



New Settlers Insurance Package

Your home away from home insurance



Comprising :

✓ **TheSmartChallenger** Home Plan

✓ **SmartCover** Domestic Helper Insurance

✓ **SmartTraveller** Travel Insurance

Free for
One Helper
Including Hospital
AND Outpatient

Administered by

NAVIGATOR
Insurance Brokers Ltd.

Underwritten by



Hotline : 2530 2530

New Settler's Insurances Package

Consisting of

- **SmartChallenger Home Plan**
- **SmartCover Domestic Helper Plan (optional)**
- **SmartTraveller (optional)**



Plan 1 - The 'SmartChallenger' Home Plan

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

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 :

- (a) for worn fabric due to every day wear and tear, such as curtains, upholstery and clothing,
- (b) if there have been technological improvements that mean you would be in a better position than before the claim, in such case an allowance for 'betterment' shall be made.

Home Contents

Provides cover for accidental damage to your personal possessions, belonging to you or your family members (permanently living with you) whilst in the home. A domestic helper's possessions are also covered to a maximum of HK\$10,000 pa. Brittle items such as fine china, are covered to HK\$5,000 per item with a HK\$500 excess. Other household items are covered up to HK\$100,000 unless special provision is made.

Personal Valuables



Your valuable items such as watches, cameras, jewelry, sporting equipment (while not in use) etc., are all covered, up to a limit of HK\$30,000 per article, without you needing to advise us.

If an item is worth more than HK\$30,000 you need to declare it in the application form.

Additional Cover

● **Personal Liability - Worldwide**

Up to HK\$5,000,000 protection should you, your family members or domestic helper(s) be found liable of negligence, causing :

- **Injury to a person or**
- **Damage to their property.**

● **Occupiers' Liability (if house is rented)**

Up to HK\$5,000,000 if you are liable as a tenant for accidental damage to the landlord's fixed glass, sanitaryware etc., or caused by escape of water from a washing machine, water bed or airconditioner.

Plan 1 - The 'SmartChallenger' Home Plan (continued)

● ***In Office Cover***

Money and personal effects are covered in your or your spouse's office.

● ***Locks Replacement***

The cost of replacing locks, doors etc. damaged on account of burglary is covered up to a maximum of HK\$5,000 per year.

● ***Money, Credit Cards & identity Documents***

Cash losses of up to HK\$5,000 per policy year are covered, as is unauthorized credit card use by any person unrelated to you.

Common Exclusions

- Wear and tear, scratching, electrical breakdown
- Mobile phones and personal Digital Assistants (PDA's) are limited to HK\$1,000 per policy
- Sports equipment when in use
- Theft from unattended vehicle
- Vandalism caused by an invitee
- Pollution, contamination, mould
- War or terrorism
- Theft, if your home is let
- Loss if your home is unoccupied for more than 60 days (extensions are available on request)

Home Contents and Personal Valuables rates

Gross floor Area of your home, in square feet	Home contents Sum Insured	Personal Valuables Sum Insured	Monthly Premium
Flat Apartment			
Less than 501	\$750,000	\$75,000	\$168
501-700	\$750,000	\$75,000	\$181
701-1000	\$1,000,000	\$100,000	\$269
1001-1500	\$1,000,000	\$100,000	\$325
1501-2000	\$1,250,000	\$125,000	\$437
2001-2500	\$1,250,000	\$125,000	\$510
2501-3000	\$1,500,000	\$150,000	\$558
3000+	\$1,500,000	\$150,000	\$599
House			
Less than 1201	\$1,000,000	\$100,000	\$335
1201-3000	\$1,500,000	\$150,000	\$669
3001+	\$2,000,000	\$200,000	\$1,140

**If your home contents or personal valuables exceed or are significantly below these amounts, please call us on 2530 2530 regarding alternate plans.*

Plan 2 - The 'SmartCover' Domestic Helper Insurance Plan

Free for
1 helper

This policy is available at no cost, for one helper only. However, you must confirm your helper's details in the application form. If you change your helper, please call or email us.

The **SmartCover** Domestic Helper Insurance Plan is designed to provide a wide range of cover to protect both you and your domestic helper(s).



Employer's liability

If your domestic helper suffers injury or disease arising out of, and in the course of, employment, this Plan indemnifies you against liability under the Employees' Compensation Ordinance and Common Law, for damages and claimants costs and expenses, up to a limit of \$100,000,000 for any one event.

Health Benefits

- *Hospitalization & surgical expenses*

In the event that your domestic helper is confined to hospital for surgery or treatment of sickness, or injury resulting from an accident, this Plan covers room and board expenses up to HK\$350 per day and surgical expenses up to HK\$15,000. **The maximum amount payable is HK\$30,000 per policy year.**

- *Out-patient expenses*

In the event that your domestic helper requires medical treatment at a clinic for sickness, or injury resulting from an accident, this Plan covers out-patient expenses incurred up to \$200 per visit per day. If your domestic helper chooses to consult a bonesetter for treatment, this Plan will cover the expenses up to \$100 per visit per day with a limit of \$500 per policy year. **The maximum amount payable is \$4,000 per policy year.**

- *Dental expenses*

This covers emergency dental expenses incurred by your domestic helper, including oral surgery, treatment of abscesses, X-rays, extractions of fillings, up to \$200 per visit per day with a **maximum amount of \$2,500 per policy year.**

Personal accident

This provides up to \$100,000 of cover per policy year for your domestic helper in the event of serious accidental injury or death anywhere in Hong Kong. (for travel outside Hong Kong, refer to the cover available in the **SmartTraveller** Plan) This protects you, the employer in the event of a claim from the domestic helper or his/her estate. The benefit will be paid to the injured helper or his/her next of kin.

Age limit

This Plan is available for domestic helpers who are 18-60 years old.

Repatriation Expenses

If your domestic helper becomes medically unfit to continue employment or in the event of death in service, this plan covers the cost of repatriating **up to a limit of \$10,000 per policy year**. back to the country of origin.

Eligibility

This plan is available to Overseas Domestic Helpers, employed according to an Employment Contract, governed by the Immigration Act (Chapter 115).

If your helper is from Hong Kong rather than overseas, only the Employees' Compensation cover is provided.

One Overseas Domestic Helper	Two or more overseas domestic helpers
Free! <small>HK\$65 pm value</small>	HK\$65 per month each

Free additional benefits

✓ Re-hiring expenses

In the event of your domestic helper becoming medically unfit to finish a contract or in the event of death in service, this benefit will pay up to HK\$10,000 per policy year for expenses incurred in securing a replacement helper, including air ticket, agency fees and processing fees.

✓ Hospital cash subsidy

If your domestic helper is hospitalized as an in-patient for five consecutive days or more this benefit will pay the employer \$200 per day up to a maximum of \$6,000 per policy year

✓ Loan protection

If you make a financial loan with documented evidence / proof to your domestic helper which cannot be repaid due to the death of the helper, or his / her being medically unfit to continue employment, this Plan will reimburse the amount of the loan outstanding, up to a limit of \$10,000 per policy year.

**Notice: No health cover is provided to local helpers under this plan*

NOTE:

- * Health care and child birth costs in Hong Kong are reckoned to be among the highest in the world, outside North America. The health cover provided by this plan may not even cover a night in a Private Hospital. If you would like to give your helper more substantial cover and are prepared to budget HK\$4,000 - HK\$20,000 pa, please let us know .
- * No health benefits are payable if your helper incurs expenses overseas. So if you would like to provide travel cover, whether the helper travels alone or with you, you need enrol your helper(s) in the **Smart Traveller** Plan.

Plan 3 - The 'SmartTraveller' VIP Travel Insurance Plan

For all your business and leisure journeys whether to Macau, Shenzhen or anywhere else in the world. Even your helper(s) can be covered!



The **SmartTraveller** insurance Plan is specially designed to provide you an Excess Free policy with comprehensive cover to protect both you and your family while travelling worldwide, providing this travel originates in Hong Kong.

1. Medical Expenses up to HK\$1,000,000 overseas

This covers medical expenses *(including hospitalization and evacuation) as a result of accident or sickness during the journey including :

- ✓ emergency medical evacuation
- ✓ compassionate visit
- ✓ return of unattended dependent children
- ✓ repatriation of remains (HK\$200,000)
- ✓ follow up medical treatment within 3 months (HK\$75,000) in Hong Kong
- ✓ guarantee of hospital admittance deposit (HK\$20,000)
- ✓ hospital cash benefit (HK\$500 per day to \$5,000 in total)
- ✓ translator/interpreter services (HK\$5,000)
- ✓ catch up expenses (to enable you to rejoin your travelling companion(s) following an interruption) (HK\$5,000)

*Note : Children aged under 18 will receive HK\$250,000 and those over 70 years will receive a maximum of HK\$500,000
If you would prefer higher levels of benefit, please let us know .

2. Personal accident - up to HK\$1,000,000

The **SmartTraveller** VIP Plan will pay up to a maximum benefit of \$1,000,000, if on a trip outside Hong Kong, you die by accident, lose limb(s), eyes, hearing, speech or suffer permanent total disablement and cannot undertake any occupation.

In addition, an immediate cash relief up to a maximum of \$50,000 will be paid to the next of kin if an insured suffers a fatal accident. If an insured suffered death from an illness, a benefit of \$20,000 will be paid to the next of kin. If an insured suffers third degree burns to more than 5% of their body , up to HK\$200,000 will be paid .

Note : Children aged under 18 will receive HK\$100,000 and those over 70 years will receive a maximum of HK\$500,000

3. Baggage and Personal effects

Covered under your **SmartChallenger Home** Policy.

4. Personal Liability - up to HK\$2,000,000

Indemnifies you for legal liability to third parties for accidental bodily injury or property damage together with associated legal costs and expenses (Not subject to Hong Kong Jurisdiction) If you need more liability cover, say for ski trip to North America, please let us know.

5. *Baggage Delay*

Pays HK\$1,000 to reimburse purchase of essential items, if your baggage is delayed more than 10 hours.

6. *Loss of personal money or credit cards*

Covered under your **SmartChallenger Home** Policy.

7. *Travel Delay*

If your aircraft, train or sea vessel is delayed more than 10 hours from its scheduled departure time, you will be paid HK\$300 for the first 10 full hours and HK\$300 per hour for every full 10 hours thereafter. Up to HK\$2000...

8. *Re-routing*

Should you need to reroute, in order to get to your original destination you can choose to claim up to HK\$10,000 for the cost of any cancellation charges, additional public transport costs, accommodation costs, etc.

9. *Missed journey or overbooking*

In the event that you miss say a confirmed connecting flight, you can claim reasonable accommodation and meal expenses to HK\$10,000.

If you suffer delay due to being overbooked, you can claim accommodation and meal costs etc up to HK\$5,000.

In both these cases reimbursement is only made if you receive no compensation from the airline/carrier.

10. *Loss of Deposit or Cancellation*

Reimburses up to HK\$50,000 for the irrecoverable prepaid deposits if it's necessary and unavoidable for you to cancel your journey.

11. *Curtailed*

You can claim up to HK\$50,000 for the prepaid and unused section of your journey if you must curtail the trip for reasons beyond your control.

Premium Table

Annual Travel Cover	Cost Per Month
For self or spouse (or a child travelling without a parent)	HK\$149 each
Self+Spouse+Child(ren)	HK\$298
Helper	HK\$74 each

Maximum Duration on Journey

The maximum duration for any journey is 60 days

Age Limit

From thirty (30) days up to the age of 75 before the beginning of the journey .



Definitions

- 'Child/Children' refers to the dependent and unmarried child ! Children who are aged between thirty (30) days and under 18 years old named in the Certificate.
- 'Family' refers to Insured Person, his/her spouse and children (irrespective of the number) travelling with the insured Person and/or his/her spouse for the entire period.
- 'Helper' refers to the overseas domestic helper employed in Hong Kong by the Insured Person.

Common Exclusions (Please refer to Policy for full details)

- War, terrorism and kindred risks and Government acts.
(Terrorism cover is available in other plan. call us please.)
- Nuclear hazards.
- Lack of reasonable care and attention.
- Racing (other than on foot), motor sports, mountaineering, rock-climbing, potholing, hunting, bungee jumping, ski-jumping, use of bob-sleighs, hanggliding, gliding, parachuting, or flying as a pilot or crew member.
- Activities engaging in sports or games in a professional capacity.
- Self-inflicted injury or illness.
- Alcoholism or drug abuse.
- Pre-existing medical conditions.
- Venereal disease, AIDS or AIDS related complex.
- Pregnancy, miscarriage or child birth and all complications thereof. *(Per trip cover can be provided with some policies if you are pregnant. Please call us on 2530 2530)*
- Treatment obtained in Hong Kong (except as specified).
- Nonessential treatment or surgery, or the extra charges for the private room accommodation, except where medically necessary.
- Medical treatment being the specific purpose of the journey.
- Late arrival at the airport, port, train station or other place of boarding.
- Strike or industrial action which was in existence at the date of application for this insurance.
- Financial circumstances or disinclination to travel.
- Government regulation or Act or failure in provision of any part of the booked journey.

Special exclusions relating to Personal Liability

- Injury to employees or members of the Insured Person's family.
- Liability arising out of the use of vehicles, aircraft or water craft (other than non-mechanically propelled)
- Property belonging to or held in trust or in the custody of the Insured Person.
- Liability directly arising from the Insured Person's specific pursuit of any trade, business or profession.
- Liability assumed by the Insured Person by agreement.

Who we are ?

Navigator Insurance Brokers Ltd. has been established in Hong Kong since 1990. Our goal is to help provide the Hong Kong professional with value for money insurance products, for both home and business. In Addition to home insurance we are strong in the areas of motor insurance and international Healthcare.

AXA General Insurance Hong Kong Limited (AXA) General Insurance is a member of the global AXA Group and one of the top four general insurers in Hong Kong.

AXA is the world's largest insurance and asset management group with a world-wide presence focusing on all major developed markets, in particular Europe, North America and selected countries in Asia Pacific. The Group employs 140,000 staff and sales associates, to provide financial protection and wealth management products and services to more than 50 million customers. Combining AXA's global innovation and financial strength with local knowledge and expertise, AXA General Insurance has the international reach, experience and imagination it takes to create the best solutions for all insurance needs.

Important Notes to Proposer

1. Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to ask us or your insurance agent/broker. We recommend you keep a record [including copies of letters] for your future reference of any additional information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether .

2. Personal Information Collection Statement

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of

- any insurance or finance related product or service or any alteration, variations, cancellation or renewal of such product or service;
 - any claim or investigation or analysis of such claim; and
 - Exercising any right of subrogation, your information may be transferred to
 - any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation; or other service provider providing services relevant to insurance business for any of the above or related purposes,
 - any association , federation or similar organization of insurance companies ["Federation"] that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member[s] of the Federation; and
 - any members of the "Federation" by the "Federation" for any of the above related purposes.
- Moreover, AXA General Insurance of Hong Kong Limited is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by our Company. Requests for such access can be made to our Personal Data [Privacy] Ordinance Compliance Officer.

3. Our Company is committed to developing products to meet your personal insurance requirements. As you are a valued customer of our company we will keep you informed of new products and services when they become available. If you do not want to receive this information either now or in the future, please write and tell us.

** the liability of the company does not commence until this proposal has been accepted by the company and the premium paid.*



New Settlers Insurance Package

To apply or for more details,
please contact us on
(852) 2530 2530
ask for Clive Wolstencroft



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