



MSIG Insurance (Vietnam) Company Limited.

Head Office: 10th Floor, Corner Stone Building, No. 16 Phan Chu Trinh Street, Cua Nam Ward, Hanoi, Vietnam

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msig.com.vn

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.
- The claim will be resolved within **maximum** of 15 days from the date MSIG Insurance receives the Customer's complete and valid documents. This term may change, depending on the specific provisions of each insurance policy.

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 DOCUMENTS

- Hotline: (024) 3938 8520 (During office hours)
- Email: pared@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

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	<p>A letter certifying the flight delay (stating the cause, date, time, and duration of the delay) issued by the carrier</p> <p>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...</p>
Baggage Delay/ Missed Connecting Flight	<p>Written confirmation from the carrier</p>
Trip Cancellation or Postponement, Trip Curtailment	<p>A Physician’s Report (in the case of Serious injury or Sickness of the Insured or of Family Members in Vietnam)</p> <p>A Death Certificate (in the case of Death of the Insured or of Family Members in Vietnam)</p> <p>Proof of payment for the trip expenses: Receipts of the Travel Agency or Carrier, receipts for accommodation and meals, stating the amount paid.</p>
Loss or damage of baggage, personal belongings, laptop, money, travel documents; Emergency purchases	<p>“Property Irregularity Report” issued by the carrier or the hotel management</p> <p>Incident report form & Police Register issued by the local police.</p> <p>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).</p> <p>Quotation/invoice for repair or replacement.</p> <p>A confirmation document including the reimbursement amount from the carrier or any third party responsible.</p> <p>Documents related to the lost cash (e.g., ATM withdrawal receipts, currency exchange receipts)</p> <p>Receipt for expenses incurred in obtaining a new passport.</p>
Medical expenses	<p>Medical report, Invoice with a breakdown of expenses and related medical documents.</p>

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