Liberty Insurance Limited
18th Floor, Vincom Building
45A Ly Tu Trong, District 1, Ho Chi Minh City
18th Floor, Vincom Building
45A Ly Tu Trong, Saigon Ward, Ho Chi Minh City (due to merger)
MST: 0304732887
Hotline: 1800 599 998
www.libertyinsurance.com.vn

Endorsements of Personal accident insurance policy wording, version UW-PAG-W-001-08-E and Summary of policy wording, terms and conditions of Personal Accident insurance product

(This material is an inseparable part of the insurance policy)

ENDORSEMENTS OF PERSONAL ACCIDENT INSURANCE POLICY WORDING, VERSION UW-PAG-W-001-08-E

Article 1 (Insurance Policy) under General Provisions is amended as follows:

1. Insurance Policy

An Insurance Policy is an agreement between the Policyholder/Insured and the Company, under which the Policyholder pays the insurance premium and the Company compensates or pays the insurance benefits according to the terms of the Insurance Policy.

The Insurance Policy comprises this Insurance Policy Wording, summary of policy wording, terms and conditions, the Certificate of Insurance, the Benefit Plan, the Policy Schedule, the Application Form, and any Endorsements which together constitute the entire agreement ("Insurance Policy") between the Company, the Policyholder, and the Insured. These documents shall apply in the following order of precedence:

(i) the Application Form / Quotation / Renewal Notice / Renewal Quotation;
(ii) the Endorsements;
(iii) the Certificate and/or the Policy Schedule;
(iv) the Benefit Plan;
(v) this Insurance Policy Wording;
(vi) summary of policy wording, terms and conditions.

Any word or phrase assigned a specific meaning in any part of the Insurance Policy shall retain that meaning wherever it appears throughout the Insurance Policy.

No agent or third party is authorized to modify, amend, or waive any terms of the Insurance Policy. Any amendment to the Insurance Policy must be approved in writing by the Company.

SUMMARY OF POLICY WORDING, TERMS AND CONDITIONS OF PERSONAL ACCIDENT INSURANCE PRODUCT

1. Benefits Plans of Personal accident insurance product, eligibility criteria for product offerings

As specified in part SCOPE OF INSURANCE of the Personal accident insurance policy wording.

2. General Exclusions

As specified in part GENERAL EXCLUSION and SPECIAL EXCLUSIONS of the Personal accident insurance policy wording.

3. Insurance Period, Premium payment warranty

A. The Insurance Period under the Insurance Policy:

Insurance Period

For an Insured, the Insurance Period is stated in the Policy Schedule and/or Certificate of Insurance issued to them.

If, at the beginning of the Insurance Period, the Insured has not entered Vietnam or is not eligible for coverage under this Insurance Policy, they shall not be considered to be insured. In such cases, the start date of the Insurance Period specified in the Policy Schedule/ Certificate of Insurance will be adjusted to the later of the date the Insured enters Vietnam; or the date they meet the eligibility to be insured under this Insurance Policy, whichever is later.

B. Premium payment warranty:

As specified in Article 16 - Premium Payment Term part GENERAL PROVISIONS of the Personal accident insurance policy wording.

4. The obligations of information declaration truthfully and legal consequences for breach of information disclosure obligations truthfully of the Policyholder

As specified in Article 2 - Duty of Disclosure, Article 4 - Conditions precedent to liability and Article 5 - Fraud and handling methods, part GENERAL PROVISIONS of the Personal accident insurance policy wording.

5. Benefits in case of termination of Insurance Policy during the Insurance Period and refunded premium

As specified in Article 7 - Termination of insurance benefits and Article 8 - Termination of the Insurance Policy, part GENERAL PROVISIONS of the Personal accident insurance policy wording.

6. Address of company website, how to log in to review product information in website, to download the Insurance Policy in case of providing insurance product in the online environment

The Insurance Policy Wording and Insurance Policy documents can be reviewed and downloaded at:

https://www.libertyinsurance.com.vn/en/group-personal-accident

7. Other notes

This document is to summarize the policy wording, terms and conditions of the insurance product; the complete terms and conditions of the Insurance Policy are specified in in the documents forming the Insurance Policy listed in Article 1 (Insurance Policy) under part GENERAL PROVISIONS of Personal accident insurance policy wording.