



WorldTrips

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Tel: 317-262-2132 Fax: 317-262-2140
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Arranged By:

NAVIGATOR
Insurance Brokers Ltd.

Unit 8E, Golden Sun Centre,
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Sheung Wan, Hong Kong
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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: WorldTrips is a subsidiary of HCC Insurance Holdings, Inc., d/b/a Tokio Marine HCC
- b) Address: 4 Carter Green, Suite 400, Carmel, IN 46032 USA
- c) Country of incorporation: Cayman Islands
- d) Financial standing: Atlas Travel Series (i.e., TMHCC (CI) Insurance SPC Ltd) is rated A++ "Superior" by A.M. Best. Tokio Marine HCC's major international insurance companies (which would include the CI entity backing non-US policies) carry A+ (Strong) from S&P Global Ratings.
- e) Laws governing the contract: Cayman Islands

ACKNOWLEDGEMENT

I/We, _____ holder of policy with WorldTrips 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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