



Edificio San Juan Medical Assoc.  
5. Calle Reverendo Domingo Marrero  
Suite 4. Rio Piedras, PR 00925  
Puerto Rico  
Postal Address: 5301 Waterford District Dr #500,  
Miami, FL 33126, United  
Tél: +1 214-276-6376 | www.vumiglobal.com

*Arranged By:*



Unit 8E, Golden Sun Centre,  
59-67 Bonham Strand West  
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)

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 that insurer Vumi Group's II is based at below address:

Edificio San Juan Medical Assoc.  
5. Calle Reverendo Domingo Marrero  
Suite 4. Rio Piedras, PR 00925  
**Puerto Rico**

Financial standing of the insurer as attached.

Puerto Rico's law will determine disputes under the contract.

#### ACKNOWLEDGEMENT

I/We, \_\_\_\_\_ of Country \_\_\_\_\_ 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 form Hong Kong.

Date: \_\_\_\_\_ (Signature of client)