Notes for Clients	Cashless service	<ul style="list-style-type: none"> • Cashless service will be applicable depending on the terms and conditions agreed in the Policy. • Deposit procedure will follow each medical facility's policies. • Please kindly follow Health assessment and treatment procedure of the medical facility.
	Claim assessment	The claim assessment company will be as authorized by MSIG (Vietnam)
	Disclaimer	The information provided herein is for reference only and is not the insurance policy. Further details and applicable terms will be stated in the insurance policy.