



*The strength behind your insurance*

## Q U O T A T I O N



[www.pacificcross.com.vn](http://www.pacificcross.com.vn)

Policy Information	
Policy Holder Name	Test
No. of insured persons	1
Effective Date	01.12.2016
Phone Number	123123123
Currency Unit	VND
Email	xavo@pacificcross.com.vn

Person 1 - Product Summary					
Master - M1+ (VND): Detail:					
Name	Birthday	Age	Smoker	Annual Premium (VND)	Semi - Annual Premium (VND)
test	24/6/2016	0	No	24,844,000	12,919,000
TOTAL					24,844,000
TOTAL-SEMI					12,919,000

INSURED PERSON: test	Master - M1+
Treatment Area	Worldwide
Maximum Benefit For Any ONE Disability and Sequelae Covers normal, usual and customary charges, per disability per lifetime for:	5,000,000,000
INPATIENT BENEFITS Covers normal, usual and customary charges for	
Room and Board (Standard Room)	Private in Vietnam, Semi-Private in other countries
Intensive Care Unit, Coronary Care Unit	As Charged
Physician's Daily Hospital Visit	As Charged
Specialist's Fee	As Charged
Operating Room	As Charged
Surgeon's Fee Includes pre-surgical assessment and normal post-surgical care for each operation up to	600,000,000 per operation (1,000,000,000 upgrade)
Anaesthetist's Fee	Up to 35% of eligible Surgeon's Fee

<b>Pre and Post Hospitalization (including Rehabilitation)</b> Within 30 days before admission and 90 days after discharge up to	30,000,000 per disability per year
<b>Organ Transplant</b> Fees for kidney, heart, lung, liver and bone marrow transplants (up to 50% for donor and the remaining percentages for recipient, at the option of the Insured Person) to a total of This benefit is a lump sum maximum per organ per lifetime and no other policy benefits are payable in respect of Organ Transplant	500,000,000
<b>HIV/AIDS</b> Coverage will apply when HIV and/or its related illnesses present for the first time after 5 years continuous coverage under the Policy and any renewal thereof, with lifetime limit of	500,000,000
<b>Home Nursing</b> Immediately after hospitalization and certified to be medically necessary by the attending physician for up to 30 days per disability per year	As Charged
<b>Miscellaneous Inpatient Charges</b> For required diagnostic laboratory tests, x-rays, prescribed medicines; professional fees; blood and plasma; wheel chair rentals; outpatient surgery; surgical appliances and devices; and intra-operative standard prosthetics (as approved by the Company)	As Charged
<b>Hospice care</b> For terminal illnesses with lifetime limit of	100,000,000
<b>Psychiatric and Mental Disorders</b> Hospital charges of VND 50,000,000 (applicable to M1, M1 plus, M2, SM1, and SM2), VND 100,000,000 (applicable to M3 and SM3) per year with lifetime limit of	100,000,000
<b>Free New Born Cover</b> A child of an Insured Person is eligible for the same medical plan as the Insured Person 15 days after the date of birth, or the date of discharge on submission of application to the Company whichever is the later until the Insured Person's next renewal for free	Included
<b>Mortal Remains</b> Repatriation to Home Country or Country of Residence	As Charged
<b>Maternity Benefit</b> Maximum limit per pregnancy after a 12-month waiting period (90 days for miscarriage and therapeutic abortion) up to When both husband and wife are insured, the limit shall be increased by 50%	Delivery:40,000,000 Miscarriage and therapeutic abortion:20,000,000
<b>Preventive Health Benefit</b> Annual limit for routine check-up, vaccinations, appliances, vitamins	No
<b>Burial and Funeral</b>	No
<b>EMERGENCY BENEFITS - Subject to the overall maximum limit per disability</b>	
<b>Accidental Damage to Teeth</b> Emergency treatment for up to 7 days following accidental loss or damage caused to sound natural teeth	As Charged
<b>Accidental Emergency Outpatient Treatment</b> - For covered accident which has been treated within 24 hours of the accident by the outpatient department of hospital, clinic, doctor's office.	As Charged
<b>Emergency Local Ambulance Service</b>	As Charged
<b>24-Hour Emergency Assistance Services and Emergency Medical Evacuation Service</b>	Included
<b>Additional Travel Expenses</b> (following Evacuation)One economy class airline ticket to return an Insured Person to the Country of Residence	Included
<b>OUTPATIENT BENEFITS</b>	
<b>Outpatient Benefit</b> Physician and specialists' fees for office visits; physiotherapist, and chiropractor when referred by the attending physician; and, for required diagnostic laboratory tests, x-rays and prescribed medicines	As Charged

**Alternative Medicines** Fees for visits to homeopath, osteopath, acupuncturist, bonesetter, herbalist and Chinese medicine practitioner; and prescribed herbs up to an annual limit of

5,000,000

## OPTIONAL BENEFITS

Personal Accident Benefit

**PACIFIC CROSS VIETNAM** is a part of an international group managing and designing travel and medical insurance benefits for people living and working in Asia. Pacific Cross Vietnam is a professional Third Party Administrator (TPA) and is **the strength behind your insurance**.

We are a division of Pacific Cross Philippines (with over 60 years in the Philippines), and part of the Pacific Cross Group of companies doing business throughout Asia; Indonesia, Hong Kong, Philippines, Thailand, China, and in Vietnam since 2004. Since our start in Vietnam, we have established close working relationships with several Vietnamese insurance companies, provided coverage for over 50,000 customers, and have played an active part in the development of the health and travel insurance business in this country. We are here to help shape the future of insurance.

Not everything can be built quickly - our solid reputation has been developed over the years by first offering international insurance benefits using international rules, delivered at a local price.



Head Office of Pacific Cross Vietnam

We then follow this with **Reliable**, **Helpful**, and **Trusted** assistance to each and every client we have the opportunity to serve. Combined, these two critical pieces are the key comforts we offer to our customers, allowing them to concentrate on their success, knowing we will provide for their well being.

### Why Pacific Cross Vietnam is the right choice?

We go to considerable lengths to ensure the well being of our clients and we do so by our commitment to personalized customer service which is remarkable in the industry.

- Your insurance plan covers you wherever you travel in the world. Worldwide assistance (anywhere, anytime) by calling our assistance company.
- You decide where you are best treated - inside or outside Vietnam, what hospital or clinic.
- Price increases kept to a minimum. We manage the price very carefully and determine increases based on medical costs charged by the hospitals and clinics.
- We cover over 98% of the medical conditions that are declared to us.
- Most policies are guaranteed renewable to age 90.
- Direct billing in Vietnam, and also if the hospitalization is outside of Vietnam.
- Under age 65, no medical exam, just a medical declaration.
- Select from health insurance plans that provide many options to fit the client - a medical check-up, pays for vaccinations and vitamins, includes Travel Insurance, covers alternative medicines, or plans that provide for emergency hospital benefits only.
- Plan benefits are reviewed and updated annually to ensure the plans stay modern and responsive to our customer's needs.

Some insurance companies say it can't be done, but we say why not? Some insurance companies only pay the equivalent of the Vietnam price for work done outside of Vietnam, but not for our clients. Some insurance companies only offer exclusions when taking on a new client, but not us, our first choice is to offer coverage, not exclusions. Our clients want protection, not excuses.

### What you should know:

- The underwriting and claims are managed in our HCMC office; we adhere to a 5-day claim settlement standard.
- Depending on what benefits the client selects, our plans cover medical emergencies, accidents, sickness, hospitalization, and clinic visits of the person's choice, as well as coverage for most medical situations.
- Additional benefits can be purchased: dental, travel, personal accident, employees benefit plans, vision, and optional upgrades in plan and benefit.
- Claims are reimbursed through direct billing with most the international hospitals and clinics in Vietnam, or by the client paying and then claiming back from us.
- Your plan will be issued in Vietnam Dong currency. When we reimburse for qualified medical expenses we do so in Vietnam Dong; inside Vietnam we pay VND to both the clinics and/or direct to the client. If the invoice incurred was in another currency we will do a conversion rate based on the official exchange rates. If we pay medical bills outside of Vietnam this will be done in the currency of the country where the bills were incurred.



- Payment mode: Annual, or semi-annual.
- The prices quoted assume a person is of normal build, healthy and a non-smoker. In order to put the insurance in-force we would ask our customer to complete a medical questionnaire (around 20 questions), no need for a medical exam, simply answer some questions. People 65 years of age or older will require a medical exam.
- For people who have pre-existing conditions in order to cover the current problems, there may be an extra premium required depending on what is wrong, or the condition can be excluded from coverage depending on your preference.
- A 15% increase in premium will be imposed for a person who smokes. This can be waived after 12 months of consecutive non-smoking provided medical information is submitted as requested.
- For clients who have existing coverage we can make arrangements to transfer to a plan with us in an easy and convenient manner. Proof of existing coverage is required, and subject to pre-existing conditions being disclosed.
- We accept payment either by cash, bank transfer or credit card. Red invoice can be issued upon request.
- You may return your policy within fourteen days after receipt for a full refund of the premiums paid.

**Important Note:** This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. Your plan may exclude coverage for certain treatments, diagnosis or services not noted above. The benefits shown in this summary may only be available if required plan procedures are followed. Consult the actual policy documents to determine the exact terms and conditions of coverage.

- An accurate quotation requires: a list of the names to be insured along with birth dates, and their job duties – smoking status if applicable. We would also like an idea as to what benefits are important so we can ensure the correct benefits and plan design is considered.
- Once the quotation (benefits and price) is agreed upon, a completed application form and medical declaration needs to be submitted.
- After we review the information, a confirmation of coverage will be sent for final approval from the client.
- Once confirmed Pacific Cross Vietnam will issue a policy package and personal coverage card for each Insured person.
- The Pacific Cross Vietnam website can provide all the necessary forms and details for the clients to make a claim and to receive the proper service.

**We develop trust by maintaining the highest ethical practices - all Pacific Cross Vietnam people commit to action that supports this objective:**

**Accuracy** - Should any information we deliver prove to be inaccurate the client will be informed immediately and the correct information provided. We will always apologise for any inaccurate information. **Consistency** - We will do what we say. We will deliver our product and services in a manner consistent with what was communicated. **Integrity** - All dealings are characterized by the highest levels of honesty and fairness. **First Time** - We will always do the right thing the first time. Our solutions and decisions are made to be in the best interest of our customer the first time. Our solutions will always have the customer's best interest first. **Clarity** - We will speak the client's language and provide explanations and information in the most effective way for the client to clearly understand our policy and procedures.

How to contact us?



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