

## **PERSONAL ACCIDENT**

### **NOTIFICATION OF ACCIDENT**

1. Please immediately notify us (by email/phone) when there is an accident that may lead to a claim request.
2. Notify police or local authorities if it is related to a traffic accident, serious incident, fatal accident.
3. Administer initial first aid measures or call for emergency assistance if necessary to assist the injured person.
4. Take photos (if possible) and collect evidence to prove the accident. Assist the appointed MSIG Vietnam surveyor during the assessment process and incident investigation.
5. Do not admit liability or offer payment to third party without prior consent from MSIG Vietnam. Create a record/minutes of the current situation and keep the right to claim from the third party causing the loss to the injured party, if applicable.

### **CLAIM DOCUMENTS**

1. Claim notice (as form of MSIG)
2. Accident report/ Incident statement with confirmation from the local authority or conclusion minutes from police, with relevant documents
3. Driver license (traffic accident in case of driving motor vehicles)
4. Medical expense documents:
  - Medical examination record, Prescription, Medical Report
  - Discharge report, Medical Summary (if inpatient treatment)
  - Alcohol concentration test results (traffic accident case)
  - Surgical certificate (if treated by surgery)
  - Doctor's indications and results of diagnostic tests (if performed)
  - Valid financial invoices accompanied by a detailed itemized list
5. Documents related to salary benefits during the treatment period:
  - Doctor's designation in the Medical examination record, Discharge report, Certificate of leave entitlement to Social Insurance
  - Timesheet with company confirmation recording actual leave time for employees
  - Evidence of Employee's salary; Labor contract, Pay slip
6. Documents related to permanent disability benefit (total or partial permanent disability)

- Certificate of permanent disability issued by the Medical Assessment Council, specifying the percentage and type of disability

7. Documents related to case of death:

- Death Certificate
- Autopsy report, Scene examination report (if available)
- Legal documents verifying the legal representative/beneficiary/legitimate heir

8. Other necessary documents, if needed, MSIG will guide based on the specific loss situation

**CONTACT:**

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