




TRAVELCARE
Bảo hiểm Du lịch

TRAVELCARE

Liberty Insurance gives you Freedom to Move


Liberty
Insurance

Freedom to Move with Liberty wherever you go

Liberty TravelCare provides superior travel protection for individuals and families to travel abroad with many flexible benefit options to match your financial needs.

When you become a Liberty policyholder, you can be at ease to enjoy your trip because you are covered by one of the world's largest insurers with 100 years of experience of helping people live safer, more secure lives.

With a minimum premium of USD 1 per person per day, Liberty TravelCare can provide you and your family comprehensive protection against risks which may arise during your overseas trip, such as:

- Overseas and local medical treatment expenses for illnesses and accidental bodily injuries
- Overseas compassionate visits
- Trip cancellation or postponement
- Loss of or damage to baggage or personal effects
- Loss of money or travel documents
- Loss of or damage to the household contents in Vietnam residence due to fire



BENEFIT SUMMARY

MAXIMUM COVERAGE (VND)	LIBERTY TRAVELCARE PLANS					
	CLASSIC		EXECUTIVE		PREMIER	
	Individual	Family	Individual	Family	Individual	Family
PERSONAL ACCIDENT						
1. Accidental death or permanent disablement As per the Contingency Percentage attached to the Policy wording.	Adults - 1,000,000,000 Children - 500,000,000		Adults - 2,000,000,000 Children - 1,000,000,000		Adults - 3,000,000,000 Children - 1,500,000,000	
MEDICAL EXPENSES						
2. Overseas medical expenses Medical and hospital expenses incurred while abroad as a result of illness or injury.	1,000,000,000	1,700,000,000	1,600,000,000	2,400,000,000	2,400,000,000	3,600,000,000
3. Medical expenses incurred upon return to Vietnam Follow-up treatment within 31 days from return date (following discharge from overseas hospital).	100,000,000	200,000,000	200,000,000	400,000,000	300,000,000	600,000,000
4. Overseas hospital visit Transportation cost of one relative or friend if the Insured is hospitalized for more than 5 days while overseas.	60,000,000	60,000,000	90,000,000	90,000,000	120,000,000	120,000,000
5. Additional accommodation expenses Hotel accommodation incurred by one relative or friend if the Insured is hospitalized for more than 5 days while overseas.						
<i>Aggregate limit</i>	20,000,000	20,000,000	24,000,000	24,000,000	40,000,000	40,000,000
<i>Daily limit</i>	5,000,000	5,000,000	6,000,000	6,000,000	10,000,000	10,000,000
6. Overseas compassionate visit Transportation cost of one relative or friend to assist in the preparation of the mortal remains.	40,000,000	40,000,000	60,000,000	60,000,000	100,000,000	100,000,000

MAXIMUM COVERAGE (VND)	LIBERTY TRAVELCARE PLANS					
	CLASSIC		EXECUTIVE		PREMIER	
	Individual	Family	Individual	Family	Individual	Family
20. Travel delay Maximum VND 2,400,000 for each full 6 consecutive hours your scheduled transport is delayed while overseas.	12,000,000	12,000,000	12,000,000	12,000,000	12,000,000	12,000,000
21. Travel overbooking Allowance for accommodation, meal and travel expenses if the Insured is unable to board the scheduled flight due to overbooking.	1,600,000	3,200,000	2,000,000	4,000,000	10,000,000	20,000,000
22. Emergency purchases Funds for purchase of essential personal items if the Insured's baggage is stolen or permanently lost.	2,000,000	5,000,000	2,400,000	6,000,000	6,000,000	10,000,000
23. Baggage delay Pays up to VND 2,400,000 for every 6 consecutive hours that the Insured's baggage is delayed while overseas.	6,000,000	6,000,000	10,000,000	10,000,000	16,000,000	16,000,000
24. 24-hour travel assistance On referral or arrangement basis.	Contact April Assistance (Hotline) at +84 28 7300 2312					
LOSSES						
25. Loss of personal money Loss of money due to robbery, burglary, theft or natural disasters while overseas.	2,000,000	5,000,000	3,000,000	6,000,000	6,000,000	12,000,000
26. Loss of travel documents Pays for the cost of obtaining replacement travel documents lost as well as additional travel and hotel accommodation expenses incurred while overseas.	24,000,000	24,000,000	24,000,000	24,000,000	24,000,000	24,000,000
27. Loss of or damage to baggage & personal effects Up to VND 5,000,000 for each item or set or pair of items and up to VND 20,000,000 for a laptop computer.	30,000,000	30,000,000	40,000,000	40,000,000	60,000,000	60,000,000
28. Rental vehicle excess cover Covers for any excess or deductible which the Insured may be required to pay for accidental loss or damage to their rental vehicle.	10,000,000	10,000,000	12,000,000	12,000,000	24,000,000	24,000,000
29. Closure of travel agent Pays for loss of travel related expenses paid in advance as a result of financial collapse or default of the travel agent in Vietnam.	30,000,000	40,000,000	50,000,000	60,000,000	70,000,000	80,000,000
30. Home guard Covers for loss or damage to the household contents in the Vietnam residence due to fire when left vacant during the trip.	20,000,000	20,000,000	30,000,000	30,000,000	60,000,000	60,000,000

MAXIMUM COVERAGE (VND)	LIBERTY TRAVELCARE PLANS					
	CLASSIC		EXECUTIVE		PREMIER	
	Individual	Family	Individual	Family	Individual	Family
EXTENSIONS						
31. Hijack benefit Pays an allowance if the aircraft in which the Insured is traveling is hijacked for at least 12 consecutive hours.						
<i>Aggregate limit</i>	20,000,000	20,000,000	24,000,000	24,000,000	30,000,000	30,000,000
<i>Limit per 12-hour period</i>	1,300,000	1,300,000	2,000,000	2,000,000	2,600,000	2,600,000
32. Automatic extension If the trip is delayed because the Insured is sick or has an accident or because the scheduled flight is delayed, the insurance policy will be automatically extended for the period of such delay.	7 days					
33. Disruption/Withdrawal of hotel services Pays VND 1,500,000 for each 24-hour period in the event of disruption or withdrawal of hotel services as a result of strike or riot at the travel destination.	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000

PREMIUM TABLE (Unit: VND)

INDIVIDUALS AND FAMILIES

CLASSIC PLAN						
	INDIVIDUAL			FAMILY		
	ASEAN	Asia Pacific	Worldwide	ASEAN	Asia Pacific	Worldwide
Annual Premium	N/A	N/A	N/A	N/A	N/A	N/A
Single trip premium (Length of trip)						
1 - 3 days	105,000	147,000	168,000	210,000	294,000	336,000
4 - 6 days	168,000	210,000	231,000	336,000	420,000	462,000
7 - 10 days	231,000	273,000	357,000	462,000	546,000	714,000
11 - 14 days	336,000	378,000	441,000	672,000	756,000	882,000
15 - 18 days	399,000	462,000	483,000	798,000	924,000	966,000
19 - 22 days	441,000	504,000	546,000	882,000	1,008,000	1,092,000
23 - 27 days	483,000	567,000	588,000	966,000	1,134,000	1,120,000
28 - 31 days	546,000	588,000	630,000	1,092,000	1,176,000	1,260,000
32 - 38 days	609,000	672,000	735,000	1,218,000	1,344,000	1,470,000
39 - 45 days	672,000	756,000	840,000	1,344,000	1,512,000	1,680,000
46 - 52 days	735,000	840,000	945,000	1,470,000	1,680,000	1,890,000
53 - 59 days	798,000	924,000	1,050,000	1,596,000	1,848,000	2,100,000
60 - 66 days	861,000	1,008,000	1,155,000	1,722,000	2,016,000	2,310,000
67 - 73 days	924,000	1,092,000	1,260,000	1,848,000	2,184,000	2,520,000
74 - 80 days	987,000	1,176,000	1,365,000	1,974,000	2,352,000	2,730,000
81 - 87 days	1,050,000	1,260,000	1,470,000	2,100,000	2,520,000	2,940,000
88 - 94 days	1,113,000	1,344,000	1,575,000	2,226,000	2,688,000	3,150,000
95 - 101 days	1,176,000	1,428,000	1,680,000	2,352,000	2,856,000	3,360,000
102 - 108 days	1,239,000	1,512,000	1,785,000	2,478,000	3,024,000	3,570,000
109 - 115 days	1,302,000	1,596,000	1,890,000	2,604,000	3,192,000	3,780,000
116 - 122 days	1,365,000	1,680,000	1,995,000	2,730,000	3,360,000	3,990,000

123 - 129 days	1,428,000	1,764,000	2,100,000	2,856,000	3,528,000	4,200,000
130 - 136 days	1,491,000	1,848,000	2,205,000	2,982,000	3,696,000	4,410,000
137 - 143 days	1,554,000	1,932,000	2,310,000	3,108,000	3,864,000	4,620,000
144 - 150 days	1,617,000	2,016,000	2,415,000	3,234,000	4,032,000	4,830,000
151 - 157 days	1,680,000	2,100,000	2,520,000	3,360,000	4,200,000	5,040,000
158 - 164 days	1,743,000	2,184,000	2,625,000	3,486,000	4,368,000	5,250,000
165 - 171 days	1,806,000	2,268,000	2,730,000	3,612,000	4,536,000	5,460,000
172 - 178 days	1,869,000	2,352,000	2,835,000	3,738,000	4,704,000	5,670,000
179 - 180 days	1,932,000	2,436,000	2,940,000	3,864,000	4,872,000	5,880,000
181 - 186 days	2,100,000	2,646,000	3,171,000	4,200,000	5,292,000	6,342,000

EXECUTIVE PLAN						
	INDIVIDUAL			FAMILY		
	ASEAN	Asia Pacific	Worldwide	ASEAN	Asia Pacific	Worldwide
Annual Premium	N/A	2,835,000	5,628,000	N/A	5,670,000	9,471,000
Single trip premium (Length of trip)						
1 - 3 days	168,000	210,000	315,000	336,000	420,000	630,000
4 - 6 days	252,000	315,000	378,000	504,000	630,000	756,000
7 - 10 days	336,000	420,000	504,000	672,000	840,000	1,008,000
11 - 14 days	441,000	546,000	672,000	882,000	1,092,000	1,344,000
15 - 18 days	567,000	672,000	756,000	1,134,000	1,344,000	1,512,000
19 - 22 days	672,000	756,000	840,000	1,344,000	1,512,000	1,680,000
23 - 27 days	735,000	861,000	987,000	1,470,000	1,722,000	1,974,000
28 - 31 days	777,000	945,000	1,029,000	1,554,000	1,890,000	2,058,000
32 - 38 days	924,000	1,113,000	1,218,000	1,848,000	2,226,000	2,436,000
39 - 45 days	1,071,000	1,281,000	1,407,000	2,142,000	2,562,000	2,814,000
46 - 52 days	1,218,000	1,449,000	1,596,000	2,436,000	2,898,000	3,192,000
53 - 59 days	1,365,000	1,617,000	1,785,000	2,730,000	3,234,000	3,570,000
60 - 66 days	1,512,000	1,785,000	1,974,000	3,024,000	3,570,000	3,948,000
67 - 73 days	1,659,000	1,953,000	2,163,000	3,318,000	3,906,000	4,326,000
74 - 80 days	1,806,000	2,121,000	2,352,000	3,612,000	4,242,000	4,704,000
81 - 87 days	1,953,000	2,289,000	2,541,000	3,906,000	4,578,000	5,082,000
88 - 94 days	2,100,000	2,457,000	2,730,000	4,200,000	4,914,000	5,460,000
95 - 101 days	2,247,000	2,625,000	2,919,000	4,494,000	5,250,000	5,838,000
102 - 108 days	2,394,000	2,793,000	3,108,000	4,788,000	5,586,000	6,216,000
109 - 115 days	2,541,000	2,961,000	3,297,000	5,082,000	5,922,000	6,594,000
116 - 122 days	2,688,000	3,129,000	3,486,000	5,376,000	6,258,000	6,972,000
123 - 129 days	2,835,000	3,297,000	3,675,000	5,670,000	6,594,000	7,350,000
130 - 136 days	2,982,000	3,465,000	3,864,000	5,964,000	6,930,000	7,728,000
137 - 143 days	3,129,000	3,633,000	4,053,000	6,258,000	7,266,000	8,106,000
144 - 150 days	3,276,000	3,801,000	4,242,000	6,552,000	7,602,000	8,484,000
151 - 157 days	3,423,000	3,969,000	4,431,000	6,846,000	7,938,000	8,862,000
158 - 164 days	3,570,000	4,137,000	4,620,000	7,140,000	8,274,000	9,240,000
165 - 171 days	3,717,000	4,305,000	4,809,000	7,434,000	8,610,000	9,618,000
172 - 178 days	3,864,000	4,473,000	4,998,000	7,728,000	8,946,000	9,996,000
179 - 180 days	4,011,000	4,641,000	5,187,000	8,022,000	9,282,000	10,374,000
181 - 186 days	4,263,000	4,956,000	5,565,000	8,526,000	9,912,000	11,113,000

PREMIER PLAN

	INDIVIDUAL			FAMILY		
	ASEAN	Asia Pacific	Worldwide	ASEAN	Asia Pacific	Worldwide
Annual Premium	N/A	3,549,000	7,350,000	N/A	6,720,000	11,760,000
Single trip premium (Length of trip)						
1 - 3 days	231,000	294,000	420,000	462,000	588,000	840,000
4 - 6 days	336,000	420,000	504,000	672,000	840,000	1,008,000
7 - 10 days	483,000	609,000	735,000	966,000	1,218,000	1,470,000
11 - 14 days	630,000	777,000	882,000	1,260,000	1,554,000	1,764,000
15 - 18 days	756,000	924,000	1,050,000	1,512,000	1,848,000	2,100,000
19 - 22 days	882,000	1,008,000	1,155,000	1,764,000	2,016,000	2,310,000
23 - 27 days	945,000	1,155,000	1,281,000	1,890,000	2,310,000	2,562,000
28 - 31 days	1,050,000	1,218,000	1,407,000	2,100,000	2,436,000	2,814,000
32 - 38 days	1,218,000	1,449,000	1,680,000	2,436,000	2,898,000	3,360,000
39 - 45 days	1,386,000	1,680,000	1,953,000	2,772,000	3,360,000	3,906,000
46 - 52 days	1,554,000	1,911,000	2,226,000	3,108,000	3,822,000	4,452,000
53 - 59 days	1,722,000	2,142,000	2,499,000	3,444,000	4,284,000	4,998,000
60 - 66 days	1,890,000	2,373,000	2,772,000	3,780,000	4,746,000	5,544,000
67 - 73 days	2,058,000	2,604,000	3,045,000	4,116,000	5,208,000	6,090,000
74 - 80 days	2,226,000	2,835,000	3,318,000	4,452,000	5,670,000	6,636,000
81 - 87 days	2,394,000	3,066,000	3,591,000	4,788,000	6,132,000	7,182,000
88 - 94 days	2,562,000	3,297,000	3,864,000	5,124,000	6,594,000	7,728,000
95 - 101 days	2,730,000	3,528,000	4,137,000	5,460,000	7,056,000	8,274,000
102 - 108 days	2,898,000	3,759,000	4,410,000	5,796,000	7,518,000	8,820,000
109 - 115 days	3,066,000	3,990,000	4,683,000	6,132,000	7,980,000	9,366,000
116 - 122 days	3,234,000	4,221,000	4,956,000	6,468,000	8,442,000	9,912,000
123 - 129 days	3,402,000	4,452,000	5,229,000	6,804,000	8,904,000	10,458,000
130 - 136 days	3,570,000	4,683,000	5,502,000	7,140,000	9,366,000	11,004,000
137 - 143 days	3,738,000	4,914,000	5,775,000	7,476,000	9,828,000	11,550,000
144 - 150 days	3,906,000	5,145,000	6,048,000	7,812,000	10,290,000	12,096,000
151 - 157 days	4,074,000	5,376,000	6,321,000	8,148,000	10,752,000	12,642,000
158 - 164 days	4,242,000	5,607,000	6,594,000	8,484,000	11,214,000	13,188,000
165 - 171 days	4,410,000	5,838,000	6,867,000	8,820,000	11,676,000	13,734,000
172 - 178 days	4,578,000	6,069,000	7,140,000	9,156,000	12,138,000	14,280,000
179 - 180 days	4,746,000	6,300,000	7,413,000	9,492,000	12,600,000	14,826,000
181 - 186 days	5,082,000	6,720,000	7,917,000	10,164,000	13,440,000	15,834,000

GROUPS

Premiums are based on individual rates above minus the applicable group discount.



Number of Insured Persons		Group discount
From	To	
50	100	5%
101	150	10%
151	200	15%
201	500	20%
501	1,000	25%
1,001	2,000	30%
2,001	++	35%

TRAVEL REGIONS

ASEAN:	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and East Timor
Asia Pacific:	ASEAN, China, Hongkong, Taiwan, Korea, Japan, India, Sri Lanka, Pakistan, Australia and New Zealand
Worldwide:	All countries except those under sanctions or embargoes by the United Nations, the United States of America, the European Union, and the United Kingdom (currently including Cuba, Iran, North Korea, Sudan and Syria).

ELIGIBILITY CRITERIA

Definition of Family:

For Single Trip policies:

Up to 2 adults and any number of the children departing from and returning to Vietnam at the same time.

The child(ren) must be related to either of the insured adults.

For Annual policies:

Up to 2 adults who are legal spouses and any number of children.

The child(ren) must be accompanied by either of the insured adults in any trip during the Period of Insurance.

Children:

Maximum 17 years old; no limit on number of children in a family

Age limit at inception:

Maximum 80 years old

Citizenship:

This policy is only available to Vietnamese citizens and permanent residents in Vietnam.

Length of trip:

For single trip travel insurance policies, the length of a trip shall not exceed 186 days.

For annual travel insurance policies, there is no limit on the number of trips during the Period of Insurance. However, the length of a trip shall not exceed 90 days.

MAJOR EXCLUSIONS


1. Any pre-existing condition or excluded illness.
2. Treatment arising from stress, anxiety, depression, nervous, emotional, psychiatric and mental conditions or disorder.
3. Intentional self-injury, suicide or attempted suicide or insanity.
4. Any professional sport, racing and competitions of any kind, rock or mountain climbing involving the use of ropes or equipment, hang gliding, skydiving or parachuting.
5. The use of alcohol or drugs not prescribed by a medical practitioner.
6. HIV (Human Immunodeficiency Virus) or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivative or variations or their complications.
7. Sexually transmitted diseases.
8. Contraception, miscarriage, childbirth, pregnancy, abortion or their complications.
9. Any expenses in respect of treatment or operation undertaken as a preventive measure, e.g. vaccination, circumcision, inoculation and the like.
10. Dental treatment (except necessitated by an accidental injury to sound and natural teeth).

NEED HELP?

1. Emergency assistance

Please call +84 28 7300 2312 for immediate assistance by Emergency Medical Assistance (EMA). Emergency medical evacuation and repatriation will also be organized by EMA. Covered expenses will be paid directly to EMA by Liberty, subject to the policy terms and conditions.

2. Claims procedure

All claims notification/documents must be sent to Liberty within 30 days after the occurrence of any event which may give rise to a claim. Please call our 24/7 Customer Service Center  **OneCall 1800 599 998** for further assistance.



IMPORTANT NOTES:

The premium rates are effective from May 1st, 2019 and are applicable to standard risks only.

The summary in this brochure supports customers to evaluate the benefits of Liberty TravelCare insurance. Reasonable and customary charges will apply to any benefit payment.

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

About Liberty Insurance Limited

Liberty Insurance is a subsidiary of Liberty Mutual Insurance (www.LibertyMutual.com), an American diversified global insurer founded in 1912 and based in Boston, Massachusetts.



As of December 31, 2018, Liberty Mutual Insurance had \$125.989 billion in consolidated assets, and \$41.568 billion in annual consolidated revenue. Which makes it:

- The 3rd largest property and casualty insurer in the United States.
- The 75th largest corporation in the United States.

Liberty Mutual Insurance employs over 50,000 people in more than 900 locations throughout 30 countries in the world.

In Vietnam, Liberty Insurance offers a wide range of comprehensive insurance products, including auto, home, health, travel, property and liability, etc. via traditional, direct and online channel at a fair price.

Liberty Insurance is the first and only insurance company in Vietnam which operates a fully integrated 24/7 customer service center **☎️onecall 1800 599 998** (toll free) which helps positioning it as the most favorite auto insurer, according to customer surveys from renowned research companies like Cimigo and Ipsos.

● Head Office

18th floor, Vincom Office Building,
45A Ly Tu Trong, District 1, Ho Chi Minh City, VN
T: (84-28) 38 125 125 - F: (84-28) 38 125 018

● Branch Office, Transaction Office

Ha Noi

Floor 10, East Tower, Hanoi Lotte Center Building,
No 54 Lieu Giai Street, Ba Dinh District, Hanoi
T: (84-24) 3 7557 111 - F: (84-24) 3 7557 066

Hai Phong

F3, Seabank Tower, No 17 Block 7B,
Le Hong Phong St, Ngo Quyen District,
Hai Phong City, Vietnam
Tel: (84-225) 3 999 366
Fax: (84-225) 3 999 368

Da Nang

2nd Floor, SAVICO Building, 66 Vo Van Tan,
Da Nang, Vietnam
Tel: (84-236) 3 749999 - (84-236) 3 749998
Fax: (84-236) 3 749996

Dong Nai

101 Vu Hong Pho street,
Binh Da Ward, Bien Hoa, Dong Nai
Tel: (84-251) 2 682555 - Fax: (84-251) 2 682333

Nghe An

Floor 3, Nha Viet Building, 8 Lenin V.I Boulevard,
Vinh City, Nghe An Province, Vietnam
Tel: 0904 757 333

Thai Nguyen

F3, Dong A Plaza Tower,
No 668 Phan Dinh Phung St, Thai Nguyen City
Tel: 0938 731 371

● 24/7 Customer Service

☎️onecall 1800 599 998

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