

CLAIM GUIDELINES

DOMESTIC AND INTERNATIONAL TRAVEL INSURANCE

1. CLAIM PROCEDURE

- In the event of an insurance event, the Policy holder/ Insured or legal beneficiary should notify MSIG Insurance as soon as possible within 30 days from the date of loss.
- The claim will be resolved within **maximum** of 15 days from the date MSIG Insurance receives the Customer's complete/valid file. This term may change, depending on the specific provisions of each insurance policy.

2. CLAIM DOCUMENTS

- Claim form has been fully completed.
- Colour photocopies of the passport (including the main page and the pages with entry and exit stamps for the insured trip).
- Flight ticket and boarding pass.
- Other supporting documents depending on the type of benefit you are claiming (please refer to some common benefits on the next page of this guide or see full details in the insurance policy terms and conditions).

***Note:** Please provide the necessary documents for your claim at your own expense.*

3. HOTLINE AND ADDRESS FOR RECEIVING DOCUMENTS

- Hotline: (024) 3938 8520 (During office hours)
- Email: parcd@vn.msig-asia.com
- Address for receiving documents:

Hanoi Office:

10th Floor, Cornerstone Building, 16 Phan Chu Trinh, Cua Nam ward, Hanoi

Ho Chi Minh City Branch:

15th Floor, The Hallmark Building, 15 Tran Bach Dang, An Khanh ward, Ho Chi Minh City

***Note:** For some cases, MSIG may delegate the claim handling process to a third-party entity authorized by MSIG. Customers will be notified and guided accordingly if original documents need to be sent directly to this entity.*

4. WORLDWIDE MEDICAL EMERGENCY ASSISTANCE SERVICE:

Emergency medical assistance services in Vietnamese or other languages worldwide are only available by 01 call to:

- Europe Assistance – Tell: +84 28 3535 9505

CLAIM DOCUMENTS

(Applied to some common benefits; for other benefits, please refer to the Travel Insurance Policy, Section II.4: General Conditions – Notification and Claim Documentation Requirements.)

Benefits	Submitted Documents
Flight Delay / Baggage Delay / Missed Connecting Flight	A letter certifying the flight delay (reason, date and time about delayed time) issued by the responsible authority or the relevant commercial airline.
Trip Cancellation or Postponement, Trip Curtailement	A Physician's Report (in the case of Serious injury or Sickness of the Insured or of Family Members) A Death Certificate (in the case of Death of the Insured or of Family Members) Proof of payment for the trip expenses: Receipts of the Travel Agency or Carrier, receipts for accommodation and meals, stating the amount paid.
Loss or damage of baggage, personal belongings, laptop, money, travel documents; Emergency purchases	"Property Irregularity Report" issued by the carrier or the hotel management Incident report form & Police Register issued by the local police. A list of lost, damaged, or emergency-purchased items, including quantity, item details, and value (attach all purchase receipts under the name of the Insured Person and relevant documents proving the value of the items listed). Quotation/invoice for repair or replacement. A confirmation document including the reimbursement amount from the carrier or any third party responsible. Documents related to the lost cash (e.g., ATM withdrawal receipts, currency exchange receipts) Receipt for expenses incurred in obtaining a new passport.
Medical expenses	Medical report. Invoice with a breakdown of expenses and related medical documents.