**MSIG Insurance (Vietnam) Company Limited.**
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# CLAIM GUIDELINES
# DOMESTIC AND INTERNATIONAL TRAVEL INSURANCE

## 1. CLAIM PROCEDURE

- In the event of an insurance event, please notify MSIG Insurance as soon as possible within 30 days from the date of loss.
- Upon receipt of guidance on the required documents, please collect and submit all necessary documents to MSIG within the following 30 days.
- MSIG will notify the claimant of the approval or rejection of the claim and, where the claim is approved, will make the insurance payment within a maximum of 15 days from receipt of a complete and valid claim file.

## 2. CLAIM DOCUMENTS

- Claim form has been fully completed and signed
- Color photos of the passport (The page containing the customer's personal information; The pages showing entry and exit stamps for the insured trip – if any)
- Flight ticket and boarding pass.
- Other supporting documents depending on the type of benefit you are claiming (please refer to the next page of this guideline).

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

## 3. HOTLINE AND ADDRESS FOR RECEIVING DOCUMETNS

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

| Hanoi Office: | Ho Chi Minh City Branch: |
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| 10th Floor, Cornerstone Building, 16 Phan Chu Trinh, Cua Nam ward, Hanoi | 15th Floor, The Hallmark Building, 15 Tran Bach Dang, An Khanh ward, Ho Chi Minh City |

## 4. WORLDWIDE MEDICAL EMERGENCY ASSISTANCE SERVICE:

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

- Europe Assistance – Tel: +84 28 3535 9505 (24/7)

## CLAIM DOCUMENTS

*(Applied to some common benefits; for other benefits, please refer to the Travel Policy Wording, Section II.4: General Conditions – Notification and Claim Documentation Requirements from page 8 to page 13 of Policy Wording)*

| Benefits | Required Documents |
|---|---|
| Flight Delay | A letter certifying the flight delay (stating the cause, date, time, and duration of the delay) issued by the carrier<br>Proof of presence at the airport, such as: Food or shopping receipts within the airport area/ Electronic payment statements made at the airport/ Data from transportation or mobility apps showing the destination as the airport and a corresponding arrival time/ Photos taken at the airport with a clearly visible timestamp… |
| Baggage Delay/ Missed Connecting Flight | Written confirmation from the carrier |
| Trip Cancellation or Postponement, Trip Curtailment | A Physician's Report (in the case of Serious injury or Sickness of the Insured or of Family Members in Vietnam)<br>A Death Certificate (in the case of Death of the Insured or of Family Members in Vietnam)<br>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;<br>Emergency purchases | "Property Irregularity Report" issued by the carrier or the hotel management<br>Incident report form & Police Register issued by the local police.<br>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).<br>Quotation/invoice for repair or replacement.<br>A confirmation document including the reimbursement amount from the carrier or any third party responsible.<br>Documents related to the lost cash (e.g., ATM withdrawal receipts, currency exchange receipts)<br>Receipt for expenses incurred in obtaining a new passport. |
| Medical expenses | Medical report, Invoice with a breakdown of expenses and related medical documents. |

*Subject to specific circumstances, MSIG may request the submission of additional necessary documents as a basis for verifying the scope of insurance coverage*