



WorldTrips
251 North Illinois Street, Suite 600,
Indianapolis, IN, 46204, USA
Tel: +1 371 262 2132
Fax: +1 317 262 2140
Toll Free: +1 800 605 2282
Email: orders@worldtrips.com
www.worldtrips.com

Arranged by :

NAVIGATOR
Insurance Brokers Ltd.
Unit 8E, Golden Sun Centre, 223 Wing
Lok St,
Sheung Wan, Hong Kong
Tel : +852 2530 2530 | Fax : +852 2530
2535
Email : crew@navigator-insurance.com
www.navigator-insurance.com

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 from Hong Kong.

Dated :

(Signature of client)