Who are we?

Navigator Insurance Brokers was established in Hong Kong in 1991. Since then, we have always been wholeheartedly dedicated to serving companies and families, both locally and internationally. We are especially well known amongst the Hong Kong expat community.

What can we do for you?

As brokers, we act as intermediaries, completely devoted to serving you - we're on your side! We search out the best insurance products at the keenest prices, to meet your requirements in terms of the quality of cover and your budget.

We know what it's like to have to face a bewildering array of potential insurance plans, and as expats ourselves, we understand your concerns; which is why we can give you the kind of advice we would want to receive, if we were in your position.

At no extra cost to you.

Our advice is at no extra cost to you. The charge is the same as it would be should you obtain insurance from the insurers.
In fact, we can offer tailor made packages that are not available elsewhere. Our commission comes from the insurers, but our real reward is more important to us, your satisfaction and peace of mind.

How can we help?

We offer a range of insurance plans covering:

- Executive Home & Jewellery
- Domestic Helper /Helper Health
- Medical / Maternity
- Motor
- Life & Critical Illness
- Travel
- Business, such as Office Insurance, Directors and Officers Liability, Professional Indeminity, Marine Insurance etc.

Executive Home & Jewellery

If you are new to Hong Kong property leases, you will probably be shocked by the way Hong Kong landlords tend to impose on the tenant, responsibilities that would most likely be taken care of by the landlord in your own home country. Take for example the common lease provision that makes it your obligation, as the tenant, to replace windows, should they be blown out in a typhoon!

For those needing immediate cover, we offer a couple of exclusive plans from **AXA**, a leading insurer in Hong Kong:

1. The **New Settlers Home Plan (NSP)**: rated by the square foot area of your home.

2. The **Captains Home Plan (CHP)**: rated (more traditionally) by the Sum Insured of your contents and valuables.

AXA guarantees to *match* or *better* any comparable quote and on a like-for-like basis, *we have never known them beaten on price*! Look at our website home page: www.navigator-insurance.com and find the references to the ***NSP*** and ***CHP*** plans, bottom left of the home page. **You can apply online and receive instant cover. Contact us for a promo-code to receive a 10% discount on either plan.**

However if you have valuable items of jewellery for example, worth over $100,000, there is a deductible (excess) of 15-20% charged by **AXA**. In such a case we would recommend an **Executive Home Plan**, from **Hiscox** in London, which we provide through our **Lloyds** connection.

Medical/Maternity

A budget for **dependable medical care** can be anything from USD2,000-USD12,000 per person per year.

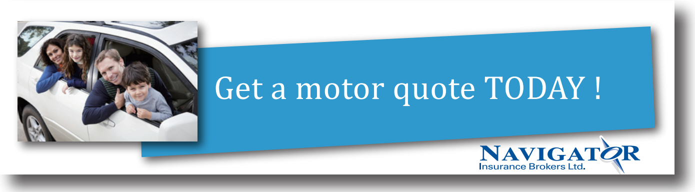
Some key issues we will help you address include:

- How to obtain, if possible, cover for pre-existing conditions.
- Whether renewal is guaranteed *for life*.
- Usage outside of Hong Kong.
- Full coverage of Chronic Conditions. *(We have clients with chronic conditions paying USD1000-5000/month for medication alone).*
- The guarantee of cover for a child from birth, even if the child is born with birth defects.
- Whether you can continue cover if you move back *home*.

Although there are no medical plans specifically designed for **maternity cover**, there are ways to maximize the maternity element of cover, so please do contact us.

Motor

Currently, our online motor system is the *only instant motor quote website* which provides comparative Motor Quotes from a number of insurers here in HK. Just enter: https://motor.navigator-insurance.com



Domestic Helper /Helper Health

In Hong Kong it is a legal requirement for all employers to have *Employees' Compensation Insurance* for their staff, including domestic helpers, drivers, gardeners, nannies and the like, even if working part-time. Employees' Compensation Insurance covers you for claims that an employee may make against you for a work based accident or injury.

The claim could be based on:

- **Common law:** In this case, your helper or his/her estate must prove that you have been negligent in your treatment of him/her.
- **The Employees' Compensation Ordinance:** This ordinance, provides a No Fault cover that stipulates a table of lump sum and income stream benefits for employment based sicknesses and injuries.

Both these areas are covered within a standard domestic helper policy in Hong Kong. The typical local helper plan also covers a ***very limited amount*** of private inpatient/ outpatient private medical expenses. The maximum you can claim is seldom more than HKD 30,000 in a year, and even the most basic cancer cover is either not provided or available for an additional premium.

Government hospitals do provide public healthcare, but these are oversubscribed in key areas, and often have long waiting lists. *Naturally, we recommend people to take more comprehensive medical cover for their helpers.*

MPF (Mandatory Provident Fund)

If you employ someone such as a local driver or a foreign nanny, essentially anyone not on a domestic helper contract, you are responsible to manage deductions for their Mandatory Provident Fund from their salary and to also make your own contributions as an employer. *Talk to us for further details.*

Life & Critical Illness

Life insurance can help to maintain the financial well-being of your loved ones or even to ensure the continuity of a business.

Prolonged life expectancy and the increasing possibility of suffering from a major illness, makes *Critical Illness Cover* a priority for many of our clients.

Critical Illness Cover provides a Living Benefit in the form of a one off cash sum, which will ease your financial pressures so as to enable you to concentrate on your recovery.

Travel

The typical local HK travel plan provides HKD 1,000,000 in medical cover, plus an allowance for lost bags, as well as reimbursement of prepaid hotel and travel expenses, should you unexpectedly be unable to travel, due to illness for example. Some international travel plans, will also cover pre-existing medical conditions, such as maternity.

If you have any questions, we would love to help!

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