

Your Home away from home i n s u r a n c e



ONLY **NAVIGATOR** BRINGS YOU
Insurance Brokers Ltd.

The Captain's home insurance plan

Underwritten by



Peace of mind

While in Hong Kong, give yourself the reassurance of knowing that your valuables will be replaced and your home restored if you're the victim of a break-in, fire, typhoon, landslide, vandalism, water damage or other unfortunate event.

Navigator Insurance Brokers offer only the very best value plans on the market. We believe one of the best to be the Captain's Home Insurance Plan from **AXA General Insurance Hong Kong Limited**.



Maximum protection for people with a lot to protect \$5 million and more

The **Captain's Home Plan** offers coverage in virtually any amount you require to protect your home contents and personal valuables. Unlike other plans, there is no maximum level of coverage, so you have peace of mind.



The Captain's Plan replaces like new

Your home contents and personal possessions are valued at the replacement cost, as if new. The only time you may not receive the full replacement value is for worn fabric due to every day wear and tear such as curtains, upholstery and clothing.

Flexible choice of coverage

Some other plans have a fixed level of coverage. With **Captain's**, you can choose just the amount of cover you need.

Full value coverage – no per item limit

Some plans have a maximum they will reimburse per item, such as \$10,000. This is not much comfort if you have individual pieces of jewelry, antiques or furnishings that exceed this amount. Item worth over \$100,000 carry a 15% deductible. **Captain's** covers the full

replacement value of your items, with limits applying only to home office equipment, mobile phones and brittle objects (e.g., china and porcelain). To keep cost down, there is however a **15%** deductible for claims on items worth over \$100,000.

The **Captain's Plan** pays the first dollar on most claims - no flat deductible

Some policies have a flat deductible on all claims. With **Captain's**, most claims are paid completely, with a \$500 deductible applying only to brittle item breakage or office equipment claims.

Your possessions are covered even when you're going places

Since many of your personal valuables may be wearable, **Captain's** insures them wherever you may be. Whether overseas or around town, items such as your watch, jewelry, clothing, furs and cameras are covered, even outside of your home.



Your home office is covered

Captain's is designed to cover property that is mainly for your personal use, but we recognize that you may have some business office equipment at home. These items are covered up to \$50,000.



Your "portable office" such as your laptop and organizer are covered up to \$25,000 out of your home.

Coverage for broken windows

With many property leases in Hong Kong, you'll find yourself liable for many things that would be considered the responsibility of the owner if you were "back home".

One example is broken external window glass. With **Captain's**, this liability is covered up to \$5,000,000.

Minimal paperwork; automatic cover for new purchases

Traditionally, insurers want you to submit a list for each and every item that you wish to be covered. In addition, you're expected to update the list with every new purchase you make.

With the **Captain's** Plan, you only need to disclose items over a HK\$100,000 in the home and HK\$30,000 for personal, valuables, jewelry, clothing, holiday luggage etc carried out of the home. **New purchases are covered automatically** as long as they fall within the value of your coverage. (If not, simply call us to extend your coverage, effective from the moment of purchase.) Keep in mind that at the time of a claim, you will need to prove ownership and value of the item(s) being claimed.



AXA General Insurance is a name you can trust – Serving Hong Kong since 1835

The insurer of the **Captain's Home Insurance Plan** is **AXA General Insurance Hong Kong Limited**, a member world's leader in Financial Protection part of the largest Insurance Group in the world - The AXA Group, which operates in over 60 countries, serving over 50 million customers worldwide. AXA General Insurance is one of the top four general insurers in Hong Kong and has a long history of serving the insurance needs of the people of Hong Kong, dating back to 1835.

The Captain's Home
Insurance Plan is
available exclusively
from Navigator
Insurance Brokers

We will match or better any
competitive quote!



Navigator is a member of The Hong Kong Confederation of Insurance Brokers. This is your assurance of our independence, professionalism and accountability. We have been established in Hong Kong since 1991.

Summary of All Risks Coverage of the Captain's Home Insurance Plan

Home Contents Section (Compulsory)

- Furnishing, fixtures, interior decoration, carpeting, draperies, electrical appliances, stamps, wine, coins, medals, works of art, antiques, etc.
- Brittle objects such as china, porcelain (up to \$5,000, with \$500 deductible)
- Home office equipment (up to \$50,000, with \$500 deductible)
- Portable office equipment (up to \$25,000, with \$500 deductible),
- Replacement of locks (\$5,000 max.).



Personal Valuables Section (Optional)

- Jewelry, watches, clothing, holiday luggage, laptop computers, mobile phones (up to \$1,000, one mobile phone or digital organizer per policy), bicycles, and other sports equipment.
- Cash and unauthorised credit card use (up to \$5,000)

Free Bonus Coverage

The balance of the month in which you apply is completely free.

So if you apply on say 2nd October, you have until November 1, FREE

If your cancel mid month, the balance of the month is Chargeable.

Healthcare For Your Helper

- * Private healthcare cover for a domestic helper that will cover hospital, outpatient and maternity costs are available.
Call us on 2530 2530.



Three valuable bonus coverages free of charge

\$100,000,000 Employer's Liability for your Domestic Helper includes liability coverage for the legislated amount that you are required to have as the employer of a domestic helper. In addition, the [Plan](#) provides **\$10,000** coverage for a domestic helper's personal belongings.

\$5,000,000 Personal Worldwide Liability covers you and the family members living with you for accidental injury to a third party, and accidental damage to someone else's property. In addition, it will protect you as a Tenant for your liability to the owner of the home.

Exclusions

The [Plan](#) does not cover damage or loss:

- due to normal depreciation or mechanical breakdown
- due to animals or insects
- due to climatic conditions such as humidity or heat
- of items left in an unattended vehicle
- of sports equipment or brittle items while in use
- in a home that is unoccupied for more than 30 consecutive days (This can easily be extended if you call to advise us.)
- in a home that is sublet or partially sublet
- from water leakage arising from faulty workmanship or poor maintenance
- due to sonic booms, war or civil commotion, terrorism or radioactivity.
- due to pollution and contamination
- due to IT/cyber risk
- **occurring after you have left Hong Kong permanently**

This leaflet is a summary of the [Plan](#).

Please refer to the policy for exact terms and conditions.

All benefits and premium are in Hong Kong Dollars

The Captain's Home Insurance Plan

To apply or for more details,
please contact us on
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ask for



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