



MA-QPF-BR-001-03-E

**DYNAMIC SME**  
**INSURANCE**



**SMECARE**  
Bảo hiểm Doanh nghiệp



## LIBERTY DYNAMIC SMECARE

Liberty Dynamic SME Care 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



Personal Accident Insurance



Public Liability  
& Product Liability Insurance



Business Interruption  
Insurance



And many other  
extra benefits

In addition, our customers will be provided with 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.

### NOTICE (applicable for this brochure)

- The information is for reference only. For the most up-to-date information on benefits, conditions, liability limits, and exclusions, customers should refer to the Insurance Policy Terms at the following link: [www.libertyinsurance.com.vn/en/sme-package](http://www.libertyinsurance.com.vn/en/sme-package), as well as the insurance contract and any amendments or endorsements (if applicable) provided by Liberty.
- SMECare - Dynamic Business Insurance is an insurance product provided by Liberty Insurance Limited, not a product of any insurance agency or insurance brokerage company. Participation in this insurance product is not a mandatory requirement for carrying out or receiving any other service from an insurance agency or insurance brokerage company.

## 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					
• On your premise	0.5%	0.6%	0.6%	0.8%	0.8%
• In transit	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	

### OFFERS

- Offer from 5% to 20% for policies with a total premium of VND1,000,000 or above.
- Offer up to 15% for renewal policies with no previous claim requests.
- *If Section 1: Property Insurance includes compulsory fire and explosion insurance, the premium offer must not be lower than regulatory premium tariff stipulated in existing regulations (Decree 67/2023/ND-CP and 105/2025/ND-CP).*

# Liberty Mutual Insurance

# 87

**Fortune Ranking**  
Based on 2023 revenue

# 8

**Largest Property & Casualty Insurer globally**  
2023 gross written premium

45.000 +

**Estimated employees worldwide**

A

**Financial Ratings**  
A.M. Best Co. - 'A' (Excellent)  
Moody's - 'A2' (Good)  
Standard & Poor's - 'A' (Strong)

## Liberty Insurance Limited

Liberty Insurance Limited, as a member of the esteemed Liberty Mutual Group, stands proudly in Vietnam's non-life insurance market. We differentiate ourselves through our unique proposition, which includes advanced technology, a user-friendly and secure online insurance purchasing platform, and a fast and efficient claim process.

Each Liberty insurance product has been meticulously developed and tailored specifically for the people of Vietnam. We take great pride in our unwavering commitment to service excellence, which has earned us widespread recognition. Customers turn to Liberty Insurance as their first choice, seeking practical insurance solutions that provide protection against unforeseen risks while embracing the joys of life.

### Embrace today, confidently pursue tomorrow

Liberty Insurance Limited takes great pride in being among leading non-life insurance companies in Vietnam. As one of the first foreign insurers who entered the Vietnam market in 2003, our commitment to excellence and dedication to our customers have been recognized through prestigious awards:

- The only 100% foreign-owned enterprise achieving "Top 10 Most Reputable Non-Life Insurance Companies in Vietnam" accolades in 2018 - 2020 by Vietnam Report.
- The first non-life insurer in Vietnam achieving 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 & Services (2022 - 2023).
- The first and the only non-life insurer in Vietnam winning for 4 consecutive years at the Insurance Asia Awards (2022 - 2025), with 7 awards including three International General Insurer of the Year - Vietnam awards, three Auto Insurance Initiative of the Year awards and Technology Excellence Initiative of the Year award.

## Liberty nationwide network

### Head Office

18th floor, Vincom Building,  
45A Ly Tu Trong, District 1, Ho Chi Minh City;  
18th floor, Vincom Building,  
45A Ly Tu Trong, Sai Gon Ward, Ho Chi Minh City (due to merger)  
Tel: (84-28) 38 125 125  
Fax: (84-28) 38 125 018

### Hanoi Branch

Floor 10, Hanoi Lotte Center Building (East Tower)  
No 54 Lieu Giai Street, Ba Dinh District, Hanoi  
ĐT: (84-24) 37 557 111  
Fax: (84-24) 37 557 066

### Other offices

#### Hai Phong Office

F3, Seabank Tower  
No. 17, B1, Block 7B, Le Hong Phong  
Ngo Quyen District, Hai Phong  
Tel: (84-225) 3 999 366 225  
Fax: (84-225) 3 999 368 225

#### Nghe An Office

F3, Nha Viet Building, 8 V.I Lenin  
Vinh, Nghe An  
Tel: (84-28) 38 125 125

#### Danang Office

F2, SAVICO  
66 Vo Van Tan, Thanh Khe District, Danang  
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, Road no. 1  
Hung Phu, Cai Rang, Can Tho  
Tel: (84-28) 38 125 125

#### Bien Hoa Office

101 Vu Hong Pho, Block 2, Binh Da  
Bien Hoa, Dong Nai  
Tel: (84-28) 38 125 125

#### Binh Duong Office

F1, Minh Sang Plaza, 888 Binh Duong Boulevard  
Thuan Giao, Thuan An, Binh Duong  
Tel: (84-28) 38 125 125

## 24/7 Customer Service (toll-free)

1800 599 998 - 24/7, toll-free ☎

Hotline@libertyinsurance.com.vn ✉

www.libertyinsurance.com.vn/en 🌐

