

CLAIM GUIDELINES

FOR PERSONAL SAFETY INSURANCE

1. Claims document

In the event of unexpected accidents that may cause you bodily harms, medical expense, injury or death, the Insured or the Beneficiary needs to give written notice (fill in the Claim Form) to Bao Viet within fourteen (14) days and submits claims documents to Bao Viet within one (01) year from the date of accident.

Claims document must include:

- Personal Safety Insurance claim form: Complete the form (using Bao Viet's template). Please provide your email address, phone number for us to contact and bank account if you wish to receive payment through bank transfer.
- Reports: A police accident report (if the police are involved), an accident report with confirmation of the Employer (in case of work accidents), or an accident report with confirmation of the Police/Local Authorities at the place of accident (in the event of ordinary life accident, this report may not be required); Vehicle registration and driver's license in case of traffic accidents
- Medical documents: hospital discharge form, certificate of operation, medical summary report or medical report, etc. These documents must be signed and stamped by the hospitals/clinics.
- Financial documents:
 - Invoices/receipts of hospitals, clinics and pharmacies together with detailed list;
 - VAT/financial invoice (including name of Insured, content, expense and stamp) if medical expenses exceed VND 200,000;
 - E-invoices are accepted for insurance claim.
- In case of death (original or notarized copy): Death certificate and the confirmation of legal beneficiary, medical examination reports indicating the cause of death.
- In case of permanent total or partial disability: Disability Certificate issued by the proper authorities.
- Other relevant documents if required in accordance with the law.

Notes:

- All documents above submitted to Bao Viet must be the original or the copy certified/notarized by local competent authorities (except otherwise agreed by Bao Viet). Bao Viet reserves the right to request the claimant to submit the original documents for checking.
- Receipt and invoices for expenses exceeding VND 200,000 must be in the invoice form issued by the General Department of Taxation or Local Tax Departments and stamped by the pharmacy. The drugs stated on the invoice must be the same as those prescribed by the doctor and signed by the seller and the buyer.
- Drugs invoices must have the Insured's name, not the buyer's name.
- In case of missing financial invoices, Bao Viet will only pay a maximum of VND 200,000/prescription (split invoices are not accepted).

2. Bao Viet claim centers address

Please send the claim documents to one of the following address:

Accident & Healthcare Claims Division – Bao Viet Insurance Corporation

- North Area: No.104 Tran Hung Dao street, Cua Nam ward, Hoan Kiem district, Hanoi.
- Central Area: No.7 Insurance sales Department, Bao Viet Da Nang, No.97 Tran Phu street, Hai Chau District, Danang city.
- Southern Area: Personal Insurance Department, Bao Viet Sai Gon, 1st floor, No.233 Dong Khoi street, Ben Nghe ward, District 1, Ho Chi Minh city.

Hotline: 1900558899, Ext: 3

3. Claim settlement timeline:

- The Insured/Beneficiary will receive a request for additional documents within 03 working days in case of insufficient information from the time Bao Viet receives the claims documents. The request will be sent to the email address indicated on the claim form.
 - In case of insufficient documents, the Insured/Beneficiary needs to supplement the missing documents as requested within 30 working days from the date of submitting the first document.
 - For documents that need verification, Bao Viet will verify documents within a maximum period of 90 working days.
- Bao Viet will settle and make insurance payment within a maximum period of 15 working days from the date of receiving a complete and valid claims document set. Notice of claims acceptance or denial will be sent to email address indicated on the claim form.
- The Insured or Beneficiary may receive claims payment in cash at either of the three Bao Viet's office addresses mentioned above (with the paid amount not exceeding VND20,000,000) or by bank transfer (provided that bank account information is fully provided on the claim form and the account holder is the Insured or the Beneficiary which is indicated on the Policy Certificate).