CANCER INSURANCE

POLICY WORDING

(Issued in accordance with Decision No. 3065/QĐ-BHBV dated 04 August, 2016 by Chief Executive Officer of Bao Viet Insurance)

This document contains the terms, conditions and exclusions. It is important that you should read carefully and understand it and stored it in a safe place.

CONTENTS

Chapter I: Definitions

1. **Insurer:** refers to Bao Viet Insurance Corporation (hereinafter called BaoViet), which is established and operates in accordance with Vietnamese law. BaoViet has the rights and obligations as set forth in the Policy and is bound by the terms and conditions of this Policy.

2. **Policyholder:** refers to any organization established and operating legally in Vietnam, or any individual who is sixteen (16) years old or above, currently resides in Vietnam, has fully legal capacity, fills out and signs the Insurance Application Form, and pays Insurance Premiums. The Policyholder could be the Insured.
   The Policyholder must have insurable interest in the Insured. According to this Policy Wording, the Policyholder shall have the insurable interest in the following:
   - The Policyholder himself or herself;
   - His/Her lawful spouse, children (also including adoptive children), parents (also including adoptive parents);
   - His/Her siblings, or people who have a lawful fostering/guardian relationship with the Policyholder;
   - Others in whom the Policyholder has insurable interest according to the provisions of law.

3. **Insured:** refers to any individual whose life or health is insured under the Insurance Policy. The Insured must complete the Application form and the validity of insurance for the Insured must be confirmed. The Insured could be the Beneficiary.

4. **Beneficiary:** refers to any individual or group of individuals designated by the Policyholder in order to receive insurance benefits in whole or in part under this Policy. The Beneficiary is named in the Insurance Application Form/ Claim Form/ Insurance Policy. In case there is no designated beneficiary, BaoViet shall settle the insurance benefits in accordance with the provisions on Inheritance of the Civil Law.

5. **The Insured's age:** is the age of the Insured on the last birthday to the Policy's effective date.

   The Insured's age is one of the factors used for assessment, acceptance of the insurance application, to determine premium, insurance benefit and to apply other Policy's provisions.

6. **Issue Date of Insurance Certificate:** refers to the date that BaoViet issues the Insurance Certificate to the Policyholder and that is specified in the Insurance Certificate.

7. **Cover Start Date:** refers to the date on which the Policyholder duly completes the Insurance Application Form and has paid the full amount of the initial premium in accordance with the provisions of this Policy Wording, provided that the Policyholder and the Insured must be

still alive at the moment Bao Viet accepts for insurance and issues the Insurance Certificate. Cover Start Date is stated in the Insurance Certificate.

8. **Effective Date:** The insurance is effective from 00: 01 AM of the first Cover Start Date or the renewal date of the Policy, and ends at 23:59 PM of the Policy Expiry Date as stated on the Insurance Policy.

9. **Policy Expiry Date:** is the last day of the Policy and is specified in the Insurance Certificate.

10. **Premium:** refers to the amount that the Policyholder must pay to BaoViet on regular basis for the whole Policy. Premium is specified in the Insurance Certificate and/or in the latest Endorsement, if any.

11. **Sum Insured:** refers to an amount that is accepted for insurance coverage by BaoViet and specified in the Insurance Certificate or the latest Endorsement, if any.

12. **Hospitalisation:** is the event the Insured stays in a hospital for at least 24 hours for treatment. In case the hospital does not issue admission or discharge note, medical record or original receipts/ bills reflecting the duration of treatment will be considered as replacement documents. Hospitalisation day is calculated in unit of 24 hours and bed stated in discharge note or in detailed hospital charge document. The inpatient treatment is only accepted in the hospital as defined below, not clinics or outpatient treatment basis.

13. **Hospital** is a medical treatment unit in Vietnam which is established and operating legally under Vietnamese laws. The unit must be licensed as a hospital with the word "hospital" on the stamp or licensed as a specialised hospital/ medical center of a province/ city directly under central level or of central level.

    Hospital does not include the following units whether those units are independent or under the control of a hospital:

    - Hospital of mental diseases;
    - Traditional hospitals, physical therapy and/ or rehabilitation;
    - Hospital of leprosy disease;
    - Sanatorium, convalescence home, units primarily for the treatment of the elderly, for giving up alcoholics, narcotics, stimulants.

14. **Medical Practitioner/Doctor:** refers to a person recognized by local laws and who is treating, practising within the scope of his/ her granted license and specialty training. Doctor does not include the following:
    - Policyholder, Insured or the Beneficiary(ies);
    - Business partner(s) of the Policyholder or the Insured;
    - Insurance agent, employer/employee of the Policyholder or the Insured;
    - A member of either the Insured's or Policyholder's immediate family (parent, parent in law, spouse, children, sibling).

15. **Pre-existing Condition:** means a condition that existed before the Cover Start Date of the Policy, for which:
    - the Insured had sign and symptoms for which the Insured has received medical treatment, advice, or care; or
    - treatment was recommended by or received from a Registered Medical Practitioner.

16. **Waiting period:** is the period of time in which the relevant insurance benefits under the Policy are not payable, including the cases where the time when the risk arises is within the waiting period, but the expenses incurred or the consequences of treatment for this risk prolong after the waiting period.

17. **Accident:** means any sudden or unexpected event caused by an extermal, violent and visible means which occurs during the Policy period, directly resulting in death or bodily injury to the Insured and is beyond the Insured's control and independent of any other cause (such as illness or disease of the Insured).

18. **Life limit:** is maximum limit of sum insured payable to the Insured stated in the Table of Benefits or Insurance Policy during his/ her life since the Effective Date until the Insured dies or the policy expires.

19. **Insured events: mean** objective events mutually agreed upon by the parties or prescribed by law upon the occurrence of which the insurance enterprises shall have to pay the insurance amount to the beneficiaries or pay indemnities to the insured.

20. **Histopathology: means** test results to confirm the type of cells and invasion level of cancer cells by "biopsy" method (a medical surgery to take a small sample of body tissue, or using a special needle going through the skin and aspirate fluid containing cells from a tumor for analysis in the laboratory).

Chapter II: Insurance Benefits

Insurance benefits under this Policy include:

- **Cancer benefit** – pays the cancer benefit as specifically stipulated in the Table of Benefits attached hereto depending on the severity of the cancer.
- **Hospital income benefit -** pays the Hospital income benefit as specifically stipulated in the Table of Benefits attached hereto upon diagnosis of any cancer in case the Insured is hospitalized as an in-patient when the Policy is effective.
- **Death due to cancer benefit –** pays the Death due to cancer benefit as specifically stipulated in the Table of Benefits attached hereto upon the Insured's death due to cancer within one year after the diagnosis of Cancer.
- **Death due to accident benefit -** pays the Death due to accident benefit as specifically stipulated in the Table of Benefits attached hereto upon the Insured's death due to accident during the insurance period.

1. Cancer Benefit

1.1 Early Stage Cancer Benefit

If the diagnosis is made before the Insured attains the age of 75 years and the Insured has survived 30 days following the diagnosis, BaoViet shall pay the Early Stage Cancer Benefit as specifically stipulated in Table of Benefits attached hereto.

BaoViet shall pay this benefit only once for an Early Stage Cancer claim and the Cancer Benefit is reduced by a correspondent amount.

Early Stage Cancer will cover for:

1. Carcinoma in situ (CIS) of specified organs: Carcinoma in situ of the following sites: Breast, uterus, ovary, fallopian tube, vulva, vagina, cervix uteri, colon, rectum, penis, testis, lung, liver, stomach or nasopharynx or bladder.

Carcinoma in situ means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The diagnosis of the Carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II, and CIN III (severe dysplasia without carcinoma in situ) does not meet the required definition and are specifically excluded. Carcinoma in situ of the biliary system is also specifically excluded.

2. "Early Stage Cancers" are defined as the followings:

Early Prostate Cancer

Prostate Cancer that is histologically described using the TNM Classification as T1N0M0 excluding T1c.

Early Non-papillary Thyroid Cancer

Non-papillary thyroid cancer that is histologically described using the TNM Classification as T1N0M0.

Early Bladder Cancer

Bladder cancer histologically described using the TNM Classification as T1N0M0.

Early Chronic Lymphocytic Leukaemia

Chronic Lymphoctic Leukaemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is excluded.

Early Melanoma

Malignant melanoma that has not caused invasion beyond the epidermis. Non-invasive melanoma histologically described as "in-situ" is excluded.

TNM system is one of the most widely used cancer staging systems. This system is accepted by Union for International Cancer Control (UICC) and American Joint Committee on Cancer (AJCC).

The waiting period applied to Early Stage Cancer Benefit is 180 days from the Cover Start Date.

1.2 Late Stage Cancer Benefit

If the diagnosis is made before the Insured attains the age of 75 years and the Insured has survived 30 days following the diagnosis, BaoViet shall pay the Late Stage Cancer Benefit as specifically stipulated in the Table of Benefits attached hereto less prior claims made under Early Stage Cancer benefit (if any).

BaoViet shall pay this benefit only once for a Late Stage Cancer claim and the Cancer benefit will terminate.

The Policy will terminate exactly 365 days from the Diagnosis of Late Stage Cancer.

The waiting period applied to Late Stage Cancer Benefit is 90 days from the Cover Start Date.

"Late Stage Cancer" is a malignant solid tumour or haematological malignancy positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells with invasion and destruction of surrounding or distant normal tissue.

The term malignant solid tumour includes carcinoma, sarcoma, blastoma and germ cell tumour.

The term hematological malignancy includes lymphoma and leukemia.

For the above definition, the following are excluded:

- All tumours which are histologically classified as any of the following:
  - Pre-malignant;
  - Non-invasive;
  - Carcinoma-in-situ;
  - Having borderline malignancy;
  - Having any degree of malignant potential;
  - Having suspicious malignancy;
  - Neoplasm of uncertain or unknown behavior; or
  - Cervical Dysplasia CIN-1, CIN-2 and CIN-3;
- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All Prostate cancers histologically described as T1N0M0 (TNM Classification) or below; or Prostate cancers of another equivalent or lesser classification;
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- All tumours of the Urinary Bladder histologically classified as T1N0M0 (TNM Classification) or below;
- All Gastro-Intestinal Stromal tumours histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- Chronic Lymphocytic Leukaemia less than RAI Stage 3; and
- All tumours in the presence of HIV infection.

2. Hospital Income Benefit

Within 180 days from the diagnosis date of Early Stage Cancer on the Insured, BaoViet shall pay the Hospital income benefit up to 30 days per life as specifically stipulated in the Table of Benefits attached hereto if the Insured is treated as an in-patient in the hospital.

Within 365 days from the diagnosis date of Late Stage Cancer on the Insured, Bao Viet shall pay the Hospital income benefit up to 60 days per life as specifically stipulated in the Table of Benefits attached hereto if the Insured is treated as an in-patient in the hospital.

The policy will terminate exactly 365 days from the Diagnosis of Late Stage Cancer.

If the Hospital income benefit has been paid upon a diagnosis of an Early Stage Cancer, upon a diagnosis of a Late Stage Cancer, total of in-patient days qualified for being payable is 60 days less numbers of days paid upon a diagnosis of an Early Stage Cancer per Life.

3. Death due to cancer benefit

If the Insured dies due to cancer following a cancer diagnosis, Bao Viet shall pay the Death due to cancer benefit as specifically stipulated in the Table of Benefits attached hereto. This Benefit is payable if death occurs within 365 days upon diagnosis of cancer. After the payment of death due to cancer benefit the policy will terminate.

4. Death due to accident benefit

If the Insured dies due to accident within 180 days following the accident, BaoViet shall pay the Death due to accident benefit as specifically stipulated in the Table of Benefits attached hereto. After the payment of death due to cancer benefit the policy will terminate.

Chapter III: Exclusions

BaoViet shall not pay any benefit as stated in Section 1 & Section 2 of Chapter II if the Insured's diagnosis of Cancer and/or the hospitalisation due to cancer caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- Any illness or injury other than diagnosis of cancer as defined; or
- Any pre-existing condition; or
- Any early stage cancer or late stage cancer was diagnosed due, directly or indirectly, to a congenital defect or disease, which has manifested itself or was diagnosed before the Insured attaining the age of sixteen (16); or
- Any early stage cancer or late stage cancer which first manifests itself during the Waiting Period; or
- the Insured did not survive for at least thirty (30) days after the diagnosis of cancer as defined; or
- Hospitalisations primarily for investigatory purposes, medical/diagnostic examinations, general physical or medical examinations that are considered not medically necessary in relation to the treatment of cancer.

- Acquired Immunodeficiency Syndrome (AIDS), AIDS related complex or infection by Human Immunodeficiency Virus (HIV), except as stated under HIV Due to Blood Transfusion and Occupationally Acquired HIV;
- Hospitalisations solely for administering preventive treatments, preventive medications and private nursing care.
- Hospitalisations solely due to alternative forms of treatment and/or other treatments listed in the endorsement as a part of the Policy, including but not limited to: chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatment, and massage or aroma therapy.
- Hospitalisations due to deliberate acts such as self-inflicted injuries or illnesses;
- Hospitalisations due to deliberate misuse of drugs or alcohol;

Bao Viet shall not pay any benefit as stated in Section 3 of Chapter II if the insured event is the direct result of any of the following:

- Any illness or injury other than diagnosis of cancer as defined; or
- Any event giving rise to claim on Insured intentionally caused by a Beneficiary, the Policyholder; or the Insured; or
- The Insured deliberately exposing himself/herself to unnecessary danger or being involved in any unlawful act, regardless while sane or insane; or
- Insured attempting suicide or harming him/herself whether sane or insane
- Effect of the use of narcotics, psychotropic drugs, alcohol, poisons, gas or substances, or drugs with the same nature thereof as announced by competent authorities, unless the substance is used as a drug prescription issued by a Doctor;

Bao Viet shall not pay any benefit as stated in Sections 4 of Chapter II if the insured event is the direct result of any of the following:

- war or warlike activities, invasion, acts of the foreign enemy, hostilities (whether declared or not), civil war, rebellion, revolution, insurrection, military or usurped powers, strike, riot, civil commotion;
- terrorism involving the use of any weapon, nuclear, biological or chemical agents;
- physical or mental defect or infirmity existing at the cover start date of this benefit;
- accident(s) arising and due to pregnancy or confinement and related complications;
- the Insured is affected by stimulants, substance, drug addiction detoxification, drugs not prescribed by medical practitioner, liquor, beer or alcohol and this is the cause of accident;
- unlawful acts, or wilful exposure to unnecessary danger except in the attempt to save a human life;
- any injury sustained while the life insured is committing or is attempting to commit an offence or is resisting arrest by a law enforcement officer;
- injuries as a result of committing, attempting or provoking an assault;

- state of unsound mind;
- Participating in dangerous activities by the Insured such as scuba diving; bungee jumping, mountain climbing, racing of any kind, hang gliding, ballooning, parachuting and sky diving; or
- participation in professional or competitive sports where the Insured would or could earn income or remuneration from engaging in such sports;
- being in an aircraft of any type, or boarding or descending from any aircraft, except as a fare-paying passenger in an aircraft that is on a regular scheduled route operated by a commercial airline;
- radiation or contamination from radioactivity;
- racing of all kinds;

Chapter IV: General conditions

1. Age Limits

Entry age of the Insured in a new policy must be from sixteen (16) to fifty five (55) years old. The last renewal age is on the Insured's 65th birthday.

Cover under this policy will cease at the latest for any insured person when he/she attains the age of seventy five (75) years.

2. Insurance application procedure

When applying for this insurance product, the Policyholder shall complete, submit the Application form and pay the premium of the Insurance Policy.

If the Insured is not the Policyholder, the Application form must have both the signatures of the Policyholder and the Insured.

3. The Policy's effective date and insurance period

This Policy shall come into effect on the date when Policyholder completes the Application form and pay the premium as agreed in the Insurance Policy and is accepted by BaoViet for the insurance.

The insurance period is shown in the Application form and the insurance Policy.

4. Insurance Premium

Premiums shall be paid according to the payment term as agreed in the Policy in accordance with the provisions of law. Premiums are specifically stipulated in the Insurance Policy.

The first premium installment payable is shown in the Insurance Policy in accordance with the provisions of law.

5. Premium Payment

The premium payment term, premium payment due date and the amount of regular premium are shown in the Insurance Policy.

6. Misstatement of age and gender

In case the Insured's age or gender is misinformed, the Premium of this product shall be adjusted correspondingly to the one subject to the accurate age and/or gender based on Sum Insured and Premium Payment Term, as follow:

i) If the paid Premiums are less than Premium subject to the accurate age and/or gender, BaoViet shall adjust the actual Premium payable corresponding to the accurate age or/and gender and Policyholder will additionally pay the difference between the paid Premium and the actual Premium.

ii) If the paid Premium is higher than Premium subject to the accurate age and/or gender, BaoViet shall return the Policyholder the Premium balance without interest. If with the accurate age the Insured is rejected for insurance by BaoViet under these terms and conditions, then the Policy will be terminated and BaoViet shall return the Policyholder the total Premiums paid for the whole policy, without interest after deducting of medical examination fees, debt(s) and other related expense(s), if any.

7. Duty of honesty disclosure

The Policyholder, the Insured (or the representative of the Insured if the Insured is under 18 years old) have to fully and honestly disclose all the information relevant to the Insured and the Policy as requested by BaoViet and shall be responsible for all information supplied, including all information about age, sex and pre-existing condition. The Insured's medical examination (if any) requested by BaoViet shall not be a substitute for this obligation.

If the Policyholder, the Insured (or the representative of the Insured if the Insured is under 18 years old) intentionally violate the Duty of honesty disclosure stipulated in the above paragraph, BaoViet has the right to terminate the Policy and collect the pro-rata premium calculated on the expired period of insurance until the date of termination.

Intentionally violation of the Duty of honesty disclosure means that the Policyholder does not disclose enough, misrepresents or omits important information which, in case being aware thereof, BaoViet do not accept the insurance. BaoViet shall fully and honestly disclose all the information relevant to the Policy, explain the insurance terms and conditions to the Policyholder.

In case that BaoViet intentionally supplies untruthful information with a view to entering into the Policy, the Policyholder is entitled to unilaterally suspend the performance of the Policy; BaoViet shall have to pay compensation for the damage caused to the Policyholder due to the supply of untruthful information..

8. Incontestability

As long as the Insured survives 730 consecutive days counting from the effective date, BaoViet shall not contest this Policy for the misrepresentation made in the Application form and related documents. This provision shall not be applied for the intentional violation of the Duty of honesty disclosure in the following cases:

- The Policyholder intentionally supplies the untruthful information with a view to entering into the Policy in order to be paid with the insurance benefit or to be insured.
- The Policyholder does not disclose enough information to BaoViet in case of possible increase in the risk or giving rise to further liability of BaoViet in the course of performance of the Policy.
- In case the Policyholder misinforms the Insured's age, BaoViet has the right to terminate the Policy and collect the pro-rata premium calculated on the expired period of insurance until the date of termination.
- In case the Policyholder does not pay full premium or not pay premium as agreed in the Policy and according to the provisions of law, BaoViet has the right to terminate the Policy.
- When there appears changes in the factors used as basis for premium calculation, thus leading to the increase in the insured risks, BaoViet has the right to recalculate the premium for the remaining period of the Policy. If the Policyholder does not accept the premium increase, BaoViet has the right to unilaterally suspend the the performance of the Policy, but shall have to immediately notify such in writing to the Policyholder.

9. BaoViet's rights and obligations

9.1. BaoViet's rights

- To collect premium as agreed in the Policy;
- To request the Policyholder to provide full and truthful information relating to the conclusion and performance of the Policy;
- To unilaterally suspend the performance of the Policy;
- To refuse to pay insurance benefit to the beneficiary or to indemnify the Insured for cases outside the scope of insurance liability or cases of exclusion of insurance liability as agreed in the Policy;
- To request the Policyholder to take measures to prevent and mitigate losses according to the provisions of the Insurance Business Law and other provisions of relevant laws;

Upon cases, BaoViet may require the Insured to proceed a medical check-up with the involved cost to be borne by BaoViet. However, the underwriting process, if any, may not replace the obligation to disclose completely, correctly and truthfully all information required by the BaoViet specified under Section 1 of Chapter V of this Policy.

9.2. Insurer's obligations

- To explain to the Policyholder the insurance terms and conditions in this Policy, the rights and obligations of the Policyholder;
- To issue insurance certificate, Policy to the Policyholder right after the conclusion of the Policy;
- To pay the insurance benefits in due time to the Beneficiary or the indemnity to the Insured when the insured event occurs.
- To explain in writing the reason for refusing to pay the insurance benefit or the indemnity.
- To coordinate with the Policyholder to solve the claim from third party for compensation for the losses which fall under the insurance liability when the insured event occurs.
- Other obligations stipulated by laws.

10. Rights and obligations of the policyholder

10.1. Rights of the policyholder

- Request the insurer to explain the terms and conditions of the Policy; issue insurance certificate or Policy;
- Unilaterally suspend the implementation of the insurance policy;
- Request the BaoViet to pay insurance benefit to the beneficiary or indemnify the Insured as agreed in the Policy upon occurrence of the insured event;
- Other rights regulated by laws.

10.2. Obligations of the policyholder

- To pay premium fully and according to the method and term of payment as agreed in the Policy;
- To declare fully and honestly all details relating to the Policy at the request of BaoViet;
- To notify cases which may increase the risk or give rise to further liability of BaoViet in the course of performance of the Policy at the request of BaoViet;
- To notify BaoViet of the occurrence of the insured event as agreed in the Policy;
- To take measures to prevent and mitigate losses according to the provisions of the Insurance Business Law and other provisions of relevant laws;
- Other obligations stipulated by laws.

11. Renewal of the policy

The Policyholder has the option to continuously renew the Policy. This Policy will be terminated at the Policy Expiry Date, before or by the insured's 75th birthday at the latest.

BaoViet may recalculate the premium at the Policy Expiry Date based on actual overall loss data of the whole insurance program and:

- current premium rates
- current Sum Insured
- current age of the Insured.

BaoViet shall inform the Policyholder in writing, before the Policy Expiry Date, of the premium amount to be paid for the next insurance period of the Policy.

12. Termination of an insurance policy

The Policy will terminate immediately upon occurrence of the following events, whichever comes first:

- The Policy is terminated before the Expiry Date as stipulated by this Policy Wording; or
- The Policy is lapsed for more than 730 days continuously; or
- On the Expiry Date of this Policy; or
- The Hospital Income Benefit is fully paid together with the payment of the Late Stage Cancer Benefit and the Insured is alive after 365 days from the diagnosis date; or
- Death due to cancer or due to accident of the Insured; or
- Other situations as stipulated by the current law.

BaoViet shall refund the Policyholder a pro-rata premium for the unexpired period of the Policy (unless BaoViet has already paid the benefit(s) according to the terms and conditions of this Policy Wording).

13. Settlement of disputes

This Policy shall be governed by and construed in accordance with the law of Vietnam.

Any dispute arising in connection with this Policy, if failing to be settled through conciliation between the parties, shall be referred by either party to the court of Vietnam where the BaoViet's head office is located or the Insured's official residence, for settlement. Court fees shall be borne by the losing party. The time limits for initiating a lawsuit shall be within three (3) years from the date of dispute.

Chapter V: Claim procedures

1. The insurance claim documentations

When making a claim request, the Insured or his/ her legal Beneficiary or the authorized person of the Insured must inform/ submit to BaoViet Insurance the following documents within sixty (60) days from the date of occurrence of the insured event. The claim documents include:

a) A completed Insurance Claim Form (as per BaoViet's form) declared and signed by the Insured or the Claimant (The inheritor/ the beneficiary/ the person specified on the insurance policy/ the legal authorized person of the Insured).
b) Medical documents related to the treatment: diagnosis document and/or clinical proof, hospital discharge note, medical report, surgery certification, radiation therapy, histological and laboratory evidence, radiological, cytological, laboratory test results. In absence of the original documents, copies of these original documents certified by BaoViet or representative of BaoViet could be provided after reference to the original. In any case, BaoViet has the right to request the original for checking.
c) In case of Death claim

- In case of Death due to cancer: Hospitalization medical report, death certificate and certificate of lawful inheritance, which are certified by notary public.
- In case of Death due to accident: Hospitalization medical report (if any), death certificate and certificate of lawful inheritance, which are certified by notary public.

The time limit for claim is 1 year following the date of occurrence of the insured event. In case of force majeure events or other objective obstacles, the duration in which the force majeure events or other objective obstacles exist shall not include in the time limit for claim.

In case of dispute or disagreement on the Cancer's diagnosis result submitted by the claimant, BaoViet reserves the right to require the Insured to re-conduct medical check up, including but not limited to providing evidence of medical history, re-diagnosis, re-undergo medical tests, irradiation, if needed, at another hospital . The costs for provision of such documents or evidences shall be borne by BaoViet. The beneficiary must comply with these final results/ evidences.

Costs for provision of the documents stated in the Section 1 of Chapter V will be borne by the claimant.

2. The time limit for claim settlement:

BaoViet is responsible for settling the claim and paying the insurance benefit within fifteen (15) working days following the date of receiving a complete and legitimate claim documents as stated in Section 1 of Chapter V above.

3. The payment of insurance benefits shall be made according to the following priority order:

a) The Insured/ the Policyholder (legitimate authorized by the Insured according to the provisions of laws); or

b) The Beneficiary as nominated in the Application Form or in the latest verified notice of Beneficiary change (if any). If there are more than one Beneficiary nominated and one of whom is not alive or does not exist at the occurrence of insured event, the benefit according to this person shall be payable to the Policyholder's legitimate inheritor; or

c) The Policyholder's legitimate inheritor if no Beneficiary has been nominated.

APPENDIX 1: TNM STAGING SYSTEM

The TNM system is one of the most widely used cancer staging systems. This system is accepted by the Union for International Cancer Control (UICC) and the American Joint Committee on Cancer (AJCC).

The TNM system is based on the spread of the tumour (T – Tumor), the impact to regional lymph node (N – Node) and the presence of distant metastasis (M – Metastasis). The number added after each letter indicates the size and extent of the tumor and metastasis.

- Primary tumor (T)
  - Tx: Primary tumour cannot be assessed
  - T0: No evidence of the presence of primary tumour
  - Tis: Carcinoma in situ (CIS): Abnormal cells are present but have not spread to nearby tissue, although CIS is not cancer, but it may become cancer and is sometimes called preinvasive carcinomaes.
  - T1, T2, T3, T4: The size and/or extent of the primary tumor.
- Regional lymph nodes (N)
  - Nx: Regional lymph nodes cannot be assessed
  - N0: No regional lymph nodes
  - N1, N2, N3: There are regional lymph nodes (the number of lymph nodes and/or relevant extent).
- Distant metastasis (M)
  - Mx: Distant metastasis cannot be assessed.
  - M0: No distant metastasis.
  - M1: Distant metastasis.

CANCER INSURANCE BENEFITS

Issued in accordance with Decision No. 3065/QĐ-BHBV dated 04 August, 2016 by Chief Executive Officer of Bao Viet Insurance

Unit: VND

INSURANCE PLAN	I	II	III
INSURANCE BENEFITS			
SUM INSURED	**292.500.000**	**585.000.000**	**1.170.000.000**
Territorial Scope	**Vietnam**	**Vietnam**	**Vietnam**
1. Cancer benefit	**250.000.000**	**500.000.000**	**1.000.000.000**
1.1. Early Stage Cancer benefit	**62.500.000**	**125.000.000**	**250.000.000**
1.2. Late Stage Cancer benefit	**250.000.000**	**500.000.000**	**1.000.000.000**
2. Hospital allowance benefit			
2.1. Early Stage Cancer (Within 6 months from the diagnosis date of Early Stage Cancer on the Insured)	**500.000/day, maximum 30 days/life**	**1.000.000/day, maximum 30 days/life**	**2.000.000/day, maximum 30 days/life**
2.2. Late Stage Cancer benefit (Within 12 months from the diagnosis date of Late Stage Cancer on the Insured)	**500.000/ day, maximum 60 ngày/ life**	**1.000.000/ day, maximum 60 ngày/ life**	**2.000.000/day, maximum 60 days /life**
3. Death due to cancer benefit	**12.500.000**	**25.000.000**	**50.000.000**
4. Death due to accident benefit	**12.500.000**	**25.000.000**	**50.000.000**