

# GENERAL TERMS AND CONDITIONS

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## ***1. Some related definitions***

**Itinerary:** means an electronic acknowledgement response that is generated upon an internet purchase, which is titled "Itinerary".

**Trip:** means the trip made by the Insured Person from Vietnam which is taken during the period between the Commencement of Cover and Expiry of Cover.

**Unforeseen Circumstances** refers to adverse weather conditions, natural calamity, mechanical breakdown or derangement of the aircraft, the Insured Person is denied boarding due to over-booking of the Scheduled Flight, Sickness or Injury sustained by the Insured Person.

## ***2. Insurance premium:***

We adhere to providing fair and transparent pricing for BambooCARE Travel insurance service. We want you to understand the factors that influence our pricing policies so you can make informed decisions about your coverage.

- **Better premium available for early service bookings:** We strongly recommend our valued customers to meticulously plan and secure travel insurance well in advance of your impending journey. This offers not only peace of mind but also considerable cost savings.
- **Voluntary last-minute alterations/Close to departure date or Trip duration changes:** Modifying your travel insurance or adjusting your Trip duration in proximity to your departure date may entail increased insurance premium.

We believe that understanding the pricing policy of this insurance product will help you plan your trip and purchase insurance more effectively. It ensures that you get the best value for your travel insurance, with cover tailored to your needs.

We understand that situations can change, and we will be here to assist you with your travel insurance needs. Our Customer Service team is available to answer any questions or provide clarification on our pricing policies. We want to ensure you have a worry-free journey and the peace of mind that comes with comprehensive travel insurance.

## ***3. Calculating Trip Duration***

We are always ready to assist you in gaining a better understanding and taking advantage of all the benefits of BambooCARE Insurance. Therefore, we would like to share with you how to calculate your Trip duration using the following formula:

**"Trip Duration" = "Arrival date at the final destination of the journey" - "Departure date" + 1**

The maximum duration of insurable return trip is 182 days, if the duration of your trip is over 182 days, BambooCARE Insurance will not be offered in the booking path.

## ***4. Free look period:***

Our valued customers are given ample time to consider whether to continue their insurance coverage or cancel it.

The Policy and the Certificate of Insurance may be cancelled and PVI Insurance will refund the premium to the Purchaser of Insurance if the Insured person gives PVI Insurance notice about the cancellation at least seven (7) days prior to First Departure Date as stated in the Itinerary provided no claim has been paid after the issue date of this policy.

To request the cancellation of insurance, please contact PVI Insurance at the hotline number (+84) 243 388 2088 to initiate the cancellation process. The insurance refund will be processed within 30-45 working days in accordance with the terms and conditions of Bamboo Airways and PVI Insurance.

We highly appreciate your decision in choosing BambooCARE Insurance. We are committed to providing the best service and ensuring that you have a peaceful and comfortable journey accompanied by comprehensive travel insurance.

## **5. Changes and Instructions**

### **5.1 Customer Requests Changes:**

In case the Customer proactively requests the Airline to change your flight, please contact PVI Insurance at the hotline number (+84) 243 388 2088, to update on changes and adjust insurance premiums accordingly.

- Changes No Impact on Insurance Premium

Changes No Impact on Insurance Premium: These adjustments include typographical errors, additions, or modifications to customer information such as Full name, date of birth, or changing to a new itinerary with the same duration as the original flight without impacting insurance premium.

- Changes Impact on Insurance Premium:

Changes Impact on Insurance Premium result in an increase or decrease in premium due to adjustments such as passenger splitting, changing reservations to a different date, altering the flight itinerary with a change in the duration of the trip, or modifying the travel itinerary close to the departure date, leading to the change(s) in insurance premium.

### **5.2 Airline changes Customer flight itinerary:**

- In case please contact PVI Insurance at least 24h before the first departure date issued in the flight ticket to amend the policy the via Hotline 02433882088 or email [bamboocare.support@pvi.com.vn](mailto:bamboocare.support@pvi.com.vn) and provide proof that the flight was changed due to the Airlines.
- Upon receiving information from our valued customers regarding flight schedule changes made by Bamboo Airways (within 24 hours before the scheduled departure time), PVI Insurance will adjust the insurance certificate with the rule of +/- 3 days as below:
  - The rule of +/- 03 days: Extension of insurance coverage up to maximum 3 days (only for the return flight). The extension covers any Insured Person whose actual itinerary does not correspond to the original itinerary due to rescheduling of flight by Airline. PVI Insurance, will honor valid claims in such a scenario.
  - Changes applying rule of +/- 3 days for the below cases:
    - Airlines cancel the return flight or delays the flight more than 03 hours before the scheduled departure time or
    - Airline changes the customer's return flight within 24 hours before the scheduled departure time.
  - Changes applying rule of +/- 3 days can be done as below:
    - Changes in the itinerary within the range of +/- 03 days (only for the return flight) do not require any action on your part. The insurance coverage will apply to the new schedule, following PVI Insurance's Policy Wording.
    - For changes in the itinerary exceeding +/- 03 days (only for the return flight) please contact PVI Insurance at the hotline number (+84) 243 388 2088 to update the relevant modifications.
- In case of other situations that the airline changes, it will be applied according to the case of "Customer Requests Changes"

These procedures ensure that your insurance coverage accurately reflects your information and travel plans, providing you with the appropriate protection.

### **5.3 Important Notes**

We would like to share the following important notes with you:

Any financial-related changes (Impact on Insurance Premium) result in a change in premium. If the premium is increased, you will be required to pay an additional premium. However, if the premium is decreased, it will not be refunded.

We hope that our customers understand the pricing policy of the product so that you can plan for your trip and purchase the appropriate insurance coverage.

#### **6. Claims Process Guide:**

Claims Resolution Stages	Process and goals
a. Submission & Confirmation:	Compensation claims and additional documentation submitted via email will be promptly confirmed.
	Compensation claims and additional documentation sent via express mail will be copied into the claims management system and confirmed within 5 working days.
b. Claims Processing:	Within 5 working days, the claims department will review compensation claims and make a decision regarding the scope of insurance coverage or request additional documentation if the initial submission is incomplete.
c. Ongoing Processing and Monitoring:	<p>If no response is received from the customer within 2 weeks, a reminder letter will be sent.</p> <p>After an additional 2 weeks, in the absence of a response, a follow-up reminder will be sent, stating that if no response is received, PVI will consider the customer to have withdrawn their compensation request.</p> <p>In the subsequent 2 weeks, if no response is received, PVI will send an email or letter notifying the closure of the compensation claim.</p>
d. Compensation:	<p>Compensation funds will be transferred within 5 working days after receiving confirmation and may be processed through the following methods:</p> <ul style="list-style-type: none"><li>- Transferring funds to the insured party's bank account, or:</li><li>- Cash compensation: This method is applicable when the compensation amount is less than 20 million VND.</li></ul>
e. Dispute Resolution:	<p>In cases where the insured party disagrees with the decision to deny compensation or the compensation amount, PVI will conduct an internal review and respond to the insured party.</p> <p>If the insured party remains dissatisfied after the internal review, they may initiate necessary procedures with the court.</p>

We are committed to ensuring that the claim resolution process is fair, transparent and we are always ready to assist you at every stage of this process.

Please send your compensation claims to the contact address provided below:

**North Customer Services Office PVI Insurance Corporation**

Address: 19th Floor, PVI Tower, No. 1 Pham Van Bach, Yen Hoa Ward, Cau Giay District, Hanoi

Hotline: (+84) 24 3388 2088

Email: [bamboocare.support@pvi.com.vn](mailto:bamboocare.support@pvi.com.vn)

We appreciate your trust in choosing Bamboo Airways' services. We always hope that you will have a safe and memorable flight.