

NOTICE TO CLIENT AND ACKNOWLEDGEMENT

Advice to Clients of the Unauthorized Status of an Insurer in Hong Kong
(As per HK Insurance Regulations)

NOTICE TO INDIVIDUAL CLIENT

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.

NOTICE TO CORPORATE CLIENT

The underwriting security of this insurance includes participation by 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"). You are reminded that 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.

DETAILS OF THE INSURER

- a) Name: Foyer Sante, a subsidiary of the Foyer Group
- b) Address: 12, rue Léon Laval - L-3372 Leudelange, Luxembourg
- c) Country of incorporation: Luxembourg
- d) Financial standing: Foyer had a solvency ratio above 200% at year-end 2024, per Milliman's analysis of Luxembourg SFCRs, placing it among the best-capitalized insurers in the market.
- e) Laws governing the contract: Luxembourg

ACKNOWLEDGEMENT

I/We, _____ holder of policy with Foyer Sante have read the above notice and 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

Navigator Insurance Brokers Ltd

Unit E, 8/F Golden Sun Centre, 59-67 Bonham Strand West, Sheung Wan, Hong Kong

Tel 2530 2530 Fax 2530 2535

crew@navigator-insurance.com <http://www.navigator-insurance.com>