

## Insurance Product Information Document\*

### Circle Asia – Circle Assets

#### Provider:

Circle Asia Limited since being established more than 20 years ago through Circles Group they promote themselves as a market specialist in the following lines of insurance:

Movies, shooting and production	Events, shows, concert and festivals	Horses
Jewellery	Fine Arts	Political Risks
Assets and precious Goods	Over Redemption	Ticketing

Since their establishment by prestigious insurance company such as HDI Global Specialty SE, Hamilton Insurance Group and Hiscox, their leading position still allows them to innovate and set the claim at the heart of their priorities.

They have a network of brokers in more than 40 countries around the world

#### Key Cover

The Circle Asia Assets Insurance plan has worldwide cover, however with the exception of countries at war.

Insured would be yourself and/or family member and/or any additional insured person named on the policy particular conditions.

The policy covers against all risks of physical loss or damage to the buildings, unless exclusion applies. Home Contents are covered against all risks of physical loss or damage anywhere in the world, unless an exclusion applies.

#### What is Covered

Payment of loss (excesses may apply)	Pair sets and parts,
Special Limits of Liability,	Accidental death or loss of pedigree pet,
Additional maintenance expenditure,	Alternative accommodation,
Arson reward,	Business equipment,
Construction materials,	Data replacement,
Disability costs,	Emergency access to the building,
Emergency preventative measures,	Event cancellation,
Fire department charges	Food spoilage,
Forced evacuation,	Garden and landscaping,
Locating a leakage,	Loss of metered water or heating fuel,
Lock replacement,	Loss of pets,
Loss of rent (for landlords),	Newly acquired contents,

*Circle Asia - Assets Backgrounder - last updated 17/08/24*

Marquees,	Precautionary repairs,
Property of domestic workers & guests,	Rent you owe (if building uninhabitable),
Security upgrade,	Students' possessions,
Unfurnished rental home	

The above have cover limits, policy wording can be made available upon request

### What is note covered

Baggage (loss of jewellery contained within) unless carried by hand and under the personal supervision of the insured),

Aircraft	Business property,
Confiscation of items,	Defect in material or workmanship,
Dishonest acts,	Existing damage,
Erosion,	Faulty inadequate or defective,
Damage caused by freezing water (plumbing, heating or air conditioning systems – if unoccupied more than 60 days, under renovation or being constructed),	
Frost,	Gradual deterioration,
Breakdown wear and tear,	Mold wet dry rot and bacteria,
Ground water damage,	Intentional acts,
Jewellery sending (all types & manner),	Loss by rodents, insects or vermin,
Misappropriation,	Motorised land vehicles,
Pedal bikes (parts or accessories, unless the while pedal cycle is lost or damaged),	
Pollution or contamination,	Radioactive, chemical or biological contamination,
Stamps and coins (fading, creasing, handling, denting, scratching, tearing, thinning, colour transfer, dampness or extreme temperature),	
Subsidence, heave or landslip (damage to land, patios, terraces, swimming pools, tennis courts, footpaths, pavements, driveways, bridges, retaining walls, boundary walls, gardens walls, domestic fixed fuel tanks, fences or gates – unless building also sustains a covered loss or damage at the same time)	
Structural movement,	Temperature or dampness,
Tenants property,	Terrorism,
Loss or damage caused by unattended vehicle,	
Unlawful Construction,	Unsuitable transportation and packing,
War or similar risks,	Watercraft,
Wind or storm (not cover any loss or damage to any fence, gate, bridge, pier, wharf or deck)	

**\*Note:** This is a summary to provide a brief overview of what we in Navigator regard to be the most salient points of interest.

All pre-contractual and contractual information on the product is provided in other documents provided by the insurer, any clarifications required, please let us know!