



Persons Department Products

- Health Insurance
- Life Insurance
- Personal Accident
- Workmen's Compensation
- Travel Insurance

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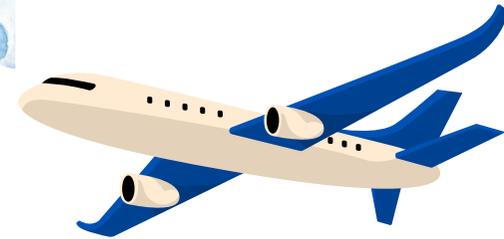
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ບໍລິສັດ AGL ປະກັນໄພລາວ
Assurances General Laos



Travel Insurance ປະກັນການເດີນທາງ



Assurances General Laos
ບໍລິສັດ AGL ປະກັນໄພລາວ

What is Travel Insurance?

Insurance that provides coverage for damage from medical and accidents that may occur during your travels, both domestically and internationally for the purpose of business, travel, both solo and in groups...



Assurances General Laos (AGL) and Allianz Worldwide Partner (AWP)

AGL cooperates with AWP, a global assistance provider and rescue service that has integrated AWP services into its coverage plan. With international experience, you will receive medical evacuation and repatriation assistance 24/7.



Why you should have TVI?

To prevent risks that may arise while traveling, both domestically and internationally, which may be costly or unexpected. Travel insurance is like a "backup plan" that helps reduce risks and unanticipated costs so you can travel confidently and without worry.

Benefit covered table

	Group plan for >= 5 persons	Silver	Gold	Platinum
Medical & other expenses for Disease or Accident	×	\$ 17,500	\$ 40,000	\$ 60,000
Medical & other expenses for Accident	\$ 2,000	-	-	-
Accident Death or Total Permanent disablement	\$ 16,000	\$ 35,000	\$ 40,000	\$ 60,000
Person Aged Under 16 years old or Over 75 years old	\$ 8,000	\$ 17,500	\$ 20,000	\$ 30,000
Personal Liability	×	\$ 17,500	\$ 40,000	\$ 60,000
Automatic Extension of cover until your journey is completed (due to death, injury, illness, or delay in public transport)	×	×	✓	✓
Medical Evacuation & Repatriation	×	\$ 30,000	Unlimited	Unlimited
Additional Return Flight	×	×	Return Trip economy Airfare	Return Trip economy Airfare
Baggage Loss Inner Limits/valuable	×	\$ 700 \$100/Item	\$ 1,000 \$500/100/Item	\$ 1,500 \$750/100/Item
Flight Delay If delay is for at least a complete 12 hours	×	\$ 400 (max) 100	\$ 400 100	\$ 600 150
Missed Connecting Flight If delay is for at least a complete 12 hours Overnight Accommodation	×	×	\$ 400 100 up to \$100	\$ 600 150 up to \$150
Trip Cancellation/Curtailment	×	Actual Cost	Actual Cost	Actual Cost
Emergency Cash Advance	×	×	×	\$ 375
Hotline service 24 hours	✓	✓	✓	✓

Premium in USD

Period of Cover	Group Plan	Silver	Gold	Platinum
01 to 07 days	5.80	10.80	38.80	54.80
08 to 14 days	7.80	15.81	54.80	80.80
15 to 30 days	10.80	20.80	75.80	106.80
31 to 60 days	None	30.80	106.80	159.80
61 to 90 days	None	45.80	151.80	237.80
Annual premium (All Trips not lasting more than 90 consecutive days in any one year)	None	60.80	211.80	315.80

- 50% Children under 16 years old traveling with family;
- 10%-30% for the Silver, Gold, and Platinum groups of 5 people and above.

#Remark: Maximum cover up to 1,000,000 USD per event. For traveling within Lao PDR, covered accident only. For any cancellation due to visa refusal or crucial personal reasons, the insurer will charge 10% of the net premium + VAT but not exceeding 5.50 USD (not including the registration fee), and the reimbursement must be declared before the inception date of the policy.



Claim Process

In case of accident in abroad call hotline: +66 (0) 2305 8460 to provide 24-hour claim notification and advised the nearest hospital (free of charge)

- Tell the insured name & the policy number shown on the policy itinerary.
- Give them brief details of what happened; they will then send the Insured Person the appropriate claim form;
- On receipt of the claim form, should provide details and submitted to insurer asap together attached related documents to support claim

Claim evidence as the following: (originals only preferably in English)

- Medical Certificate and Medical Report from the treating doctor;
- Medical Bill detailing expenses;
- Police Report (if claim is due to an accident or theft).

More details, please contact your nearest AGL agent or scan QR code below:

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