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*Arranged By :***NAVIGATOR**  
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**NOTICE TO CLIENT AND ACKNOWLEDGEMENT**

Advice to Clients of the Unauthorized Status of an Insurer in Hong Kong  
(As per HK Insurance Regulations)

**NOTICE TO INDIVIDUAL CLIENT**

Your insurance contract has been arranged or effected wholly or partly with an insurer authorized in other jurisdiction but not authorized by the Insurance Authority to conduct insurance business in Hong Kong ("insurer not authorized in Hong Kong"). Such insurers are not subject to the provisions of the Insurance Companies Ordinance (CAP. 41), which establishes a system of prudential supervision of authorized insurers in Hong Kong.

It is a matter for your consideration whether you should obtain further information from the insurance broker involved on matters such as: -

- a) Name and address of the insurer not authorized in Hong Kong;
  - b) Country of incorporation of the insurer not authorized in Hong Kong and whether that country has a compatible system for supervision of insurers;
  - c) Financial standing of the insurer not authorized in Hong Kong;
  - d) Which country's law will determine disputes under the contract
- (\*Delete if not applicable)

**NOTICE TO CORPORATE CLIENT**

The underwriting security of this insurance includes participation by an insurer authorized in other jurisdiction but not authorized by the Insurance Authority to conduct insurance business in Hong Kong. ("Insurer not authorized in Hong Kong"). You are reminded that such insurers are not subject to the provisions of the Insurance Companies Ordinance (Cap. 41), which establishes a system of prudential supervision of authorized insurers in Hong Kong.

It is a matter for your consideration whether you should obtain additional information from the insurance brokers on matters such as: -

- a) Name and address of the insurer not authorized in Hong Kong;
- b) Country of Incorporation of the insurer not authorized in Hong Kong;
- c) Financial standing of the insurer not authorized in Hong Kong;
- d) Which country's laws will determine disputes under the contract

**ACKNOWLEDGEMENT**

I/We, \_\_\_\_\_ of \_\_\_\_\_ have read the above notice and I acknowledge that the insurance contract has been/arranged or effected wholly or partly with an insurer authorized in other jurisdiction but not authorized under the Insurance Companies Ordinance (Cap.41) to conduct insurance business in or form Hong Kong.

Date: \_\_\_\_\_

\_\_\_\_\_  
(Signature of client)