

# DEK Technologies Vietnam Accidental Death & Disability and Health Insurance Policy

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## 1 Purpose

To clearly define the extra protection and coverage entitled to each member.

## 2 Effective Date

This version of the policy is effective from the 1st of July 2020.

## 3 Principles

DEK Technologies Vietnam is a company that wants to provide extra protection and coverage on top of what is provided by law.

## 4 Policies

There are two main parts to the protection and coverage provided:

- Personal Accident
  - Death & Permanent Disablement (due to accident)
  - Daily allowance during injury treatment time
  - Medical expenses
- Health Insurance
  - Hospitalization (in patient)
  - Outpatient
  - Death/Total permanent disablement (due to illness)

There are two levels of cover depending on the years of service. To understand the differences, please see information provided by the insurer.

- Level 1: Members with 2 years of service or less
- Level 2: Members with more than 2 years of service

Members can purchase AD&D and Health Insurance for their family (as defined by the insurer) at the same or lower level they have.

Coverage is provided to members from the first day of joining.

All information relating to claims, coverage etc. will be treated confidentially.

DEK Technologies Vietnam will not provide or sign any misleading or inaccurate information for claims.

As stipulated by the Vietnamese tax laws the health insurance cost is subject to PIT.

## 5 Responsibilities

HR is responsible for organizing the coverage for each member.

Members are responsible for providing all required information to HR for organizing the coverage.

Members are responsible for reading and understanding the Insurance Certificate booklet provided by the insurer for all terms, conditions and clauses.

Members are responsible for processing their claims and HR will provide the support.

## 6 Reference documents

N/A