



**Liberty**  
**Insurance**



# FamilyCare Insurance

A better care and protection for every member in your family with Liberty FamilyCare insurance

  
**FAMILYCARE**  
Bảo hiểm Sức khỏe Gia đình



## FamilyCare Insurance

Family is unique and irreplaceable. Yet life is full of risks that we might not foresee. The FamilyCare comprehensive FamilyCare insurance package is the optimal financial solution to help you and your family no longer worry about medical costs, ease the burden, and enjoy life with peace of mind.

### Key Benefits



Cover both accidents and illnesses, including medical expenses for critical illnesses such as cardiovascular, diabetes, cancer



Flexible hospital cash allowance benefit, unlimited hospitalization days, and companion bed benefit



Family members are taken a better care with annual check-up, vaccination, dental and optical care



Practical maternity care for families



Enjoy superior medical services with treatments in Vietnam and overseas

# HOSPITALISATION SERVICES (Unit: VND)

HOSPITALISATION SERVICES	Plan F1	Plan F2	Plan F3	Plan F4	Plan F5
<b>Hospital Services Overall Annual Limit</b>	<b>150,000,000</b>	<b>250,000,000</b>	<b>500,000,000</b>	<b>1,000,000,000</b>	<b>1,500,000,000</b>
<b>Hospital Services</b>					
<i>Surgeon's fee (per policy year)</i>	25,000,000	50,000,000	100,000,000	Fully covered	Fully covered
<i>Anesthetist's fee (per policy year)</i>	10,000,000	25,000,000	50,000,000	Fully covered	Fully covered
<i>Other hospital charges (per policy year)</i>	Fully covered	Fully covered	Fully covered	Fully covered	Fully covered
<i>Room &amp; Board (Standard Private Room) (per day)</i>	1,000,000	2,000,000	3,000,000	4,000,000	5,000,000
<i>Intensive Care Unit (per day)</i>	3,000,000	6,000,000	9,000,000	12,000,000	15,000,000
<i>Companion Bed (accompany a dependent child below the age of 18, maximum 10 days per policy year) (per day)</i>	Not applicable	Not applicable	Not applicable	1,000,000	2,000,000
<b>Oncology Treatment</b>					
<i>Treatment given for cancer received as an In-patient or Day-patient at the Hospital - Maximum per policy year</i>	<b>50,000,000</b>	<b>125,000,000</b>	<b>250,000,000</b>	<b>500,000,000</b>	<b>Fully covered</b>
<b>Day Case Treatment</b>					
<i>Admitted to a hospital bed but does not stay overnight, including outpatient surgery</i>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Local Ambulance Services</b>					
<i>The medically necessary road ambulance transportation services to and from a local Hospital</i>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Organ transplant</b>					
<i>In respect of kidney, heart, liver and bone marrow transplants (Maximum per Sickness or Injury)</i>	<b>Not applicable</b>	<b>Not applicable</b>	<b>Not applicable</b>	<b>500,000,000</b>	<b>Fully covered</b>
<b>Pre and Post Hospitalisation Treatment</b>					
<i>Outpatient expenses incurred before admission &amp; following discharge (Maximum per hospitalisation)</i>	<b>6,000,000</b>	<b>8,000,000</b>	<b>10,000,000</b>	<b>20,000,000</b>	<b>30,000,000</b>
<i>Pre-hospitalisation Treatment (per policy year; maximum consecutive 30 days prior to hospital admission)</i>	3,000,000	4,000,000	5,000,000	10,000,000	15,000,000
<i>Post-hospitalisation Treatment (per policy year; maximum consecutive 90 days from the day of discharge)</i>	3,000,000	4,000,000	5,000,000	10,000,000	15,000,000
<b>Emergency Ward Treatment</b>					
<i>Services performed in a Hospital casualty ward or emergency room for a period of not more than 24 hours</i>	<b>5,000,000</b>	<b>10,000,000</b>	<b>15,000,000</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Nursing at Home</b>					
<i>Maximum 182 days per policy year</i>	<b>6,000,000</b>	<b>8,000,000</b>	<b>10,000,000</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Emergency Dental Treatment</b>					
<i>Immediately following an accident and the teeth repaired must have been sound and natural (Maximum per policy year)</i>	<b>Not applicable</b>	<b>Not applicable</b>	<b>Not applicable</b>	<b>50,000,000</b>	<b>100,000,000</b>
<b>Public Hospital Cash</b>					
<i>Applicable to all inpatient treatments in public hospitals in Vietnam (Per day; maximum 30 days per policy year)</i>	<b>100,000</b>	<b>200,000</b>	<b>300,000</b>	<b>500,000</b>	<b>1,000,000</b>
<b>Emergency Medical Evacuation/Repatriation</b>					
	<b>Not applicable</b>	<b>Not applicable</b>	<b>Not applicable</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Repatriation of Mortal Remains</b>					
	<b>Not applicable</b>	<b>Not applicable</b>	<b>Not applicable</b>	<b>Fully covered</b>	<b>Fully covered</b>
<b>Final Tribute Cost</b>					
	<b>500,000</b>	<b>1,000,000</b>	<b>2,000,000</b>	<b>3,000,000</b>	<b>5,000,000</b>
<b>Medical/Legal information and assistance</b>					
	<b>24-hour access</b>	<b>24-hour access</b>	<b>24-hour access</b>	<b>24-hour access</b>	<b>24-hour access</b>

## OPTIONAL COVERAGE (Unit: VND)

MEDICAL SERVICES	Plan 01	Plan 02	Plan 03	Plan 04	Plan 05
<b>1. Outpatient</b>					
Outpatient Annual Overall Limit	10,000,000	15,000,000	20,000,000	35,000,000	100,000,000
General Outpatient Services	Fully covered	Fully covered	Fully covered	Fully covered	Fully covered
Specialist Outpatient Services <i>(Limit per visit)</i>	1,000,000	2,000,000	3,000,000	Fully covered	Fully covered
Laboratory & X-ray Services <i>(upon referral)</i>	1,000,000	2,000,000	3,000,000	Fully covered	Fully covered
Prescribed Drugs <i>(upon referral)</i>	Fully covered	Fully covered	Fully covered	Fully covered	Fully covered
Chinese Herbalist, Bonesetter & Acupuncture <i>(Limit per visit, maximum 10 visits per policy year)</i>	250,000	350,000	450,000	750,000	1,250,000
Physiotherapy and Chiropractor Treatment <i>(upon referral) (Limit per visit, maximum 15 visits per policy year)</i>	250,000	350,000	450,000	750,000	1,250,000
Annual Medical Examination/Work Permit Medical Check-up <i>(Maximum per policy year)</i>	Not applicable	Not applicable	Not applicable	1,000,000	2,000,000
Annual Vaccination <i>(Maximum per policy year)</i>	500,000	500,000	500,000	1,250,000	1,250,000
Optical Care <i>Eye check-up (Once per year, maximum per policy year) and a pair of glasses or contact lenses (per policy year)</i>	Not applicable	Not applicable	Not applicable	1,000,000	2,000,000
<b>2. Dental Services (Available when applying together with optional outpatient and subject to 20% co-payment)</b>					
Dental Overall Annual Limit					10,000,000
Routine Oral Examination <i>(including scaling &amp; polishing) (once per year, maximum per policy year)</i>					2,000,000
Basic Dental Services <i>(Extraction, amalgam fillings, x-rays, periodontal scaling)</i>					Fully covered
Major Dental Services <i>(Removal of impacted, buried or unerupted teeth, Root Canal Treatment, Removal of Solid Odonomes, Apicectomy)</i>					Toàn bộ
<b>3. Maternity Care (Available when applying together with hospitalisation service)</b>					
Maternity Overall Annual Limit					50,000,000
<i>Pre-natal, postnatal services, cost of delivery including all hospital and professional fees arose due to miscarriage, pregnancy complications, medically required abortion and up to 30 days for new-born baby care (subject to 12 months waiting period* and payout scheme as following)</i>					Fully covered
First year overall annual limit <i>(from the first effective date of Maternity benefit)</i>					0
Second year overall annual limit <i>(from the first effective date of Maternity benefit)</i>					25,000,000
Third year and thereafter overall annual limit <i>(from the first effective date of Maternity benefit)</i>					50,000,000

The waiting period for the Maternity benefit is 12 consecutive months starting from the first effective date of the Maternity benefit of Insured. Under any circumstances, the conception date of the Insured as confirmed by Obstetrician/Gynecologist shall be after the period of 12 consecutive months from the first effective date of the Insured's Maternity benefit.

# INSURANCE PREMIUM (Unit: 1,000 VND)

## Zone 0

Age	Hospitalisation					Optional Coverage				
	C/T F1 Bronze	C/T F2 Silver	C/T F3 Gold	C/T F4 Platinum	C/T F5 Diamond	Outpatient O1	Outpatient O2	Outpatient O3	Outpatient O4	Outpatient O5
15 days - 1 year old	2,043	3,268	5,106	6,638	8,936	4,437	5,119	6,826	8,988	11,919
02 - 05 years old	1,634	2,614	4,085	5,311	7,149	3,549	4,095	5,461	7,500	10,036
06 - 17 years old	1,389	2,222	3,472	4,514	6,077	2,916	3,364	4,485	6,437	8,690
18 - 24 years old	1,307	2,092	3,268	4,249	5,719	2,408	2,779	3,705	5,586	7,613
25 - 29 years old	1,471	2,353	3,677	4,780	6,434	2,535	2,925	3,900	5,799	7,883
30 - 34 years old	1,634	2,614	4,085	5,311	7,149	2,535	2,925	3,900	5,799	7,883
35 - 39 years old	1,804	2,887	4,510	5,863	7,893	2,799	3,230	4,306	6,242	8,443
40 - 44 years old	1,992	3,187	4,980	6,474	8,714	3,090	3,566	4,755	6,730	9,061
45 - 49 years old	2,199	3,519	5,498	7,147	9,622	3,412	3,937	5,249	7,269	9,744
50 - 54 years old	2,428	3,885	6,070	7,891	10,623	3,767	4,347	5,796	7,865	10,498
55 - 59 years old	2,681	4,289	6,702	8,713	11,729	4,159	4,799	6,399	8,523	11,331
60 - 64 years old	2,960	4,736	7,400	9,619	12,949	4,592	5,299	7,065	9,249	12,250
65 - 69 years old	3,268	5,229	8,170	10,621	14,297	5,070	5,850	7,800	10,050	13,265
70 - 74 years old	3,608	5,773	9,020	11,726	15,785	5,598	6,459	8,612	10,935	14,385

Dental Services (Available when applying together with optional outpatient)	Zone 0
Premium Fee	3,518

Maternity Care (Available when applying together with Hospitalisation service): For each female insured			
Age	Zone 0	Age	Zone 0
18 - 24 years old	5,364	35 - 39 years old	5,364
25 - 29 years old	5,364	40 - 44 years old	5,364
30 - 34 years old	5,364		

Zone 0: Vietnam


Zone 5: Vietnam, Thailand, Malaysia, Indonesia, Philippines, Laos, Cambodia, Myanmar, Brunei, Timor-Leste (15% added on total fee of Zone 0)

## Conditions

	Plan F1 & F2		Plan F3, F4 & F5	
	Individual	Family	Individual	Family
<b>Insured</b>	Individual	Family	Individual	Family
<b>Insurance Age</b>	New client: 18 - 49 years old. Renewal client: Up to 74 years old.	New client: From 15 days to 49 years old. Renewal client: Up to 74 years old.	New client: 18 - 64 years old. Renewal client: Up to 74 years old.	New client: From 15 days to 64 years old. Renewal client: Up to 74 years old.

Family includes spouse and child/children (up to 18 or 23 years old for full time student)

## Discount policy

	Number of insured members	Discount rate
<b>Family Discount</b>	From 3 family members	5% 

# Liberty Mutual Insurance Group

# 86

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

### Head Office

18th floor, Vincom Office Building  
45A Ly Tu Trong, District 1, Ho Chi Minh City  
Tel: (84-28) 38.125.125  
Fax: (84-28) 38.125.018

### Hanoi Branch

Floor 10, East Tower, Hanoi Lotte Center Building,  
No 54 Lieu Giai Street, Ba Dinh District, Hanoi  
Tel: (84-24) 3.7557.111  
Fax: (84-24) 3.7557.066

### Office, others office

#### Hai Phong Office

F3, Seabank Tower, No 17 Block 7B, Le Hong Phong St,  
Ngo Quyen District, Hai Phong City  
Tel: (84-0225) 3 999.366.225  
Fax: (84-0225) 3 999.368.225

#### Thai Nguyen Office

F3, Dong A Plaza Tower,  
No 668 Phan Dinh Phung St, Thai Nguyen City  
Tel: (84-28) 38 125 125

#### Nghe An Office

F3, Nha Viet Tower,  
No 8 Le Nin St, Vinh City, Nghe An  
Tel: (84-28) 38 125 125

#### Danang Office

2nd Floor, SAVICO Building, 66 Vo Van Tan, Da Nang  
Tel: (84-236) 3 749 999; (84-236) 3 749 998;  
(84-236) 3 749 997  
Fax: (84-236) 3 749 996

#### Can Tho Office

C36, No 1 St, Hung Thanh Ward,  
Cai Rang District, Can Tho City  
Tel: (84-28) 38 125 125

#### Bien Hoa Office

101 Vu Hong Pho, Block 2,  
Binh Da Ward, Bien Hoa City, Dong Nai  
Tel: (84-251) 2682.555

#### Binh Duong Office


Floor No.1, Minh Sang Plaza, 888 Binh Duong Boulevard,  
Thuan Giao Ward Thuan An, Binh Duong  
Tel: (84-28) 38 125 125; 0909 265 399

#### Hai Duong Office

Floor No.3, Minh Thai Building, 248 Nguyen Luong Bang,  
Thanh Binh Ward, Hai Duong City, Hai Duong  
Tel: (84-24) 37 557 111; 0969 920 991

## Customer service 24/7 (Toll free)

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