



## AXA: A World Leader in Financial Protection

### AXA Group in 2004

- Euro 72 billion in consolidated revenues
- Euro 869 billion in assets under management
- 112,000 employees and distributors worldwide, working to deliver the right solutions and top quality services to our customers
- 50 million individuals and businesses have placed their trust in AXA
  - to insure their property (vehicles, housing, equipment)
  - to provide health and personal protection coverage for their families and employees
  - to manage their personal or corporate assets
- Some 30,000 AXA employees worldwide donate their skills, time, energy and generosity to charitable organizations through acts of corporate philanthropy

### AXA General Insurance Hong Kong Limited

- One of the top general insurers in Hong Kong
- Over 170 years of local experience in Asia
- 180 professional, well-trained and caring staff
- Wide range of SMART products for individual and business needs

[www.axa-insurance.com.hk](http://www.axa-insurance.com.hk)

## Removal Insurance

**The removal insurance for a hassle-free move to your new home or office**

To apply or for more details, please contact your agent or broker, or you can contact us on 2523 3061

**NAVIGATOR**  
Insurance Brokers Ltd.

Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK  
Tel. (852) 2530 2530 Fax (852) 2530 2535  
Email: [crew@navigator-insurance.com](mailto:crew@navigator-insurance.com)  
[www.navigator-insurance.com](http://www.navigator-insurance.com)



**AXA General Insurance Hong Kong Limited**  
23/F, One Kowloon, 1 Wang Yuen Street, Kowloon Bay, Kowloon, Hong Kong  
Tel 2523 3061 Fax 2810 0706 Email [axahk@axa-insurance.com.hk](mailto:axahk@axa-insurance.com.hk)

# Removal Insurance

Be it for your new home or office, your removal is fully covered

**Removal Insurance** is specially designed to provide you with comprehensive insurance coverage when you move home or office, either from Hong Kong to overseas or within the territory of Hong Kong.

## Product Features and Benefits

### 1 Basic Cover

#### Transit All Risks Cover for Contents During Removal

This covers any physical loss or destruction of or damage to your home or office contents in transit on All Risks basis. Thereby offering protection of your household or office contents, including furniture, domestic appliances, personal belongings, office equipment or machinery, plus trade samples, etc. You can choose any Sum Insured and section(s) to suit your needs. Covers are provided for various occasions including:

- Moving home or office within Hong Kong
- Moving home or office outside Hong Kong or setting up branch offices overseas (must originate from Hong Kong)
- All home removals
- Personal effects removals

#### Certain conditions apply under this Plan such as :

- All removals (household or office) must be handled by professional removers with proper packing
- Full value of the whole contents must be declared
- For household contents, maximum limit per item is \$15,000 unless otherwise specified
- For office contents and equipment, maximum limit per item is \$25,000 unless otherwise specified
- All valuables exceed \$5,000 are excluded in this package
- Fragile items must be declared
- Excess is 1% of Sum Insured or \$3,000 whichever is the higher

Remark: If any item(s) exceeds stated amount, an additional premium or the excess will be charged or applied as appropriate.

### Free Additional Benefits

15-day free extension on the storage of contents at destination.

### 2 Optional Cover

#### Personal and/or Public Liability

This Plan provides protection for you against legal liability to third party for accidental injury, or loss of, or damage to any third party property while removing the contents within Hong Kong, up to \$3,000,000 per policy.

#### SmartHome Optimum Insurance Plan or SmartPlan Office Insurance Plan

In the event that your removal is within Hong Kong, **a special discount of 20%** will be offered to you at the first year should you elect to continue the insurance coverage with us. Both Plans are designed to provide total protection for either your home or office. Please refer to our separate brochures for full details.

### Premium Rating Table

(Effective from 30 September 2005 until further notice)

We use a simple rating method for this Plan. All we require from you is the **Sum Insured** of all your household or office contents being moved.

Basic Cover	
All Risks - Contents in Transit	
▪ moving home or office within Hong Kong	0.12%
▪ moving home or office overseas	1.5%

Optional Cover	
<input checked="" type="checkbox"/> Personal and / or Public Liability	\$200
<input checked="" type="checkbox"/> SmartHome Optimum Insurance Plan or <input checked="" type="checkbox"/> SmartPlan Office Insurance Plan	Please refer to the separate brochures for full details

NB : Minimum premium is \$500 per policy.

All premium and benefits are in Hong Kong dollars.

Please refer to the policy for complete details. A specimen policy can be made available upon request.