



Liberty
Insurance



TravelCare

Enjoy your international travel to the fullest



TRAVELCARE

Bảo hiểm Du lịch



Appealing insurance benefits, covering all customers' needs with premium fee from 23,000 VND per day

Liberty travel insurance comprehensively protects customers when traveling abroad with 33 benefits for many types of risks. Traveling during the epidemic season is more secure with the coverage of oversea medical treatment including Covid-19 treatment and unplanned risks such as flight cancellation or lost luggage.

Benefits at a glance



Cover the medical expense for Covid 19 treatment

Cover medical expenses for the treatment of Covid 19 with an amount of up to 3,600,000,000 VND



Cover during the trip and on returning to Vietnam

Cover personal accidents and medical expenses incurred during the overseas trip and the follow-up treatment on returning to Vietnam



24/7 Medical assistance and Emergency medical evacuation

Support customers with medical issues 24/24 during your overseas trip on the basis of consultation or arrangement and cover for emergency medical transportation



Travel cancellation and delay

Cover for unforeseen events such as trip cancellation, delay, or shortening, Cover for meals, accommodation, travel, and essential personal items, 2,400,000 VND for every 6 consecutive hours of delayed arrival



Cover for loss or damage

Cover for loss of money due to theft, robbery or natural disaster; Cover the cost of re-doing travel documents; Cover for loss and damage to luggage, personal property



Other extended benefits

Cover in case of hijacking and auto-renewal up to 7 days in case of trip delay

WE'VE GOT YOUR NEEDS COVERED

Compare our plans in details, you'll definitely find something that suits you.

Maximum Coverage (Unit: 1,000 VND)	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
PERSONAL ACCIDENT						
Accidental death or permanent disablement As per the Contingency Percentage attached to the policy wording	1,000,000 /Adult	1,000,000 /Adult	2,000,000 /Adult	2,000,000 /Adult	3,000,000 /Adult	3,000,000 /Adult
	500,000 /Child	500,000 /Child	1,000,000 /Child	1,000,000 /Child	1,500,000 /Child	1,500,000 /Child
MEDICAL EXPENSE						
Overseas medical expenses Medical and hospital expenses incurred while abroad as a result of illness or injury	1,000,000	1,700,000	1,600,000	2,400,000	2,400,000	3,600,000
Medical expenses incurred upon return to Vietnam Follow-up treatment within 31 days from return date (following discharge from overseas hospital)	100,000	200,000	200,000	400,000	300,000	600,000
Overseas hospital visit Transportation cost of one relative or friend if the Insured is hospitalised for more than 5 days while overseas	60,000	60,000	90,000	90,000	120,000	120,000
Additional accommodation expenses Hotel accommodation incurred by one relative or friend if the Insured is hospitalised for more than 5 days while overseas						
Aggregate limit	20,000	20,000	24,000	24,000	40,000	40,000
Daily limit	5,000	5,000	5,000	5,000	10,000	10,000

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Maximum Coverage (Unit: 1,000 VND)	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
MEDICAL EXPENSE						
Overseas compassionate visit Transportation cost of one relative or friend to assist in the preparation of the mortal remains	40,000	40,000	60,000	60,000	100,000	100,000
Child guard Cost of returning unattended children to their home country or country of residence	60,000	60,000	80,000	80,000	120,000	120,000
Hospital income benefit (overseas) Daily cash benefit of 1,000,000 VND while hospitalised overseas	16,000	16,000	20,000	20,000	50,000	50,000
Hospital income benefit (Vietnam) Daily cash benefit of 500,000 VND while hospitalised in Vietnam immediately upon return	5,000	5,000	6,000	6,000	10,000	10,000
Medical expenses for pregnancy related sickness As incurred	24,000	24,000	30,000	30,000	60,000	60,000
24-hour medical assistance On referral or arrangement basis	APRIL Assistance Hotline					

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Maximum Coverage (Unit: 1,000 VND)	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
MEDICAL EXPENSE						
Emergency telephone expenses Telephone charges as a result of medical emergency	1,000	1,000	1,000	1,000	1,000	1,000
MEDICAL EVACUATION						
Emergency medical evacuation All expenses for emergency medical evacuation coordinated by International APRIL Assistance hotline	As incurred					
Repatriation of mortal remains Transportation of mortal remains or cremation or burial at place of death	As incurred					
LIABILITY						
Personal liability Protection against third party claims for bodily injury or property damage caused by Insured's negligence while overseas	1,000,000	1,000,000	1,500,000	1,500,000	2,000,000	2,000,000
INCONVENIENCES						
Travel/Flight misconnection For 6 full consecutive hours or above of delay due to flight misconnection as defined in Policy Wording while overseas, maximum up to VND3,000,000 per Trip.	3,000	3,000	3,000	3,000	3,000	3,000

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Maximum Coverage (Unit: 1,000 VND)	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
INCONVENIENCES						
Trip cancellation/ postponement Reimbursement of the non-refundable portion of travel costs paid in advance or administrative charges incurred due to unforeseen circumstances	50,000	80,000	80,000	120,000	120,000	160,000
Trip curtailment A pro-rated amount will be paid for each complete day of the planned trip lost due to unforeseen circumstances	50,000	80,000	80,000	120,000	120,000	160,000
Trip disruption A pro-rated amount will be paid for each complete day of the planned trip lost if the Insured is hospitalised overseas for more than 5 days	30,000	40,000	40,000	60,000	60,000	100,000
Travel delay Maximum 2,400,000 VND for each full 6 consecutive hours your scheduled transport is delayed while overseas	12,000	12,000	12,000	12,000	12,000	12,000

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Maximum Coverage (Unit: 1,000 VND)	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
INCONVENIENCES						
Travel overbooking Allowance for accommodation, meal and travel expenses if the Insured is unable to board the scheduled flight due to overbooking	1,600	3,200	2,000	4,000	10,000	20,000
Emergency purchases Funds for purchase of essential personal items if the Insured's baggage is stolen or permanently lost	2,000	5,000	2,400	6,000	6,000	10,000
Baggage delay Pays up to 2,400,000 VND for every 6 consecutive hours that the Insured's baggage is delayed while overseas	6,000	6,000	10,000	10,000	16,000	16,000
24-hour travel assistance On referral or arrangement basis	APRIL Assistance Hotline					
LOSSES						
Loss of personal money Loss of money due to robbery, burglary, theft or natural disasters while overseas	2,000	5,000	3,000	6,000	6,000	12,000
Loss of or damage to baggage & personal effects Up to 5,000,000 VND for each item or set or pair of items and up to 20,000,000 VND for a laptop computer	30,000	30,000	40,000	40,000	60,000	60,000

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Maximum Coverage (Unit: 1,000 VND)	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
LOSSES						
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	24,000	24,000	24,000	24,000	24,000
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	10,000	12,000	12,000	24,000	24,000
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	40,000	50,000	60,000	70,000	80,000
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	20,000	30,000	30,000	60,000	60,000

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Maximum Coverage (Unit: 1,000 VND)	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
EXTENSIONS						
Hijack benefit Pays an allowance if the aircraft in which the Insured is traveling is hijacked for at least 12 consecutive hours						
Aggregate limit	20,000	20,000	24,000	24,000	30,000	30,000
Limit per 12-hour period	1,300	1,300	2,000	2,000	6,000	6,000
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	7 days	7 days	7 days	7 days	7 days
Disruption/Withdrawal of hotel services Pays 1,500,000 VND 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	3,000	3,000	3,000	3,000	3,000



PREMIUM TABLES

Individual (VND)

Length of single trip	Classic			Executive			Premier		
	ASEAN	Asia Pacific	Worldwide	ASEAN	Asia Pacific	Worldwide	ASEAN	Asia Pacific	Worldwide
1 - 3 days	105,000	147,000	168,000	168,000	210,000	315,000	231,000	294,000	420,000
4 - 6 days	168,000	210,000	231,000	252,000	315,000	378,000	336,000	420,000	504,000
7 - 10 days	231,000	273,000	357,000	336,000	420,000	504,000	483,000	609,000	735,000
11 - 14 days	336,000	378,000	441,000	441,000	546,000	672,000	630,000	777,000	882,000
15 - 18 days	399,000	462,000	483,000	567,000	672,000	756,000	756,000	924,000	1,050,000
19 - 22 days	441,000	504,000	546,000	672,000	756,000	840,000	882,000	1,008,000	1,155,000
23 - 27 days	483,000	567,000	588,000	735,000	861,000	987,000	945,000	1,155,000	1,281,000
28 - 31 days	546,000	588,000	630,000	777,000	945,000	1,029,000	1,050,000	1,218,000	1,407,000
32 - 38 days	609,000	672,000	735,000	924,000	1,113,000	1,218,000	1,218,000	1,449,000	1,680,000

PREMIUM TABLES

Individual (VND)

Length of single trip	Classic			Executive			Premier		
	ASEAN	Asia Pacific	Worldwide	ASEAN	Asia Pacific	Worldwide	ASEAN	Asia Pacific	Worldwide
39 - 45 days	672,000	756,000	840,000	1,071,000	1,281,000	1,407,000	1,386,000	1,680,000	1,953,000
46 - 52 days	735,000	840,000	945,000	1,218,000	1,449,000	1,596,000	1,554,000	1,911,000	2,226,000
53 - 59 days	798,000	924,000	1,050,000	1,365,000	1,617,000	1,785,000	1,722,000	2,142,000	2,499,000
60 - 66 days	861,000	1,008,000	1,155,000	1,512,000	1,785,000	1,974,000	1,890,000	2,373,000	2,772,000
67 - 73 days	924,000	1,092,000	1,260,000	1,659,000	1,953,000	2,163,000	2,058,000	2,604,000	3,045,000
74 - 80 days	987,000	1,176,000	1,365,000	1,806,000	2,121,000	2,352,000	2,226,000	2,835,000	3,318,000
81 - 87 days	1,050,000	1,260,000	1,470,000	1,953,000	2,289,000	2,541,000	2,394,000	3,066,000	3,591,000
88 - 94 days	1,113,000	1,344,000	1,575,000	2,100,000	2,457,000	2,730,000	2,562,000	3,297,000	3,864,000
95 - 101 days	1,176,000	1,428,000	1,680,000	2,247,000	2,625,000	2,919,000	2,730,000	3,528,000	4,137,000
102 - 108 days	1,239,000	1,512,000	1,785,000	2,394,000	2,793,000	3,108,000	2,898,000	3,759,000	4,410,000
109 - 115 days	1,302,000	1,596,000	1,890,000	2,541,000	2,961,000	3,297,000	3,066,000	3,990,000	4,683,000
116 - 122 days	1,365,000	1,680,000	1,995,000	2,688,000	3,129,000	3,486,000	3,234,000	4,221,000	4,956,000
123 - 129 days	1,428,000	1,764,000	2,100,000	2,835,000	3,297,000	3,675,000	3,402,000	4,452,000	5,229,000
130 - 136 days	1,491,000	1,848,000	2,205,000	2,982,000	3,465,000	3,864,000	3,570,000	4,683,000	5,502,000
137 - 143 days	1,554,000	1,932,000	2,310,000	3,129,000	3,633,000	4,053,000	3,738,000	4,914,000	5,775,000
144 - 150 days	1,617,000	2,016,000	2,415,000	3,276,000	3,801,000	4,242,000	3,906,000	5,145,000	6,048,000
151 - 157 days	1,680,000	2,100,000	2,520,000	3,423,000	3,969,000	4,431,000	4,074,000	5,376,000	6,321,000
158 - 164 days	1,743,000	2,184,000	2,625,000	3,570,000	4,137,000	4,620,000	4,242,000	5,607,000	6,594,000
165 - 171 days	1,806,000	2,268,000	2,730,000	3,717,000	4,305,000	4,809,000	4,410,000	5,838,000	6,867,000
172 - 178 days	1,869,000	2,352,000	2,835,000	3,864,000	4,473,000	4,998,000	4,578,000	6,069,000	7,140,000
179 - 180 days	1,932,000	2,436,000	2,940,000	4,011,000	4,641,000	5,187,000	4,746,000	6,300,000	7,413,000
181 - 186 days	2,100,000	2,646,000	3,171,000	4,263,000	4,956,000	5,565,000	5,082,000	6,720,000	7,917,000
Annual Plan	N.A.	N.A.	N.A.	N.A.	2,835,000	5,628,000	N.A.	3,549,000	7,350,000

PREMIUM TABLE

Family Plans (VND)

Length of single trip	Classic			Executive			Premier		
	ASEAN	Asia Pacific	Worldwide	ASEAN	Asia Pacific	Worldwide	ASEAN	Asia Pacific	Worldwide
1 - 3 days	210,000	294,000	336,000	336,000	420,000	630,000	462,000	588,000	840,000
4 - 6 days	336,000	420,000	462,000	504,000	630,000	756,000	672,000	840,000	1,008,000
7 - 10 days	462,000	546,000	714,000	672,000	840,000	1,008,000	966,000	1,218,000	1,470,000
11 - 14 days	672,000	756,000	882,000	882,000	1,092,000	1,344,000	1,260,000	1,554,000	1,764,000
15 - 18 days	798,000	924,000	966,000	1,134,000	1,344,000	1,512,000	1,512,000	1,848,000	2,100,000
19 - 22 days	882,000	1,008,000	1,092,000	1,344,000	1,512,000	1,680,000	1,764,000	2,016,000	2,310,000
23 - 27 days	966,000	1,134,000	1,120,000	1,470,000	1,722,000	1,974,000	1,890,000	2,310,000	2,562,000
28 - 31 days	1,092,000	1,176,000	1,260,000	1,554,000	1,890,000	2,058,000	2,100,000	2,436,000	2,814,000
32 - 38 days	1,218,000	1,344,000	1,470,000	1,848,000	2,226,000	2,436,000	2,436,000	2,898,000	3,360,000
39 - 45 days	1,344,000	1,512,000	1,680,000	2,142,000	2,562,000	2,814,000	2,772,000	3,360,000	3,906,000
46 - 52 days	1,470,000	1,680,000	1,890,000	2,436,000	2,898,000	3,192,000	3,108,000	3,822,000	4,452,000
53 - 59 days	1,596,000	1,848,000	2,100,000	2,730,000	3,234,000	3,570,000	3,444,000	4,284,000	4,998,000
60 - 66 days	1,722,000	2,016,000	2,310,000	3,024,000	3,570,000	3,948,000	3,780,000	4,746,000	5,544,000
67 - 73 days	1,848,000	2,184,000	2,520,000	3,318,000	3,906,000	4,326,000	4,116,000	5,208,000	6,090,000
74 - 80 days	1,974,000	2,352,000	2,730,000	3,612,000	4,242,000	4,704,000	4,452,000	5,670,000	6,636,000
81 - 87 days	2,100,000	2,520,000	2,940,000	3,906,000	4,578,000	5,082,000	4,788,000	6,132,000	7,182,000
88 - 94 days	2,226,000	2,688,000	3,150,000	4,200,000	4,914,000	5,460,000	5,124,000	6,594,000	7,728,000
95 - 101 days	2,352,000	2,856,000	3,360,000	4,494,000	5,250,000	5,838,000	5,460,000	7,056,000	8,274,000
102 - 108 days	2,478,000	3,024,000	3,570,000	4,788,000	5,586,000	6,216,000	5,796,000	7,518,000	8,820,000
109 - 115 days	2,604,000	3,192,000	3,780,000	5,082,000	5,922,000	6,594,000	6,132,000	7,980,000	9,366,000
116 - 122 days	2,730,000	3,360,000	3,990,000	5,376,000	6,258,000	6,972,000	6,468,000	8,442,000	9,912,000
123 - 129 days	2,856,000	3,528,000	4,200,000	5,670,000	6,594,000	7,350,000	6,468,000	8,904,000	10,458,000
130 - 136 days	2,982,000	3,696,000	4,410,000	5,964,000	6,930,000	7,728,000	7,140,000	9,366,000	11,004,000
137 - 143 days	3,108,000	3,864,000	4,620,000	6,258,000	7,266,000	8,106,000	7,476,000	9,828,000	11,550,000

PREMIUM TABLES

Family Plans (VND)

Length of single trip	Classic			Executive			Premier		
	ASEAN	Asia Pacific	Worldwide	ASEAN	Asia Pacific	Worldwide	ASEAN	Asia Pacific	Worldwide
144 - 150 days	3,234,000	4,032,000	4,830,000	6,552,000	7,602,000	8,484,000	7,812,000	10,290,000	12,096,000
151 - 157 days	3,360,000	4,200,000	5,040,000	6,846,000	7,938,000	8,862,000	8,148,000	10,752,000	12,642,000
158 - 164 days	3,486,000	4,368,000	5,250,000	7,140,000	8,274,000	9,240,000	8,484,000	11,214,000	13,188,000
165 - 171 days	3,612,000	4,536,000	5,460,000	7,434,000	8,610,000	9,618,000	8,820,000	11,676,000	13,734,000
172 - 178 days	3,738,000	4,704,000	5,670,000	7,728,000	8,946,000	9,996,000	9,156,000	12,138,000	14,280,000
179 - 180 days	3,864,000	4,872,000	5,880,000	8,022,000	9,282,000	10,374,000	9,492,000	12,600,000	14,826,000
181 - 186 days	4,200,000	5,292,000	6,342,000	8,526,000	9,912,000	11,130,000	10,164,000	13,440,000	15,834,000
Annual Plan	N.A.	N.A.	N.A.	N.A.	5,670,000	9,471,000	N.A.	6,720,000	11,760,000

TRAVEL REGIONS

ASEAN	Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore and Thailand
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

ELIGIBILITY CRITERIA

Contract	Conditions
Single trip policies	Up to 2 adults and any number of children departing from and returning to Vietnam at the same time The child(ren) must be related to either of the insured adults
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
Adults	<p>Below 70 years old:</p> <ul style="list-style-type: none">- Covid-19 treatment expenses including emergency evacuation and repatriation: fully covered subject to fully vaccinated (2 doses) on the issuance date. No coverage of covid-19 and related expenses if the Insured has not fully vaccinated yet (2 doses) on the issuance date.- Non-covid-19 medical treatment expenses: fully covered.- PA/Liabilities/Inconveniences/Losses/Extensions: covered up to sub-limit, no-copayment/deductible. <p>From 70 years old up to 80 years old:</p> <ul style="list-style-type: none">- The evacuation and repatriation will NOT be covered because our benefit is not applied for people from 70 years old and above.- The medical expenses/PA/Liabilities/Inconveniences/Losses/Extensions will be covered subject to: The Insured Person(s) fully Covid-19 vaccinated (02 doses) on the issuance date and has not infected Covid1-19 before the inception date of the Policy; and The 50% co-payment will be applied for all medical expenses.- This Policy will not cover for any expenses if the Overseas Trip or the activities carried out during the Overseas Trip are undertaken against medical advice of Your Doctor in Vietnam.
The unvaccinated child(ren)	The unvaccinated child(ren) will be covered when traveling with fully Covid-19 vaccinated relatives/father/mother on the issuance date.

ANOTHER ATTENTION

Age limit at inception	Maximum 80 years old
Citizenship	This policy is only available to Vietnamese citizens and permanent residents of Vietnam
Length of trip	<p>For single trip travel insurance policies, the length of a trip shall not exceed 186 days</p> <p>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</p>

MAJOR EXCLUSIONS

No.	MAJOR EXCLUSIONS
1	Any pre-existing condition or excluded illness
2	Treatment of stress, anxiety, depression, panic, anxiety, emotion, psychological and spiritual diseases 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)

EMERGENCY ASSISTANCE



Emergency Assistance



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

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 One-Call 1800 599 998 for further assistance.

Liberty Mutual Insurance Group

#78

Fotune Ranking
Base on 2021 revenue

#6

Largest Property and
Casualty insurer globally
2021 gross written premium

45,000 +

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 three Financial Services Awards by IDG Vietnam in two consecutive years in 2021 and 2022: 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)
- 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

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Fax: (84-28) 38.125.018

Hanoi Branch

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