

XN Global[®] Personal Goods and Liability Insurance

Product Overview

XN Global[®] Personal Goods & Liability Insurance is a package product developed to respond to the needs of transferees anywhere in the world. It provides gap free property and liability insurance coverage with excellent client services during a foreign assignment.

Coverage Features

Personal Property

- Coverage is "All-Risk" including theft and mysterious disappearance;
- All property is insured at "Full Replacement Cost" with the exception of items which by their inherent nature cannot be replaced.

Valuable Articles

- Valuable articles are covered worldwide on an "All-Risk" basis, including breakage of fragile items;
- Valuable articles categories include jewelry, furs, cameras, silverware and even golf equipment;
- All items are covered on an "Agreed-Value Basis", following a total loss the policy addresses the amount that the item was insured for;
- With regards to jewelry, watches, furs, cameras and musical instruments, newly acquired items are insured during the first sixty days up to a maximum of \$10,000.

Political Risk

- Coverage insures personal property and valuable articles for the additional perils of war, insurrection, expropriation, sabotage or terrorism.

Personal Liability

- This coverage is worldwide, including the USA, and protects assignee households against law suits resulting from unintentional bodily injury, personal injury or property damage. Defense costs are included;
- This policy covers "Neighbors and Tenants Liability", thus providing protection against any third party damages for which assignees may be held liable;
- Insurance coverage includes medical payments to others, with coverage against bodily injury caused unintentionally to a third party by an assignee or an assignee's family member, paying up to \$25,000 per injured person;
- For the unauthorized use of credit cards and loss caused by forgery or the acceptance of counterfeit money.

About XN Financial

XN Financial is a wholesale managing general agency founded in 2001 that provides a wide range of insurance products delivering global insurance capacity to organizations ranging from small business owners to Fortune 100 multinationals. The company was acquired by Henner GMC Services, in 2011. This relationship creates one of the world's largest international insurance providers specializing in expatriate insurance and administrative platforms for healthcare products as well as Property and Casualty. XN Financial supports its growing portfolio of products with powerful technology, a global call center that offers 24/7 multilingual service and strategic alliances focused in the areas of health, safety and security as well as worldwide concierge services.



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
www.navigator-insurance.com



Contact Us

For more information on how XN Financial can meet all your insurance needs, contact our underwriters today.

bizdev@xn.com
www.xn.com

The information provided herein is intended for promotional purposes only. It contains some information about coverage offered by XN Financial but does not list all the terms, conditions, limitations and exclusions which may apply to the described coverage. The products and coverages described may be subject to change, and should not be construed as an offer of insurance.

Copyright © XN Financial, Inc. All Rights Reserved