



ບໍລິສັດປະກັນໄພ ລາວ-ຫວຽດ  
LAO-VIET INSURANCE COMPANY

**Head Office:**

**Add:** 3<sup>rd</sup> floor, LVB Tower, No.44 Lanexang Avenue  
Hatsady, Chanthabouly, Vientiane Capital, Lao P.D.R

**Tel:** (856-21) 264972-5, Fax: (856-21) 264971

**Service hotline:** 1465

**Email:** lvi@laovietinsurance.com

**Website:** www.laovietinsurance.com

**SCHEDULE**  
**PERSONAL ACCIDENT INSURANCE**  
**Policy No: 032009225**

**The Insurer** : Lao – Viet Insurance Co., Ltd - Vientiane Capital Branch

**Address** : Ladsavong Avenue, Dondeng Village, Chanthabuly District, Vientiane Capital, Lao PDR

**Account number** : 010110001248009001 LAK At: BCEL

**Account Name** : Lao-Viet Insurance Co., Ltd – Vientiane Capital Branch

**The Insured** : French International High School Vientiane – Students  
(The details as per the list name of students 638 persons signed between The Insurer and The Insured attached )

**Address** : Thadeua Village, Sisattanak District, Vientiane Capital

**Tel, Fax:** : 021 480 481

**Sum insured** : **Benefit 1** Death : 30,000,000 LAK/person  
**Benefit 2** Total Permanent Disablement : 30,000,000 LAK/person  
**Benefit 3** Medical expenses : 3,000,000 LAK/person

**Terms and conditions** : As per LVI's Personal Accident Insurance Wording promulgated together with Decision No: 408/QĐ-QLNV dated 01/10/2019 of General Director of Lao Viet Insurance Company (Approved by the Ministry of Finance of the Lao People's Democratic Republic following document No. 1457/ ຄລປ dated November 05, 2019) and the following endorsements:  
1. Age limit extension from 2 years old to 65 years old.  
2. Extension for curing in Thailand, Vietnam and Cambodia.  
3. Extension covers for activities as football and racing.

**Period of Insurance** : 1 Year, from 17/09/2020 to 16 /09/2021  
(Both days inclusive)

**Term of payment** : The Insured shall pay all premium to LVI not later than Date: 30/09/2020,  
In any case, if the premium is not paid in time or in full when it is due and  
the parties have no written agreement on extension of payment, LVI will  
not take the responsibility of indemnity

**Territorial** : Lao P.D.R

**Jurisdiction** : Law of Lao P.D.R

**Note:**

*In case of loss or damage within the scope of cover under this insurance, the Insured shall immediately notify*

LVI:

Tel: 021.264976

**Hotline:** 1465 or 020.22555666

Fax: 021.264971

**THE INSURED**

*Vientiane, Date: 16/09/2020*

**LAO - VIET INSURANCE CO., LTD  
VIENTIANE CAPITAL BRANCH**



**Thongsakhone LAOBEARYATHOW  
Director**

## PERSONAL ACCIDENT INSURANCE POLICY

(As per CologneRe's Policy - Promulgated together with Decision No: 021/LVI.2008

Of the General Director of Lao Viet Insurance Company dated 24/07/2008)

Policy No: **031911932**

This Policy, the Schedule and any Memoranda thereon shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout.

### The Insured and Lao Viet Insurance Company ( hereafter called LVI) agree:

1. The Proposal shall be incorporated in and be the basis of the contract;
2. The Insured will pay the premium;
3. LVI will provide the insurance subject to the terms of this Policy;
4. The following shall be conditions precedent to any liability of LVI:
  - a) Observance of the terms of this Policy relating to anything to be done or complied with by the Insured;
  - b) The Proposal is accurate and to be the best knowledge of the Insured, to be truthful.

Provided that this Policy shall not be in force unless it has been legally signed and stamped by an authorized person of LVI.

### I. SCOPE OF COVER

If during the operative time in any period of insurance the Insured shall suffer accidental bodily injury which shall independently of any other cause result within 02 (two) years in the death, disablement or incurring of medical expenses for which the benefit of insurance (defined in item IV below) is claimed, LVI will pay the appropriate benefit to the Insured.

### II. EXCLUDED ACTIVITIES

- |                             |                   |   |
|-----------------------------|-------------------|---|
| 1. Aqualung diving          | 9. Ice hockey     | 18. Use of wood-working machinery       |
| 2. Boxing                   | 10. Wrestling     | 19. Water ski-jumping and tricks.       |
| 3. Climbing                 | 11. Parachuting   | 20. Winter sports                       |
| 4. Flying except Air travel | 12. Polo          | 21. Yachting beyond 5 km of a coastline |
| 5. Football                 | 13. Pot- holing   |   |
| 6. Hang gliding             | 14. Power-boating |   |
| 7. Hunting                  | 15. Racing        |   |
| 8. Hurling                  | 16. Show jumping  |   |
|                             | 17. Skydiving     |   |

### III. EXCLUSIONS

LVI shall not be liable in respect of

1. Bodily injury:
  - a) Sustained:
    - (i) While the Insured Person is engaging in (or practicing for or taking part in training peculiar to) any of the Excluded Activities listed above;
    - (ii) By any person before such person attains the Lower Age limit (18<sup>th</sup> birthday) or after the expiry of the Period of Insurance during which such person attains the Upper Age limit (65<sup>th</sup> birthday).
  - b) consequent upon:
    - (i) The insured person committing or attempting to commit suicide or willfully exposing himself to needless peril except in an attempt to save human life;
    - (ii) War, invasion act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution or military or usurped power or riot or civil commotion; terrorism.
2. Bodily injury or death disablement or medical expenses consequent upon or contributed by the Insured.
  - a) Having taken a drug, unless the Insured proves that the drug was taken in accordance with proper medical prescription and directions and not for treatment of drug addiction;
  - b) Suffering from pre-existing physical or mental defect or infirmity which had not been declared to and accepted in writing by LVI;
  - c) Under the influence of alcohol or drinking alcohol within one hour of the accident;
  - d) Suffering directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.
3. Death disablement or medical expenses consequent upon or contributed to or by the Insured being pregnant, and/or suffering from sickness or disease not resulting from bodily injury, and/or suffering from bodily injury due to a gradually operating cause.

### IV. BENEFITS OF INSURANCE

LVI will pay the compensation for the following cases:

**Benefit 1: Death** - LVI will pay total 100% of sum insured mentioned in the Contract's Schedule.

**Benefit 2: Permanent Total Disablement** - LVI will pay total 100% of Sum insured mentioned in the Contract' Schedule as follows:

1. Loss of or loss of sight of two eyes;
2. Total and incurable mental disorder;
3. Functional impairment of chew and loss of speech;
4. Loss of or total paralysis of two arms (at shoulder or beneath elbow) or two legs (at hip or beneath knee);
5. Loss of two hands or two feet or one arm and one foot or one arm and one leg or one hand and one leg or one hand and one foot;
6. Total disablement from engaging in or giving attention to profession or occupation (totally paralysis, injuries resulting in being permanent bedridden or causing permanent total disablement);
7. Cutting off of right or left lung and a part of the other.

**Benefit 3: Permanent Partial Disablement:**

The amount payable in respect of Permanent Partial Disablement shall be the appropriate percentage of the sum insured stated in the Schedule, calculated in accordance with the following scale:

<b>Permanent and total loss of</b>		
Hearing in both ears		70%
Hearing in one ear		20%
<b>Speech</b>		50%
<b>Eye</b>		
Sight in both eyes		100%
Sight in one eye		50%
<b>Loss by physical severance or permanent and total loss of use of:</b>		
Two limbs or one limb and one eye		100%
Hand from shoulder		50%
Leg from hip		50%
Great toe	- both phalanges	10%
	- one phalanx	03%
Any other toe		02%
Thumb	- both phalanges	25%
	- one phalanx	10%
Index finger		15%
Middle finger		10%
Ring finger		08%
<b>Removal of lower jaw by surgical operation</b>		25%

In the event of loss of part of a finger the amount payable per phalanx loss shall be calculated at one third of percentage specified above for the finger concerned.

In the case of Permanent Partial Disablement not specified, the amount payable shall be assessed according to the seriousness of the disability as compared with that of these actually specified without taking into account the occupation of the Insured.

The maximum amount of benefit payable where the Insured suffers more than one form of partial disablement is 100%.

**Benefit 4: Medical expenses**

- 4.a 75.000.000 LAK
- 4.b 150.000.000 LAK
- 4.c 325.000.000 LAK

This benefit provides reimbursement up to the amount selected for medical, surgical or other remedial attention, treatment of appliances given or prescribed by a qualified member of the medical profession and all hospital and ambulance charges necessarily incurred in the treatment of accidental bodily injury.

## V. INTERPRETATIONS

For the purpose of this Policy:

1. **Proposal** shall mean any signed proposal form and declaration and any information supplied by or on behalf of the Insured or the Insured person in addition thereto or in substitution therefor.
2. **Climbing** shall mean mountaineering or rock cliff climbing necessitating the use of ropes or guides.
3. **Air travel** shall mean mounting into, traveling in or dismounting from any fully licensed passenger carrying aircraft as a passenger but not as a member of the crew nor for the purpose of engaging in any trade or technical operation therein.
4. **Football** shall not include association football as an amateur.
5. **Power-Boating** shall mean the use of any combination of boat and engine capable of traveling faster than thirty knots.
6. **Racing** shall not include racing on foot.
7. **Wood Working Machinery** shall not include portable tools applied by hand and used solely for private purpose without reward.
8. **Winter Sports** shall not include curling or skating.
9. **Wrestling** shall include judo karate and any form of unarmed combat.
10. **Loss of Limb** shall mean:
  - a) In the case of lower limb lost by physical severance at or above the ankle or permanent total loss of use of an entire arm or hand;
  - b) In the case of an upper limb lost by physical severance of at least four all fingers in their entirety or permanent total loss of use of an entire arm or hand.
11. **Loss of Eye** shall include total and irrecoverable loss of sight.
12. **Partial Disablement** shall mean disablement from a substantial part of the Insured's usual occupation.
13. **Medical Expenses** shall mean the cost of medical surgical or other remedial attention treatment of appliances given or prescribed by a qualified member of the medical profession and all hospital nursing home and ambulance charges.
14. **Death disablement or Medical Expenses** as the direct result of exposure of the Insured Person to the elements not expected nor intended a sudden shall be deemed to have been caused by accidental bodily injury.

## VI. CONDITIONS

1. As soon as practicable and in any case within 30 (thirty) days after the happening of any event which may give rise to a claim, written notice shall be given to LVI.
2. The period of Insurance will be 12 (twelve) months (except otherwise agreed.) The commencement and termination of the insurance policy will be written in the Schedule on the condition that the Insured has paid or has committed to pay the premium.
3. All certificates information and evidences required by LVI shall be furnished free of expenses to and in the form prescribed by LVI. The Insured shall as often as required submit to medical examination on behalf of and at the expense of LVI in connection with any claim.
4. The Insured's or the Insured's personal representatives receipt shall discharge LVI, the Insured's or the Insured's representative shall have no right to claim from or sue LVI. If the Insured comprises more than one party having an interest in the Insured Person, Benefit shall represent the total amount payable in respect of that Insured Person for all interests covered by this Policy.
- 5.



- a) Benefit shall not be payable in respect of any one Insured person under more than one of Benefits 1,2,3 in connection with the same accident;
  - b) On the happening of an accident giving rise to a claim for more than 40 percent of any Benefit 1 to 3, this Policy shall thereafter cease to apply to the Insured concerned;
  - c) Permanent total disablement will last for 104 weeks before Benefit 2 becomes payable, as advised by an independent medical advisor;
  - d) The total amount payable under Benefit 3 in respect of any one Insured connection with the same accident shall not exceed 100 percent of the figure shown in the Schedule;
  - e) No sum payable under the Policy shall carry interest;
  - f) No benefit shall be payable due solely to inability to take part in sport or pastimes.
6. LVI shall not be bound to accept or be affected by any notice of any trust charge lien assignment or other dealing with or relating to this Policy.
  7. The Insured shall give notice to LVI within a reasonable time of any material change in the Business or the Insured's occupation or activities and shall pay any additional premium required by LVI in consequence thereof.
  8. If any part of the Premium or Renewal Premium is calculated on estimates furnished by the Insured, the Insured shall keep an accurate record containing all relevant particulars and shall allow LVI to inspect such record, the Insured shall within 01 (one) month after the expiry of each period of Insured furnish such information as LVI may require, the Premium or Renewal Premium shall thereupon be adjusted.
  9. LVI or the Insured may cancel this Policy by giving seven days notice in writing to the Insured at its last known address. If LVI gives such notice, LVI shall thereupon become entitled to the proportion of premium for the period during which the Policy had been in force. If the Insured gives such notice, The Insured shall become entitled to the proportionate return of premium for the period during which the Policy has not been in force less reasonable expenses, provided that no claim has been made in the current Period of Insurance.
  10. If there is any disputes, it will be negotiated on the basis of both sides benefits. If it is not solved by this way, the disputes will be settled in the Court where LVI office is located.
  11. Time limit for claiming insurance benefits: The Insured can claim for insurance benefits within one year from the date on which insured event occurred. Other special cases will be according to the Insurance Law of Laos. However condition VI.1. should be followed.
  12. Time limit for paying insurance benefits: LVI will pay the insured benefits within 30 (thirty day) days from receiving all necessary documents in connection with such benefits.

**Lao-Viet Insurance Co., Ltd**



**Pham Ba Luyen**  
Director