

# Claim Instructions

## Liberty Travel Care

Welcome to our easy guide to claims procedure at Liberty.

### A - EMERGENCY ASSISTANCE PROCEDURE

In case of emergencies, please call +84 28 35122324 for immediate assistance by Europ. Emergency medical evacuation and repatriation will also be organized by Europ. Covered expenses will be paid directly to Europ by Liberty Insurance Limited (Liberty), subject to the policy terms and conditions.

### B – CLAIMS PROCEDURE

All claims notification/documents must be sent to Liberty within 30 days of the end of Your Trip. Failure to notify the insured event within the time limit as required in this the Policy, the following penalty will be applied, calculated on the percentage of total claim value:

- Notifying of the insured event from the 31st day to the 90th day: 10%
- Notifying of the insured event from the 91st day to the 180th day: 20%
- Notifying of the insured event from the 181st day to the 365th day: 30%

1. The following information must be provided to Liberty upon claims notification:
  - a. Policy number
  - b. Circumstances of the accident/loss
  - c. Date/Place of accident/loss
  - d. Extent of loss
  - e. Contact name, telephone number and email address

2. Contact Liberty at:

#### Liberty Insurance Limited

3. 18th floor, Vincom Office Building
4. 45A Ly Tu Trong, District 1, Ho Chi Minh City
5. Tel: (+8428) 38 125 125 Fax: (+8428) 38 125 018
6. 24/7 Multi-functional Call Center: **☎ecall 1800 599 998** (Toll free in Vietnam)  
Email: [vn\\_healthcare@LibertyInsurance.com.vn](mailto:vn_healthcare@LibertyInsurance.com.vn)  
Website: [www.LibertyInsurance.com.vn](http://www.LibertyInsurance.com.vn)

24/7 Customer Service Center

**☎ecall 1800 599 998** (toll-free)

Hotline@LibertyInsurance.com.vn

[www.LibertyInsurance.com.vn](http://www.LibertyInsurance.com.vn)

Head Office

18<sup>th</sup> Floor, Vincom Office Building

45A Ly Tu Trong, District 1, Ho Chi Minh City

Tel: (84.28) 38 125 125 – Fax: (84.28) 38 125 018

7. The Travel Claims Form must be completed and submitted to Liberty together with the following supporting documents:
  - a. Insurance policy/certificate (original)
  - b. Photocopy of passport
  - c. Photocopy of air ticket/boarding pass
  - d. Proof of duration of the trip
  - e. Other supporting documents specified in section C below
  - f. The claim files should be translated into English or Vietnamese

### C – REQUIRED DOCUMENT FOR EACH CIRCUMTANCES

1. **Accidental death**
  - a. Police Report (original)
  - b. Death Certificate (original)
  - c. Supporting proof such as autopsy report, if any
  - d. Certified copy of the beneficiary's ID card
2. **Permanent disablement**
  - a. Completed Personal Accident Claims Form
  - b. Medical Report (original)
  - c. Certificate of Disability (original)
  - d. Police Report (original)
  - e. Detailed description of how the accident occurred and the injuries sustained
3. **Medical expenses and post medical treatment**
  - a. Medical bills (original)
  - b. Hospital bills (original)
  - c. Ambulance bills (original)
  - d. Doctor's medical report which is stated the diagnosis, when did symptom first appear and medical history
4. **Hospital Confinement Benefits**

Original supporting documents from the hospital stating the period of hospital confinement due to sickness or accidental injury
5. **Overseas Hospital Visit**
  - a. Medical report showing that the Insured is hospitalized for more than 5 days whilst overseas, diagnosis and medical history
  - b. Receipt of return economy class air tickets
6. **Additional Accommodation Expenses**
  - a. Medical report showing that the Insured is hospitalized for more than 5 days whilst overseas, diagnosis and medical history
  - b. Receipt/Invoice for hotel charges

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**7. Trip Cancellation/Postponement**

- a. Death certificate/Doctor's certification letter (if the trip cancellation is due to death or serious injury/sickness of the Insured)
- b. Proof of relationship to the Insured (birth certificate, marriage certificate, etc.)
- c. Invoice of the amount paid in advance for the trip
- d. Document from the travel agency confirming the amount refunded
- e. Invoice showing the cancellation charges paid to the travel agency

**8. Trip Curtailment**

- a. Purchase receipt for additional tickets
- b. Letter from the travel agency which shows the breakdown of the portion of the original trip that was not utilized
- c. Death certificate/Doctor's certification letter (if the trip curtailment is due to death or serious injury/sickness of the Insured)
- d. Proof of relationship to the Insured (birth certificate, marriage certificate, etc.)
- e. Hotel statement for accommodation expense paid in advance

**9. Loss of or damage to Baggage/Personal Effects**

- a. Property irregularity report if baggage is lost or damaged by carrier
- b. Police Report
- c. Details of items lost/damaged including date of purchase/actual cash paid, year of make, photo (if any)... Attach receipts of items lost (original)
- d. Quotation/ repair invoice/ replacement invoice
- e. Details of amount recoverable from liable carrier or other liable parties

Remarks: Any loss must be reported to police within 24 hours of event

**10. Baggage Delay**

- a. Travel itinerary
- b. Property irregularity report from carrier
- c. Receipt of acknowledgement on returned baggage

Remarks : Delay must have occurred outside the location of trip origin

**11. Money Loss & Travel Documents**

- a. Police Report
- b. Supporting documents for the amount of cash lost (money withdrawal receipt, money exchange slip.. )
- c. Receipts of the replacement passport
- d. Hotel bills due from replacement document
- e. Transportation bills
- f. Administration charges for obtaining a replacement air ticket

Remarks: Any loss must be reported to police within 24 hours of event

12. Travel Delay

- a. Travel itinerary
- b. Travel documents such as boarding pass/tickets indicating actual departure time & date
- c. Written confirmation from carrier/their handling agent specifying the reason and hours of delay.

13. Travel Misconnection:

- a. Travel itinerary
- b. Travel documents such as boarding pass/tickets indicating actual take-off time & date of the onward travel connection
- c. Written confirmation from carrier or their handling agent on the incoming delay of scheduled public conveyance at the transfer point
- d. Original bills/receipts identifying expenses incurred for hotel accommodation, meals and refreshments

Remarks: Transfer point must be outside the location of trip origin

14. Hijacking

Enclosures include written confirmation such as police report or report issued by the common carrier that the Insured Person was a victim of the hijack, including the duration of hijack.

15. Rental Vehicle Excess Cover:

Certified written copy of Police report, itemized statement of repairs and other documented evidence.

16. Personal Liability

Remarks: Please do not admit liability or make any offer, promise or payment without prior consent from Liberty. Please submit all correspondence/ documents from third parties for our handling.

Disclaimer: We recommend you read the full policy wording. This guide does not in anyway override the terms and conditions of the policy wording and only serves as a reference for the general documentation required for each type of claim. Actual documents required will vary case by case.