



MA-P00-BR-001-03-E

Personal Accident Insurance

Be prepared for unexpected circumstances with Liberty Personal Accident Insurance



LIFE BECOMES SAFER AGAINST ALL RISKS

Accidents strike without warning.
With Liberty Personal Accident Insurance, you are protected with coverage of up to VND 500 million.
All this, from as little as VND 1,800 to 7,500 per day.

Unique Product Features

(According to selected Benefit Plans & within the Insurance Period)



Insurance benefits up to VND 500 million



Paying medical expenses due to accident up to VND 80 million



Insurance for both death & injury due to an accident



Daily Cash Allowance up to **VND 800,000** per day



Flexible choice with 4 insurance packages to meet customers need

IMPORTANT NOTE

- This brochure is effective from September 15th, 2025 and for reference only.
- This brochure supports customers to evaluate the benefits of Liberty Personal Accident insurance. Reasonable and customary charges will apply to any benefit payment.
- This product is only available to Vietnamese citizens and permanent residents in Vietnam, excluding citizens of countries under sanctions or embargoes by the United Nations, the United States of America, the European Union or the United Kingdom.
- Liberty Personal Accident insurance is an insurance product provided by Liberty Insurance Limited, not a product of the insurance agent or insurance broker; participation in this insurance product is not a mandatory requirement to perform or enjoy any other service of the insurance agent orinsurance broker.
- For the complete details of plan benefits, conditions, liability limits and exclusions, please refer to the wording at the link www.libertyinsurance.com.vn/en/personal-accident, the insurance policy and endorsement (if any) provided by Liberty.

BENEFIT PLAN & PREMIUM (UNIT: VND)

Diversified insurance package with flexible options - Fits customers' personal accident insurance needs

INDIVIDUAL

Insurance Benefits	Classic	Executive	Premier	Super Premier	
Death & Permanent Disablement	200,000,000	300,000,000	400,000,000	500,000,000	
Educational Support (***)	5,000,000/Minor Child				
Tribute Cost	2,000,000/Insured				
Daily Cash Allowance/Day (Maximum 30 days/Accident, 180 days/Annual Policy)	200,000	400,000	600,000	800,000	
Medical Expense/Occurence	20,000,000	40,000,000	60,000,000	80,000,000	
ANNUAL PREMIUM	651,000	1,201,000	1,889,000	2,696,000	

FAMILY

Insurance Benefits	Classic	Executive	Premier	Super Premier	
Death & Permanent Disablement/Adult (*)	200,000,000	300,000,000	400,000,000	500,000,000	
Death & Permanent Disablement/Dependant (unmarried child)	20,000,000	30,000,000	40,000,000	50,000,000	
Educational Support (***)	5,000,000/Minor Child				
Tribute Cost	2,000,000/Insured				
Daily Cash Allowance/Day (**) (Maximum 30 days/Accident, 180 days/Annual Policy)	200,000	400,000	600,000	800,000	
Medical Expense /Family/Occurrence	20,000,000	40,000,000	60,000,000	80,000,000	
ANNUAL PREMIUM	1,356,000	2,483,000	3,885,000	5,526,000	

Note:

- (*) Adult is Individual from 18 years of age and above (except Dependant(s) is unmarried child(ren))
- (**) Not apply for Dependant(s) is unmarried child(ren) (***) Maximum 2 legal children are minor children

Liberty Mutual Insurance

#87

Fortune Ranking
Based on 2023 revenue

#8

Largest Property & Casualty Insurer globally 2023 gross written premium

45.000 +

Estimated employees worlwide

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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

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