

Gojek Accident Insurance for Insured Persons under Mandatory Program

Dear Insured Persons,

Your safety when working or travelling with Gojek is our number 1 priority. Therefore, **Gojek** has combined with **Marsh** (A wholly foreign owned insurance brokerage company) and **AIG** (a leading global insurance organization) to bring the highest level of protection benefits for you during your journeys.

When you are on a trip with Gojek, you will be protected and receive insurance benefits from AIG for FREE immediately without having to pay any insurance costs. All expenses incurred will be paid by Gojek.

Frequently asked questions about the AIG insurance package for Insured Persons

1/ What benefits can I get with AIG insurance?

Geographical range: Vietnam	
Benefits	Maximum Sum Insured for each Insured Person
1/ Accidental Death and Permanent Disability due to Accident: To pay a percentage as specified in the Table of Events under the Benefit, up to the maximum sum insured.	150,000,000 VND per Accident
2/ Accident Medical Reimbursement: To reimburse actual, reasonable, necessary and customary expenses incurred for Hospitalization, medical treatment or supplies, medical services, dental treatment to restore sound and natural teeth, which are medically necessary to treat an Insured Person or as prescribed by a Doctor or a Dentist, provided that the first consultation occurs within 90 days from the date of the Accident.	20,000,000 VND per Accident [For Chinese Physician(s) or chiropractors' treatment: up to 10% of sum insured not exceeding VND 5,250,000]
3/ Loss of Personal Property: To reimburse the Insured Rider or Driver for the actual costs of replacing lost or damaged the Personal Property up to the maximum sum insured specified in the Policy Schedule in the event of a valid claim payable under “– Permanent Disability” or “Accident Medical Reimbursement” due to the same Accident in which the Insured Rider or Driver suffers Loss of Personal Property.	100,000 VND per Accident

2/ How can I claim insurance?

When an accident occurs, please contact Gojek to notify the loss. Gojek will then provide a Claim form for you to provide more information and related documents.

After completing the claim form which includes details of the accident (e.g.: What type of accident? Anyone injured due to the accident? What time did the accident occur? Where and How did the accident take place? etc.), please submit the Claim form together with supporting documents (as listed in Question 3 below) to **AIG** at this address:

Email: claimservice@aig.com; or

Claims Department

AIG Vietnam Insurance Company Limited

9/F, Tower 1, Saigon Centre, 65 Le Loi, District 1, Ho Chi Minh City

Hotline: 1800 6789 - Tel : 8428 - 3914 0065

3/ What documents do I have to provide in order to claim insurance?

Below is a list of documents or evidence required to be submitted to AIG to prove the accident and loss suffered occurred:

- Trip identification number
- Trip acceptance date and time
- Customer information/item/delivery time at the store*
- Trip completion time
- Names of Insured Rider, Insured Driver and/or Insured Passenger(s)
- License plate numbers of vehicle(s) involved in the Accident
- Copy of Insured ID
- Copy of Driving License and Vehicle Registration
- Police report of the accident
- Original copy of all medical documents related to the accident (including medical record/book, doctor's referrals and related results, prescriptions, etc.)
- Original official invoices of medical expenses incurred as a result of an accident (Medical invoices, drug & medicine bills, ambulance bills, hospital bills and its detailed statements and other bills if any)
- Hospital Discharge documents and Summary Medical Report showing the injuries suffered due to the accident (in case of inpatient treatment).

**Required for GoSend or GoFood service*

For required document details, please email vncustomer@care.aig.com.

4/ How long must I notify an insurance claim?

Claims for accident insurance while making a Gojek trip must be informed to AIG no later than 30 days from the date of the Accident.

5/ How long does it take to process insurance claims?

If AIG accepts to pay the insured sum, it shall make the payment to the Insured Person within fifteen (15) days after the acceptance is delivered by the Company to the Insured Person.

6/ How do I know how far my claim has progressed?

After receiving the claim file from the insured, AIG will send a response to the insured within 7 working days. Don't forget to bookmark the email or star it for easy search.

Alternatively, you can check the status of your claim by contacting **AIG's Customer Service Center** at **1800 6789** or email yncustomercare@aig.com.

(*) General exclusions:

The Policy shall not apply to any Event which:

- is consequent on war or warlike activities, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, strike, riot, civil commotion rebellion, revolution, insurrection, military or usurped power or terrorism. The Company shall also not be liable for any claim arising out of or in connection with the Insured Person's own participation or provocation of any such act or if such act could reasonably have been avoided by the Insured Person.
- any loss, injury, damage, or legal liability suffered or sustained directly or indirectly by an insured person if that insured person is:
 - a terrorist;
 - a member of a terrorist organization;
 - a narcotics trafficker; or
 - a purveyor of nuclear, chemical or biological weapons.
- is consequent on an Insured Person driving in or riding in any kind of race other than on foot; or participation in any sports in a professional capacity.
- whilst in any violation or attempted violation of the law or resistance to arrest;
- is consequent on an Insured Person engaging in any of the following occupations/industry activities: Naval, Military or Air Force Service or Operations; Police Force Service or Security Services Operations; Fire Service Department; Divers; Fishermen; Miners or other employees working underground; Working at heights exceeding 30 metres; Loggers; Workers Handling Explosives or Weapons; Asbestos Industry Workers; Construction Workers;
- Any injury, sickness or disease resulting directly or indirectly from, attributed to, or accelerated by;
 - The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
 - The dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - The release of pathogenic or poisonous biological or chemical materials;

- is directly or indirectly consequent on an Insured Person engaging in air travel except as a fare-paying passenger in any properly licensed and regular scheduled commercial aircraft;
- results from suicide or attempted suicide or intentional self Injury or from deliberate exposure to exceptional danger (except in an attempt to save human life) or from an Insured Person's own criminal act, or is sustained whilst an Insured Person is in a state of Insanity;
- in the case of a woman is attributable wholly or in part to childbirth or pregnancy notwithstanding that such event may have been accelerated or induced by Injury;
- is caused directly or indirectly as a consequence of any kind of food poisoning, sexually transmitted disease, bacterial infection, naturally occurring degenerative process, or out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named;
- is directly or indirectly caused by intoxication, drugs, alcohol or other similar stimulants or insanity by natural causes;
- Assault or murder arising out of or in connection with Insured Person's own participation or provocation of any such act;
- Complications of surgical procedures or Accidents occurring during surgical or therapeutic procedures;
- Pre-existing conditions;
- If, by virtue of any law or regulation which is applicable to the Company, its parent company or its ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, the Company shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.

We hope that this article provides you with clear information about the personal accident insurance coverages for Gojek Insured Riders, Insured Drivers and Insured Passengers.

Wishing our Insured Persons safe and happy trips!

Best regards,

Gojek Vietnam