

 9200 Keystone Crossing, Suite 800 Indianapolis, IN 46240 Postal Address: 9200 Keystone Crossing Suite 800 Indianapolis, IN 46240 Tel: +1 (317) 655-4500 www.imglobal.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
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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: International Medical Group, Inc.
- b) Address: 9200 Keystone Crossing, Suite 800 Indianapolis, IN 46240, USA
- c) Country of incorporation: United States (Indiana)
- d) Financial standing: A.M. Best: A- (Excellent), Standard & Poor's: A-
- e) Laws governing the contract: United States

ACKNOWLEDGEMENT

I/We, _____ holder of policy with IMG Inc. 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