



Liberty
Insurance



MA-T00-BR-001-14-E

TravelCare

Enjoy your international travel to the fullest



TRAVELCARE

Bảo hiểm Du lịch



Appealing insurance benefits, covering all customers' needs with premium fee from VND 35,000 per day

(According to selected option of the customers)

Travel abroad with **peace of mind**, protected with **33 comprehensive benefits** across multiple risks. Liberty TravelCare offers **comprehensive protection** against accidents, medical expenses, and inconveniences including trip cancellation, flight misconnection, loss of baggage, loss of travel documents and more.

Benefits at a glance



Coverage up to VND 3 Billion

Pay up to VND 3 billion in case of death or permanent disablement due to accident during an overseas trip



Medical expenses coverage

Cover medical expenses overseas up to VND 3.6 Billion and medical expenses in Vietnam



24/7 trip assistance

Get 24/7 customer supports through our hotline



Inconveniences coverage

Cover Trip cancellation/postponement, flight misconnection; VND 2.4 Million every 6 consecutive hours for travel/baggage delays; and other benefits



Losses coverage

Protect your money, travel documents, luggages and other belongings in case of theft, robbery or natural disaster



Automatic extension

The Insurance Period will be automatically extended up to 7 days due to reasons out of control of the Insured

BENEFIT PLANS

A diverse range of insurance package with flexible choices to suit customer needs

Maximum Coverage (Unit: 1,000 VND)	Benefit Plans					
	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
PERSONAL ACCIDENT						
1. Accidental death or permanent disablement The Personal Accident benefit if the Insured has suffered Injury or death primarily and directly resulting from an Accident occurring during the Trip as specified in the Policy Wording for the maximum Injury compensation rate shall be paid in accordance with the benefits table ("Rating Table").	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 /Children	500,000 /Children	1,000,000 /Children	1,000,000 /Children	1,500,000 /Children	1,500,000 /Children
MEDICAL EXPENSES						
2. Overseas Medical Expenses Overseas medical expenses incurred because the Insured sustains an Accidental Injury or suffers a Sickness/Disease while on an insured Trip	1,000,000	1,700,000	1,600,000	2,400,000	2,400,000	3,600,000
3. Medical Expenses Incurred Upon Return To Vietnam To follow-up treatment following the indications of the attending Physician overseas within thirty-one (31) days from the date of the Insured's return to Vietnam following discharge from an overseas Medical Facility	100,000	200,000	200,000	400,000	300,000	600,000
4. Overseas Hospital Visit Transportation cost of one relative or friend to visit the Insured if the Insured is hospitalised for more than 5 days while overseas.	60,000	60,000	90,000	90,000	120,000	120,000
5. Additional Accommodation Expenses Hotel accommodation incurred by one relative or friend if the Insured is hospitalised for more than 5 days while overseas.	20,000	20,000	24,000	24,000	40,000	40,000
Daily Limit	5,000	5,000	6,000	6,000	10,000	10,000

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Maximum Coverage (Unit: 1,000 VND)	Benefit Plans					
	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
MEDICAL EXPENSES						
6. Overseas Compassionate Visit Transportation cost of one relative or friend to assist the Insured in the arrangement for the mortal remains and/or overseas funeral rituals.	40,000	40,000	60,000	60,000	100,000	100,000
7. Returning children to home country or country of residence 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
8. Overseas Hospital Daily Benefit Daily cash benefit of VND1,000,000 while hospitalised overseas.	16,000	16,000	20,000	20,000	50,000	50,000
9. Hospital Daily Income Benefit in Vietnam Daily cash benefit of VND500,000 while hospitalised in Vietnam immediately upon return.	5,000	5,000	6,000	6,000	10,000	10,000
10. Medical Expenses for Pregnancy Related Sickness Pay for the medical expenses necessarily and unavoidably incurred while on a Trip overseas for pregnancy related Sickness.	24,000	24,000	30,000	30,000	60,000	60,000
11. 24-hour Medical Assistance	Contact EUROP Assistance Hotline: +84 28 3512 2324					
12. Emergency Telephone Expenses Telephone charges as a result of medical emergency.	1,000	1,000	1,000	1,000	1,000	1,000

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Maximum Coverage (Unit: 1,000 VND)	Benefit Plans					
	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
MEDICAL EVACUATION						
13. Emergency Medical Evacuation The medically necessary expense incurred in emergency medical evacuation of the Insured to the nearest Medical Facility where appropriate medical care is available	As incurred					
14. Repatriation of Mortal Remains Transportation of mortal remains or burial at place of death.	As incurred					
LIABILITY						
15. Personal Liability Pay the Insured for the Insured's legal liability for the death of or injury to someone else or loss of or damage to property owned or controlled by a third party during the Trip overseas of the Insured.	1,000,000	1,000,000	1,500,000	1,500,000	2,000,000	2,000,000
INCONVENIENCES						
16. Trip Cancellation/ Postponement Reimbursement of the non-refundable portion of travel costs paid in advance or administrative charges incurred due to Unforeseen Circumstances or the outbreak of Infectious Disease at the Trip destination	50,000	80,000	80,000	120,000	120,000	160,000
17. Trip Curtailment A pro-rated amount will be paid for each complete day of the planned Trip lost due to medical conditions of the Insured or accompanying relative or other circumstances such as a quarantine order upon medical advice, natural disaster, strike, outbreak of Infectious Disease, etc at the Trip destination	50,000	80,000	80,000	120,000	120,000	160,000

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Maximum Coverage (Unit: 1,000 VND)	Benefit Plans					
	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
INCONVENIENCES						
18. Trip Disruption A pro-rated amount will be paid for each complete day of the planned Trip lost if the Insured or the relative accompanying with the Insured is hospitalised overseas for more than 5 days.	30,000	40,000	40,000	60,000	60,000	100,000
19. 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 VND 3,000,000 per Trip.	3,000	3,000	3,000	3,000	3,000	3,000
20. Travel Delay Maximum VND2,400,000 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
21. Travel Overbooking Pay the Insured for accommodation, meal and travel expenses while the Insured is overseas if the Insured cannot board the Insured's intended scheduled flight due to overbooking.	1,600	3,200	2,000	4,000	10,000	20,000
22. Emergency Purchases Pay for the emergency purchase of essential personal items needed while on a Trip overseas if the Insured's baggage is stolen or it has been declared by the transport provider that the Insured's baggage is lost.	2,000	5,000	2,400	6,000	6,000	10,000
23. Baggage Delay Pay up to VND2,400,000 for every 6 consecutive hours that the Insured's baggage is delayed while overseas if the Insured's checked-in baggage has been delayed, misdirected or temporarily misplaced by the transport provider while the Insured is on a Trip.	6,000	6,000	10,000	10,000	16,000	16,000

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Maximum Coverage (Unit: 1,000 VND)	Benefit Plans					
	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
INCONVENIENCES						
24. 24-hour Travel Assistance	Contact EUROP Assistance Hotline: +84 28 3512 2324					
LOSSES						
25. Loss of Personal Money Pay for the Insured's loss of cash and travellers' cheques owned by the Insured due to theft, robbery by threat of violence or travel disaster at the Trip's destination while the Insured is on the Trip overseas	2,000	5,000	3,000	6,000	6,000	12,000
26. Loss of Travel Documents Pay for the cost of replacing the Insured's travel documents lost including the additional travel and hotel accommodation expenses necessarily incurred to replace lost travel documents during the Trip while the Insured is overseas.	24,000	24,000	24,000	24,000	24,000	24,000
27. Loss of or Damage to Baggage & Personal Effects Pay the Insured if the Insured's baggage and personal effects (including golfing equipments and laptop computers) which are damaged or stolen due to a Sudden Incident occurring while the Insured is on a Trip overseas, maximum up to VND5,000,000 for each item or set or pair of items; and up to VND20,000,000 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)	Benefit Plans					
	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
LOSSES						
28. Rental Vehicle Excess Cover Cover for any excess or deductible which the Insured may be required to pay for accidental loss or damage to their rental vehicle during the Trip while the Insured is overseas.	10,000	10,000	12,000	12,000	24,000	24,000
29. Closure of Travel Agent Compensate for loss of travel related expenses paid as a result of bankruptcy or winding up due to the breach in law of the travel agent in Vietnam happening within thirty (30) days prior the commencement date of the Trip overseas	30,000	40,000	50,000	60,000	70,000	80,000
30. Home Guard Cover for physical losses or damages due to fires to the Contents, Valuables and/or stamp collections, works of art based in the Insured's residence in Vietnam that was left vacant because of the Insured's Trip overseas.	20,000	20,000	30,000	30,000	60,000	60,000
EXTENSIONS						
31. Hijack Benefit Pay an allowance if the aircraft in which the Insured is travelling during the Trip is hijacked for at least 12 consecutive hours.	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	2,600	2,600

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Maximum Coverage (Unit: 1,000 VND)	Benefit Plans					
	Classic		Executive		Premier	
	Individual	Family	Individual	Family	Individual	Family
EXTENSIONS						
32. Automatic Extension Extend the Insurance Period for a period of seven (7) days without of charges if the Insured is unable to return to Vietnam at the expiry date of the Insurance Period while on a Trip overseas due to Disease/Accident or the means of transportation that the Insured booked to return to Vietnam is delayed due to circumstances out of control of the Insured.	7 days	7 days	7 days	7 days	7 days	7 days
33. Disruption/ Withdrawal of Hotel Services Pay VND1,500,000 for each 24-hour period in the event of disruption or withdrawal of hotel services as a result of strike or riot at travel destination of the Trip.	3,000	3,000	3,000	3,000	3,000	3,000

TRAVEL REGIONS

Southeast Asia/ASEAN	Countries/territories of Brunei, Cambodia, East Timor, Indonesia, Laos, Malaysia, Philippines, Singapore and Thailand.
Asia Pacific	Southeast Asia/ASEAN, countries/territories such as China, Hong Kong, Taiwan, South Korea, Japan, India, Sri Lanka, Pakistan, Australia and New Zealand.
Worldwide	Any location/destination in the world outside of Vietnam (except for countries/territories that are sanctioned under the sanction limitation exclusion clause).

SANCTION LIMITATION EXCLUSION

The Company shall not provide cover and shall not be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United State of America.

PREMIUM TABLE

Individual (VND)

Single Trip Premium (following length of Trip)	Benefit Plans								
	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 TABLE

Individual (VND)

Single Trip Premium (following length of Trip)	Benefit Plans								
	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 (VND)

Single Trip Premium (following length of Trip)	Benefit Plans								
	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 TABLE

Family (VND)

Single Trip Premium (following length of Trip)	Benefit Plans								
	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

GROUP DISCOUNT

Number of Insureds		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%



ELIGIBILITY

OBJECTIVES	CONDITIONS
Family Member(s)	<p>For single Trip policies: Maximum of 2 adults travelling with no limit on the number of Children. The 2 adults need not be of the same blood relationship but the Child(ren) must have a blood or foster relationship with either of the adults as defined in Child(ren). All Insured Persons must depart from and return to Vietnam together at the same time.</p> <p>For Annual Policies – For an Insured, a legal spouse of the Insured with no limit on the number of Child(ren). However, the child(ren) must have a blood or foster relationship with either of the adults and be accompanied by either of the insured adults for any Trip taken during the Insurance Period.</p>
Children	From 0 to 17 years old
Adults	<p>From 18 years old to 80 years old</p> <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 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.
Age limit at inception	From 0 to 80 years old
The Insured	This policy is only available to Vietnamese citizens and permanent residents of Vietnam.
Another Attention	<p>For Single Trip travel insurance policy, the length of a Trip shall not exceed 186 consecutive days.</p> <p>For annual travel insurance policy, there is no limit on the number of Trips during the Insurance Period. However, the length of each Trip shall not exceed 90 consecutive days.</p> <p>You must buy Insurance Policy before the departure date of the Trip from Vietnam. The Trip must depart from Vietnam and return to Vietnam.</p>

EMERGENCY ASSISTANCE



Emergency Assistance



Please call **+84 28 3512 2324** for immediate assistance by **EUROP Assistance**. Emergency medical evacuation and repatriation will also be organized by **EUROP Assistance**. Covered expenses will be paid directly to **EUROP Assistance** by Liberty, subject to the policy terms and conditions.

Claim Procedures



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

IMPORTANCE NOTE

- This brochure is effective from December 1st, 2025 and for reference only.
- This brochure supports customers to evaluate the benefits of Liberty TravelCare insurance.
- 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 TravelCare - 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 or insurance broker.
- For the complete details of benefit plans, conditions, liability limits and exclusions, please refer to the wording at the link <https://www.libertyinsurance.com.vn/en/travelcare>, the insurance policy and endorsement (if any) provided by Liberty.

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) 35 210 642

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

*Address is updated as of July 9, 2025

Update (if any) is available at <https://www.libertyinsurance.com.vn/en/contact-us>

24/7 Customer Service (toll-free)

1800 599 998 - 24/7, toll-free ☎

Hotline@libertyinsurance.com.vn ✉

www.libertyinsurance.com.vn/en 🌐

