

PREMIUM TARIFF

I. MAIN BENEFITS

In-patient/ Out-patient and Emergency Evacuation	PLAN I	PLAN II	PLAN III	PLAN IV	PLAN V
Sum Insured	From VND 20,000,000 to VND 10,850,000,000				
Territorial Limit	Vietnam	Asia except Japan and Hongkong	Asia	Worldwide excluding USA/Canada	Worldwide
Daily hospital Room and Board	Including in Hospital Miscellaneous Expenses				
Intensive Care Unit	Total expenses				
Hospital Miscellaneous Expenses	Total expenses				
Costs of Physiotherapy Treatments	2% max limit (minimum VND 5,000,000)				
Pre-hospitalization treatment	5% max limit (minimum VND 1,500,000)				
Post - hospitalization Treatment and Home Nursing	5% max limit (minimum VND 1,500,000)				
Surgical Operation	Total expenses				
Organ Transplantation/ Life time	50% max limit				
Emergency Treatment	Total expenses				
Emergency Accidental Dental Treatments	Total expenses				
Complication of Pregnancy due to Accident	Total expenses				
Emergency Medical Evacuation and Repatriation	Total expenses				
Treatment of Acute Mental Disorder	10% max limit, maximum VND 105 mil/ year				
Burial Costs	1% of max limit, (minimum VND500,000)				
Arrangement and Payment of Repatriation of Mortal Remains	Total expenses				
Allowance Benefit per night	0.15% max limit (minimum VND20,000)				
Sub-limits Applied to Special Diseases	Up to limit				
Death, Permanent Total Disablement due to Illness or Disease	Up to limit				
Death, Permanent disablement due to Accidents	As per disablement table in the wording				
ANNUAL RATE (ON SUM INSURED)					
Sum Insured from VND 20,000,000 to VND 1,000,000,000	<i>1.4% - 2.6%</i>	<i>1.68% - 3.12%</i>	<i>1.89% - 3.51%</i>	<i>1.96% - 3.64%</i>	<i>2.1% - 3.9%</i>
Sum Insured from VND 1,000,000,000 to VND 10,850,000,000	<i>0.7% - 1.3%</i>	<i>0.84% - 1.56%</i>	<i>0.945% - 1.755%</i>	<i>0.98% - 1.82%</i>	<i>1.05 - 1.95%</i>

II. OPTIONAL BENEFITS

1. DENTAL CARE

- **Geographical Limit:** Vietnam
- **Overall Limit:** From VND 5,000,000 and maximum VND 3,255,000,000 per person per policy period
- **Annual rate:** From 1.4% ~

2. MATERNITY CARE

PLAN	M1	M2	M3	M4
Sum Insured (SI)	From VND 10,000,000 and maximum VND 500,000,000			
Territorial Scope	Vietnam	Asian countries excluding Japan and Hongkong	Worldwide excluding USA and Canada	Worldwide
a) Complications of Pregnancy & Childbirth	Up to limit	Up to limit	Up to limit	Up to limit
b) Normal Pregnancy and Childbirth				
Newborn care	3% on max limit	3% on max limit	3% on max limit	3% on max limit
Annual premium rate	5.6% - 10.4% on SI	7% - 13% on SI	8.4% - 15.6% on SI	10.5% - 19.5% on SI

IMPORTANT NOTE

The above premium is for reference only and subject to change, based on:

- Underwriting information (including but not limited to declaration form, number of insureds, loss performance) provided by the applicant.
- Insurance coverage (including but not limited to benefits, extensions, exclusions, limit, special applications, etc.) upon discussion and agreement with MSIG Insurance (Vietnam) Co., Ltd.

For actual quotation, please kindly contact MSIG Insurance (Vietnam) Co., Ltd.