



Liberty
Insurance



HomeCare Insurance

Comprehensive insurance for your home

HOME CARE
Bảo hiểm Nhà cửa



Liberty home insurance comprehensively protects your home

Liberty Home Insurance offers comprehensive protection against loss or damage to your home or property due to fire and special perils. Also, it covers public liability and personal accidents for family members. Compensation for unforeseen accidental physical damage to the Home and home contents with three main insurance plans: Basic, Advanced, and Comprehensive designed flexibly for easy selection.

Key Benefits



Comprehensive protection for your home and other assets



Liability insurance for third parties



Individual personal accidents for family members



Compensation for replacement of property



Compensation for the death of the insured



SECTION 1. MATERIAL DAMAGE (REQUIRED)

Insured properties	Insured risks
<ul style="list-style-type: none">● Building● Renovations/Improvements● Contents inside● Portable items (Vietnam/Worldwide)	<ul style="list-style-type: none">● Fire● Explosion● Lightning● Riot, strikers, locked-out workers, malicious act● Earthquake, volcanic eruption, hurricane, typhoon, windstorm, and flood● Escape of water from storage tanks, water storage facilities, or pipes● Leakage from the automatic sprinkler system● Impact damage by aircraft, road vehicle or animal● Theft

SECTION 2. PERSONAL AND FAMILY LIABILITY (VOLUNTARY)

Compensation for the event of a third-party claim for death or bodily injury and/or property damage occurring at or about the Premises during the Period of Coverage and arising out of the ownership of the Building or occupation of the Building.

SECTION 3. ADDITIONAL BENEFITS (FREE OF CHARGE)

Loss or damage to the servant's personal effects	<ul style="list-style-type: none">● Limit of Indemnity: VND 4,000,000 in aggregate during the Period of Coverage
Additional expenses of alternative accommodation	<ul style="list-style-type: none">● Limit of Indemnity: 10% of the Total Sum Insured under Material Damage section (Building, Renovations/Improvements, Contents Inside)● Number of months covered: up to 6 months in total
Compensation for death of the Insured	<ul style="list-style-type: none">● Limit of indemnity: 50% of Total Sum Insured under Material Damage section (Building, Renovations/Improvements, Contents Inside), up to VND 160,000,000

SECTION 4. PERSONAL ACCIDENTS (VOLUNTARY)

Compensation for family members residing permanently with the policyholder at the premise (ages from 5 to 65 years) in the event of death or permanent disability occurring anywhere within the geographical limits due to accident, and medical expenses up to 10% of the main Sum Insured for each person.

INSURANCE TARIFF (UNIT: VND)

Insurance Plan	Basic	Advanced	Comprehensive
Material Damage			
Building	0,06% + VAT	0,08% + VAT	0,08% + VAT
Renovations/Improvements	0,06% + VAT	0,08% + VAT	0,08% + VAT
Contents inside	0,12% + VAT	0,16% + VAT	0,16% + VAT
Portable items - Vietnam	N.A.	N.A.	2% + VAT
Portable items - Worldwide	N.A.	N.A.	3% + VAT
Personal and Family Liability			
Rate of charge	0.08% + VAT	0.08% + VAT	0.08% + VAT
Minimum fee	VND 400,000 + VAT	VND 400,000 + VAT	VND 400,000 + VAT
Personal Accident			
Rate of charge	0.3%/pax	0.3%/pax	0.3%/pax
Minimum fee	VND 150,000/pax	VND 150,000/pax	VND 150,000/pax
MINIMUM PREMIUM FOR THE WHOLE POLICY	VND 500,000 + VAT	VND 500,000 + VAT	VND 500,000 + VAT

Liberty Mutual Insurance Group

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Fotune Ranking
Base on 2022 revenue

5

Largest Property and
Casualty insurer globally
2022 gross written premium

50,000 +

Estimated employees
worldwide

29

Countries and economies
around the world

A

Financial Ratings
A.M. Best Co. - 'A'(Excellent)
Moody's - 'A2' 9(Good)
Standard & Poor's - 'A' (Strong)

Liberty Insurance Limited

Liberty Insurance Limited is owned business unit of Liberty Mutual Insurance Group. In Vietnam, Liberty Insurance positions with a unique proposition in the non-life insurance market with advanced technology, an easy and safe online insurance purchasing platform, and a fast and efficient claim process.

Every Liberty's insurance product has been developed from thorough studies and diligently designed for the Vietnamese people. Liberty Insurance is highly recognized for its service quality. It is the first choice for customers to seek practical insurance solutions to protect against unexpected risks and the joy of life.

Embrace today, confidently pursue tomorrow

Liberty Insurance Limited is proud to be one of the leading non-life insurance companies, was one of the first foreign insurers to come to Vietnam in 2003 with prestigious awards:

- The only 100% foreign-owned enterprise achieving "Top 10 Most Reputable Non-Life Insurance Companies in Vietnam" accolades in 2018, 2019, and 2020
- The first non-life insurer in Vietnam to achieve four Financial Services Awards by IDG Vietnam in three consecutive years from 2021 to 2023: Non-life Insurance Company with Outstanding Innovative Products and Services - Comprehensive Car Insurance Package (2021), Non-life Insurance Company with The Best Customer Digital Experience (2021), Non-life Insurance Company with Outstanding Innovative Products and Services (2022 - 23)
- Two awards from the Insurance Asia Awards in 2022: International General Insurer of the Year – Vietnam and Auto Insurance Initiative of the Year – Vietnam

Liberty nationwide network

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