

About Liberty Insurance Limited

Liberty Insurance is a 100% U.S. - owned general insurer and a member of Liberty Mutual Insurance Group (www.LibertyMutual.com).

"Helping people live safer, more secure lives" since 1912, Boston-based Liberty Mutual Insurance is a diversified global insurer. As of December 31, 2012, Liberty Mutual Insurance

- Was the 5th largest property and casualty company in the world and 2nd in the U.S.
- Ranked 81st on the Fortune 100 list of largest corporations in the U.S.
- Had \$120.1 billion in consolidated assets and \$36.9 billion in annual consolidated revenue.
- Employed over 50,000 people in 29 countries.

Liberty Insurance has had a presence in Vietnam since 2003 when Liberty Mutual Insurance Group opened its representative office in Hanoi, and started operation in April 2007.

Liberty Insurance is operating a 24/7 customer service center **☎ecall 1800 599 998** (toll-free) to address all our clients' specific needs and inquiries, from supplying information on products and services to receiving, guiding and following up claims requests in both Vietnamese and English languages. Especially, customers using the company website can communicate with Liberty Insurance using various interactive options such as voice call, live chat, call-me-back service and email exchange.

Liberty Insurance has repeatedly won the Golden Dragon Award since 2009 and the title of **"Best Non-life Insurer"** since 2010.



● Head Office

Kumho Asiana Plaza Saigon, 15th Floor
39 Le Duan St., Dist. 1, Ho Chi Minh City
T: (84-8) 38 125 125 – F: (84-8) 38 125 018

● Customer Service Center

5th Floor, eTown 1 Building
364 Cong Hoa St., Tan Binh Dist., Ho Chi Minh City
T: (84-8) 38 125 125 – F: (84-8) 38 125 018

● Branch Office

Hoai Binh International Towers, 16th Floor
106 Hoang Quoc Viet St., Cau Giay Dist., Hanoi
T: (84-4) 37 557 111 – F: (84-8) 37 557 066

● Transaction Office

Da Nang

Savico Building, 2nd Floor
66 Vo Van Tan Street, Da Nang
T: (84-511) 374 9998 – 374 9999
F: (84-511) 374 9996

24/7 Customer Service Center

☎ecall 1800 599 998

Hotline@LibertyInsurance.com.vn
www.LibertyInsurance.com.vn



SME CARE
Bảo hiểm Doanh nghiệp

DYNAMIC SME INSURANCE

Liberty Insurance gives you Freedom to Move





Liberty Dynamic SMECare is a packaged insurance product for small and medium businesses in Vietnam, designed specially for offices, clinics, retail shops, hotels, food and beverage providers, and manufacturers.

This insurance package includes the benefits of all the following products:

- Property Insurance
- Money Insurance
- Public Liability and Product Liability Insurance
- Business Interruption Insurance
- Personal Accident Insurance
- And many other extra benefits

In addition, our customers will be provided with free financial support if:

- Their business is suspended as a result of property damage
- Their senior executives are killed in a fire or robbery

In particular, the sums insured of goods and money will be automatically increased by 20% during the period from 25 days before Christmas or Lunar New Year to 10 days afterward.

No matter what business you are in, Liberty Dynamic SME Insurance will help protect your property, your people, your profitability and your reputation. Therefore, you can fully focus your energy and commitment on the success of your business.

ESTIMATED INSURANCE PREMIUM

	OfficeCare	ClinicCare	HotelCare	F&BCare	ShopCare
Section 1: Property Insurance	0.08%	0.09%	0.10%	0.13%	0.13%
Current assets					
• Vietnam	2%	2%	2%	2%	2%
• Worldwide	3%	3%	3%	3%	3%
Section 2: Money Insurance	1.0%	1.2%	1.2%	1.5%	1.5%
Section 3: Liability Insurance	0.05%	0.075%	0.1%	0.1%	0.075%
Section 4: Business Interruption Insurance					
Length of coverage:					
• 6 months	The premium rates are at 75% of those in Section 1				
• 9 months	The premium rates are at 85% of those in Section 1				
• 12 months	The premium rates are the same with those in Section 1				
Section 5: Personal Accident Insurance					
	Profession categorization				
	Type 1	Type 2	Type 3		
a) Death/Permanent disablement	0,1155%	0,137%	0,15%		
b) Medical expenses (Sum Insured)	Premium	Premium	Premium		
• 1,600,000	40,400	47,100	53,800		
• 3,200,000	53,800	60,500	67,200		
• 4,800,000	67,200	73,900	80,700		
• 6,400,000	80,700	87,400	94,100		
• 8,000,000	107,500	141,200	174,800		
• 16,000,000	168,000	221,800	282,300		
• 32,000,000	242,000	309,200	384,438		

POLICY FOR REDUCTION OF PREMIUMS

- Reduction of 5% to 20% for contracts with a total premium of VND 10,000,000 or above
- Reduction of up to 15% for renewal of contracts with no previous claim requests

Important Notes: This brochure is for reference only. For complete details on plan benefits, conditions, limitations, and exclusions, please refer to the policy schedule, wording and endorsement(s), copies of which will be provided upon request.