

LEGAL UPDATE (October 24th, 2022)

In this issue, we would like to bring to your attention to the following:

- Basic requirements for consumer protection in the content of a health insurance contract.
- Draft conditions for operation of beauty salons.

1. Basic requirements for consumer protection in the content of a Health Insurance Contract

The draft Circular of the Ministry of Finance guiding a number of articles and measures to implement the Law on Insurance Business, the Government's Decree detailing a number of requirements that a health insurance contract must meet in order to protect consumer rights.

The draft clearly states that a life insurance contract and a health insurance contract include the following documents: a) Rules and terms of insurance products; b) Summary documents on insurance terms and points to be noted in the rules and terms of insurance products; c) Product introduction documents; d) Documents illustrating the sale of life insurance products; dd) An insurance claim dossier; e) Certificate of insurance.

Insurance enterprises is responsible for errors or inconsistencies between documents in the insurance contract. In case there are inconsistencies between the documents of the insurance contract, the interpretation of the contract will be made in a way that is more favorable to the insurance buyer.

The language used in the insurance policy and terms must be precise, the wording is simple and easy to understand, avoiding many different interpretations of the same term; Technical terms should be clearly defined in the insurance policy and terms.

All rules, terms, and fee schedules of insurance products must be publicized on the insurance enterprise's web portal.

Product introduction documents developed by insurers or foreign branches must honestly reflect basic information in the rules and terms of insurance products, clearly stating insurance benefits and insurance liability exclusion, not to provide unclear information, giving the insurance buyer expectations and misunderstandings about the benefits of the product.

2. Draft conditions for operation of beauty salons

The Ministry of Health proposes general conditions for granting operating licenses to medical examination and treatment establishments.

According to the draft, a beauty salon is not required to have an operating license but must send a written notice of satisfaction of conditions for providing beauty salon services to the Department of Health where it is headquartered before operating.

Beauty salon services that use drugs, substances and devices to interfere with the human body to changes in skin color, shape, weight, defects of body parts (skin, nose, eyes, lips, face, chest, abdomen, buttocks and other body parts), tattooing, spraying, or embroidering on the skin using injectable anesthetics may only be performed at a hospital with a cosmetology specialist or a cosmetology clinic or a medical examination and treatment facility within the scope of expertise in cosmetology approved by the competent authority.

We hope this Newsletter would bring you useful information.

Best regards.

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ABOUT US,

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