

 OPTIMUM GLOBAL INTERNATIONAL INSURANCE SOLUTIONS PO Box 549, Town Mills, Rue du Pre, St Peter Port, Guernsey, GY1 2JP Postal Address: Second Floor, Block A, Lefebvre Court Lefebvre Street St Peter Port Guernsey GY1 2JP www.pacificcrossinternational.com	Arranged By:  NAVIGATOR Insurance Brokers Ltd. 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: Optimum Global Insurance Company Limited
- b) Address: PO Box 549, Town Mills, Rue du Pre, St Peter Port, Guernsey, GY1 6HS
- c) Country of incorporation: Guernsey
- d) Financial standing: policies are backed by reinsurance security from SiriusPoint International Insurance Corporation (publ), Zurich Branch. SiriusPoint carries A- (Excellent) from AM Best, S&P, and Fitch, and A3 from Moody's, with over \$3.0 billion in total capital.
- e) Laws governing the contract: Guernsey

ACKNOWLEDGEMENT

I/We, _____ holder of policy with Optimum Global 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

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