CHUBB®

Claim Instructions
HealthCare

Welcome to our easy guide to claims procedure at Chubb!

Remember that for all Non-emergency In-patient Treatment or Surgery you must request Pre-authorization from our 24/7 Customer Service Center
1800 599 998 (toll free in Vietnam), or
hotline.vn@chubb.com

Treatment inside Chubb's Direct Billing Network	Treatment outside Chubb's Direct Billing Network
EMERGENCY IN-PATIENT TREATMENT *Go to section A1*	**EMERGENCY IN-PATIENT TREATMENT** *Go to section B1*
NON-EMERGENCY IN-PATIENT TREATMENT *Go to section A2*	**NON-EMERGENCY IN-PATIENT TREATMENT** *Go to section B2*
OUT-PATIENT or DENTAL TREATMENT *Go to section A3*	**OUT-PATIENT or DENTAL TREATMENT** *Go to section B1*

A – TREATMENT INSIDE CHUBB'S DIRECT BILLING NETWORK

A1 – Emergency In-patient Treatment (*including day case treatment)*

a. Present your Healthcare card, ID card/passport and credit card to the Medical Service Provider prior to any treatment (you will be asked to pay a deposit if you do not have any credit card); copy of valid Visa/ TRC (for Expat)
b. Sign the Treatment Voucher/Claim Form to acknowledge receipt of the treatment;
c. Pay for any excess or non-covered expenses on your own account.

A2 – Non-Emergency In-patient Treatment *(including day case treatment) benefits)*

a. Present your HealthCare card, ID card/passport the Medical Service Provider prior to any treatment; copy of valid Visa/ TRC (for Expat)
b. Sign the Pre-authorization Form completed by the Medical Service Provider (the Medical Service Provider should get in contact with Chubb to obtain authorization);
c. Sign the Treatment Voucher/Claim Form to acknowledge receipt of the treatment;
d. Pay for any excess or non-covered expenses on your own account.

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Ho Chi Minh City - Head Office
Floor 18, Vincom Building,
45A Ly Tu Trong, Sai Gon Ward,
Ho Chi Minh City
Tel: (84-28) 38 125 125
Fax: (84-28) 35 210 642

Hanoi City - Branch Office
Floor 10 - East Tower, Lotte Center Hanoi
No. 54, Lieu Giai Street,
Giang Vo Ward, Hanoi
Tel: (84-24) 37 557 111
Fax: (84-24) 37 557 066

OneCall Toll-free 24/7
1800 599 998

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A3 – Out-patient or Dental Treatment *(depending on your policy benefits)*

a. Present your HealthCare card, ID card/passport and credit card to the Medical Service Provider prior to any treatment (you will be asked to pay a deposit if you do not have any credit card);

b. Sign the Treatment Voucher/Claim Form to acknowledge receipt of the treatment;

c. Pay for any excess or non-covered expenses on your own account.

B – TREATMENT OUTSIDE CHUBB'S DIRECT BILLING NETWORK

B1 – Emergency In-patient, Out-patient or Dental Treatment

a. Choose your preferred hospital or clinic for out-patient, dental or emergency in-patient treatment and pay for the expenses on your own account (For 24/7 Emergency Health Assistance by EUROP ASSISTANCE: Please call **+84 28 35 122324**)

b. Notify our Customer Service Center (by telephone or email) about the insured event or submit a completed Claim Form, together with all the original medical records (such as medical reports, invoices/bills, receipts, etc.) to Chubb **within 90 days** of the first treatment date of the insured event or, in case of maternity, the date of delivery, unless otherwise agreed by the Company.

Important note:

Unless there is a legitimate reason, failure to notify our Customer Service Center about the insured event or to submit the claim request within **90 days** as mentioned above will result in a penalty calculated as a certain percentage of the total claim value as follows:

- *After 91 days to 180 days:* *10%*
- *After 181 days to 270 days:* *20%*
- *After 271 days to 365 days:* *30%*

If you have informed our Customer Service Center about the insured event, you must submit the original medical records to Chubb **within 1 year** of the first treatment date.

c. Chubb will settle your claim request within 7 working days after receiving the complete set of documents, and reimburse your claim within 5 - 7 working days of sending the reimbursement confirmation letter to you.

d. The claim files should be translated into English or Vietnamese.

B2 – Non-Emergency In-patient Treatment *(including day case treatment)*

a. Submit your request for Pre-authorization with a detailed quotation and medical documents relevant to such elective treatment for Chubb's approval **at least 5 working days** before any non-emergency hospitalization or planned surgical operation.

b. Pay for the expenses on your own account and submit a fully completed Claim Form together with all the original medical records (medical reports, invoices/bills, receipts, etc.) to Chubb **within 1 year** of the first treatment date;

c. Chubb will settle your claim request within 7 working days after receiving the complete set of documents, and reimburse your claim within 5 - 7 working days of sending the reimbursement confirmation letter to you.

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C – REQUIRED DOCUMENTS FOR CLAIM REIMBURSEMENT

1. **Out-patient claims**
   a. Fully completed Medical Claim Form
   b. Original bills/invoices/receipts/original e-invoice
   c. Medical Report (which clearly states the 1st symptom date, medical history, diagnosis etc.)
   d. Breakdown of charges (treatment details)
   e. Referral letters from the attending physician requesting for tests, X-ray, MRI, CT-Scan… and the results
   f. Prescription (including physician signature, hospital or clinic stamp, etc.)
   g. Vietnam Driving license (in case of traffic accident where you were the driver)
   h. Police report (in case of accident)
   i. All the medical documents have to translate to Vietnamese or English.
   j. Copy of valid Visa/ TRC (for Expat)

2. **Dental claims**
   a. Fully completed Dental Claim Form
   b. Original bills/invoices/receipts/original e-invoice
   c. Dental report
   d. Referral letters from the attending physician requesting for tests, X-ray, MRI, CT-Scan… and the results
   e. Vietnam Driving license (in case of traffic accident where you were the driver)
   f. Police report (in case of accident)
   g. All the medical documents have to translate to Vietnamese or English
   h. Copy of valid Visa/ TRC (for Expat)

3. **In-patient claims**
   a. Fully completed Medical Claim Form
   b. Original bills/invoices/receipts/original e-invoice
   c. Details of hospital expenses (each medication and procedure should be detailed)
   d. Medical Report (which clearly states the 1st symptom date, medical history, diagnosis etc.)
   e. Referral letters from the attending physician requesting for tests, X-ray, MRI, CT-Scan… and the results
   f. Hospital discharge certificate
   g. Prescription (including physician signature, hospital or clinic stamp, etc.)
   h. Vietnam Driving license (in case of traffic accident where you were the driver)
   i. Police report (in case of accident)
   j. All the medical documents have to translate to Vietnamese or English
   k. Copy of valid Visa/ TRC (for Expat)

Important Note:

- The original of VAT invoice/ e-Invoice (please be noted the content of VAT invoice must include the Personal ID number/Passport Number (if foreigner) or Personal Tax code, Name of Customer, Customer's Address. The VAT invoice must be issued at the time of incurring expenses within Viet Nam – Following by 70th Decree/2025/NĐ-CP)
- For medical expenses **incurred overseas**, Client need to submit Air ticket/Boarding pass or documentation to prove out the length of the Trip.

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D – CONTACT US

1. **Claim requests:**

1a. Your claim requests should be sent by **registered post** to:
Health Insurance Claims Department
Chubb Assurance Vietnam Limited
Floor 18, Vincom Building,
45A Ly Tu Trong,
Sai Gon Ward, Ho Chi Minh City

1b. Submit claim online at: https://eclaim.libertyinsurance.com.vn/
or scan the QR code by your mobile

2. **24/7 Customer Service Support**
   a. For 24/7 Emergency Health Assistance by EUROP ASSISTANCE : Please call **+84 28 35 122324**
   b. For other enquiries: Please contact Chubb Customer Service Center at **1800 599 998**
   (Toll-free in Vietnam) or hotline.vn@chubb.com

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