

Fidelity Guarantee Insurance (FGI) – Application Guide

■ FGI – Application Procedures, etc.

● Applicant	Enterprises, Organizations in Vietnam (Corporation, Branch, Representative office)
● Insured Loss	Direct and actual loss of property incurred as a result of acts committed by the employee(Obligor), limited to theft, robbery, fraud, and embezzlement
● Eligible Insured	Employees; insurance is applied for person (individual employees basis)
● Insured Amount	Set individually for each employee (Ex. Employee A: VND 100million, Employee B: VND 500million, Employee C: VND 1,000million, etc.)
● Insured Period	1 year (renewable annually)
● Premiums	0.249% ~ 0.312% per annum of the insured amount (Ex.) Insured amount VND 100million , Insured period 1 year : Premiums = 249,000VND ~ 312,000VND (exclusive of VAT 10%)
● Minimum Premiums	VND100,000 per insured person
● Application Procedure	<ul style="list-style-type: none"> (1) Insurance Design (Employees, Insured Amount & Period, Required documents, etc.) (2) Submission of Required Documents <ul style="list-style-type: none"> - Company: Enterprise Registration Certificate, Labor Contract (per employee) * Additional documents (such as Financial statements) may be required for underwriting - Employee: ID card (copied), Indemnity agreement (signed), Consent to Personal Data Processing (signed) (3) Underwriting and Acceptance of Insurance Application (4) Insurance Contract (Signature), Premium Payment (5) Insurance Certificate, Premium Receipt(Tax Invoice)
● Claim Procedure	<ul style="list-style-type: none"> (1) Discovery of Loss event (theft, robbery, fraud, embezzlement) (2) Submission of Claim Documents <ul style="list-style-type: none"> ① A written claim for payment (SGI Hanoi’s form) ② Claim for damages against employee ③ Explanation letter regarding damages ④ Documents verifying the incident and direct loss (e.g., Policy Report, transaction history, accounting/audit report, etc.) (3) Claim Review, Determination of Indemnity Proceeds (4) Payment of Indemnity Proceeds

■ (Reference) Employee’s Liability for Compensation (Legal Basis)

If an employee causes damage to the employer’s property, the employee must compensate the employer in accordance with the Labor Code or internal labor regulations. (Labor Code Article 129)

Contacts for Insurance Application

▲ SGI Hanoi’s Office Locations

(Hanoi) Unit 901, East Tower, Lotte Center Hanoi, 54 Lieu Giai, Giang Vo, Hanoi
(Ho Chi Minh) No.909A, Diamond Plaza, 34 Le Duan, Sai Gon Ward, Ho Chi Minh

▲ Contact information of Underwriters (Vietnamese, Korean)

	(Hanoi) Ms.Hoang Thu Hue	(Tel)024.3946 0321~23 ext 111,(Email) suretyhanoi03@sgic.co.kr	
	Ms.Bui Huyen Trang	(Tel)024.3946 0321~23 ext 108,(Email) suretyhanoi01@sgic.co.kr	
(Ho Chi Minh)	Ms.Tran Thi Diem Kieu	(Tel)028.3535 6846~47	(Email) suretyhanoi07@sgic.co.kr