

CLAIM INSTRUCTION Personal Accident (Individual Policy)

Welcome to our easy guide to claims procedure at Liberty.

Remember that for all Accident you must inform to Our 24/7 Customer Service Center at 1800 599 998 or Hotline@LibertyInsurance.com.vn

Required Documents for Claim Reimbursement

1. Fully completed Claim Form (including signature)
2. Accident Report
 - Accommodate Accident: Claimant describe the accident and sign
 - Traffic Accident: Police Report or Claimant describe the accident and get the accuracy with signature and stamp from local where claimant living.
 - Occupation Accident: accident report with signature of claimant
3. Driving license in case claimant driving motorbike up to 50cc.

A – MEDICAL EXPENSES

1. Original bills/invoices/original e-invoice
2. Medical Report (which clearly states the 1st symptom date, medical history, diagnosis etc.)
3. Breakdown of charges (treatment details)
4. Referral letters from the attending physician requesting for tests, X-ray, MRI, CT-Scan... and results
5. Prescription (including physician signature, hospital or clinic stamp, etc.)
6. All the medical documents have to translate to Vietnamese or English

B. CASH SUPPORT

1. Discharge Form from hospital.
2. Medical documents from the hospital (Medical report)

3. Referral letters from the attending physician requesting for tests, X-ray, MRI, CT-Scan... and results

C. DEATH

1. Death Certificate
2. Confirmation from Police for the reason of death
3. Information of legal beneficiary
4. Copy of ID card from Claimant
5. Copy ID card from beneficiary
6. Document to prove the relationship of claimant (Birth Certificate, Married Certificate, Family Register...)

D. PERMANENT DISABLEMENT

1. Certificate of Disability

E. CONTACT

1. Request for reimbursement:

Important note:

Unless there is a legitimate reason, failure to notify our Customer Service Center about the insured event or to submit the claim request within 30 days will result in a penalty calculated as a certain percentage of the total claim value as follows:

- After 91 days to 180 days: 10%
- After 181 days to 270 days: 20%
- After 271 days to 365 days: 30%

If you have informed our Customer Service Center about the insured event, you must submit the original medical records to Liberty **within 1 year** of the first treatment date.

- Liberty will settle your claim request within 15 working days after receiving the complete set of documents, and reimburse your claim within 5 - 7 working days of sending the reimbursement confirmation letter to you.
- Liberty only consider to process the Cash Support benefit if claimant actual decrease income during day off that showing in Discharged form.
- The original of VAT invoice/ e-Invoice (please be noted that for treatment within Viet Nam the content of VAT invoice must include the **Personal ID number/Passport Number** (if foreigner) or **Personal Tax code, Name of Customer, Customer's Address**. The VAT invoice must be **issued at the time of incurring expenses – Following by 70th Decree/2025/NĐ-CP**)



All the original documents as above, Sir/ Madam pleased send to us by post to address:

Healthcare Claim Department – Liberty Insurance Limited

18 Floor, Vincom Office Building
45A Ly Tu Trong, District 1, HCM City

2. Liberty's Customer Service Center:

For any further support please contact Liberty's Customer Service Center either by telephone via hotline One Call number: 1800 599 998 (24/7, toll free in Viet Nam) or by email through the addresses: hotline@libertyinsurance.com.vn

