



Terms and Conditions

Travel Care Insurance is one product which is manufactured by Baoviet Insurance Corporation and specially designed for individuals, family members, relatives and friends who are travelling on a journey that originates from Vietnam per following terms and conditions:

1. Period of Insurance

The maximum duration of the period is 180 days.

2. Eligibility (age limits)

- i) The Policy covers insured persons aged from six months to 85 years (inclusive).
- ii) Adult means persons aged from 17 to 85.
- iii) Children aged from 12 to 16 who are not travelling with their parents, may apply for coverage upon payment of the adult premium, but only child benefits shall apply.
- iv) Children aged 11 and below must be accompanied by and insured together with an adult Insured.

3. Premium Payment Method

You may choose 01 (one) of 03 (three) premium payment methods as follow:

- Make premium payment through Online Payment Gateway of Baoviet Insurance Corporation at <https://payment.baoviet.com.vn/paymentnetwork>
- Make payment in cash at any counter of Baoviet Bank (within 03 working days from submission date of the online Travel Care Insurance application). Branch network of Baoviet Bank is available at <https://www.baovietbank.vn/en/mang-luoi-hoat-dong>
- Make funds transfer from your account to Baoviet Insurance Corporation's account at Baoviet Bank (within 03 working days from submission date of the online Travel Care Insurance application).

Beneficiary's account information for cash payment/funds transfer:

Account's name: **Baoviet Insurance Corporation (Tong Cong ty Bao hiem Bao Viet)**

Account number (VND): **0071033444000** at Baoviet Bank - Branch HO (Ngan hang TMCP Bao Viet).

Narrative: **"BHDL" - "Your name" - "Reference Number"**

4. Cancellation

Once the application is approved, the premium will not be refundable.

5. Privacy and Security Statement

Once you submit an online application for Travel Care insurance, you hereby confirm that you have read, understood and agreed with the [HSBC's Privacy and Security policy](#).

Please refer to Policy Wording for detailed terms and conditions. For more information, please call our Contact Center at (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North).

General exclusions

1. Claims arising directly or indirectly as a result of:
 - a. Riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or the act or order of any government or public or local authority.
 - b. Ionising radiation or contamination by radioactivity from any nuclear fuel or from nuclear waste from any process of nuclear fission, or from any nuclear weapons materials.
 - c. Suicide or attempted suicide, willfully self-inflicted injury, childbirth, pregnancy, miscarriage, insanity, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered Medical Practitioner but not for the treatment of drug addiction), self-exposure to needless perils (except in an attempt to save human life), venereal disease, AIDS or AIDS related complex, blood disorders, cancer related illnesses, travelling for the purpose of medical treatment.
 - d. Engaging in:
 - i. racing other than on foot;
 - ii. deep water diving (that is diving to a depth of greater than 40 meters);
 - iii. motor rallies and competitions;
 - iv. professional sports or activities in return for income or remuneration;
 - v. aviation other than as a fare-paying passenger in a licensed aircraft operated by a recognised airline or air charter company which is duly licensed by the relevant authorities for the regular transportation of fare-paying passengers.
2. Claims arising from incidents not notified in writing to the Company within 30 days of the expiry of such Trip.
3. Claims arising from illegal acts of an Insured Person or an Insured Person's executors or administrators, legal heirs or personal representative
4. Claims in respect of any property otherwise insured.
5. Any act of nuclear, chemical, biological terrorism ("NCB terrorism") regardless of any other cause or event contributing concurrently or in any other sequence to the loss.