



WORLDWIDE
INSURANCE

INSURANCE FOR PEOPLE

who go far

NAVIGATOR
Insurance Brokers Ltd.

Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK

Tel. (852) 2530 2530 Fax (852) 2530 2535

Email: crew@navigator-insurance.com

www.navigator-insurance.com



A smiling man in a striped shirt looking at a laptop screen. The background is a blurred office setting with warm lighting.

GLOBAL PLAYER *human touch*

At XN, we take global risk management personally.

WHO WE ARE

A woman with blonde hair is shown in profile, looking out a window. The background is a bright, slightly blurred view of a city or harbor. The image is used as a background for the entire page, with a semi-transparent white overlay for the text.

| TRUE EXPERTISE

XN crafts insurance products that protect thousands of members and families worldwide. With our broker-partners, we are constantly striving to develop risk-management solutions that better respond to the needs of expatriates, companies with international operations and high-net worth individuals.

| A-RATED INSURANCE

XN is backed by A-rated carriers that are known worldwide, including Lloyd's of London, our privileged partner. We have the flexibility to provide coverage in over 170 countries, making us the ideal provider for those who want to work and live abroad with the security they enjoy at home.

| A HENNER COMPANY

XN is part of the Henner Group, a global leader in the insurance industry. We are now one of the world's largest companies specializing in expatriate insurance, administrative platforms for healthcare products and property and casualty solutions.

Live abroad, stay in
your **comfort zone**

XN OFFERS INTERNATIONAL
INSURANCE COVERAGE FOR
THE PERSONAL GOODS AND
LIABILITY OF PEOPLE ON THE
MOVE. OUR PROPERTY &
CASUALTY SOLUTIONS ARE
CRAFTED WITH THE SPECIFIC
NEEDS OF INTERNATIONAL
LIFESTYLES IN MIND.

INTERNATIONAL PROPERTY & CASUALTY



XN GLOBAL MOVING INSURANCE

XN's Global Moving Insurance provides comprehensive worldwide coverage for belongings at every stage of the move, from packing to unpacking.



XN GLOBAL PERSONAL INSURANCE

XN's Global Personal Insurance provides gap free property and liability insurance coverage with excellent client services during a foreign assignment or relocation.



XN GLOBAL VACANT HOME INSURANCE

XN supplies insurance coverage for vacant, unoccupied or rented dwellings, including condos.



XN GLOBAL HOUSING INSURANCE

XN's Global Housing Insurance program is a package product developed to respond to the needs of the global housing industry.



TENANTS INSURANCE FOR PROPERTY MANAGERS

XN's Tenants Insurance Program for Property Managers ensures that all tenants have a minimum level of property and liability coverage.

LIVE ABROAD,
STAY IN YOUR
comfort zone



INTERNATIONAL HEALTH

Your passport to
peace of mind

WHEREVER YOU GO,
XN COVERS YOUR MOST VALUED
POSSESSION: YOUR HEALTH.
XN OFFERS COMPREHENSIVE
COVERAGE FOR THE HEALTH OF
PEOPLE AND EMPLOYEES WITH
INTERNATIONAL LIFESTYLES.



XN GLOBAL MOBILITY PROGRAM & EXPAT PLUS

Health, life, accident and disability insurance program for internationally mobile staff.



XN GLOBAL PREFERRED CARE

Partnered with PGH, the program is dedicated to ensuring the best medical practice by supplementing an in force health insurance plan.



XN GLOBAL TRAVELER

Group supplemental health insurance program that enable executives and employees to travel safely and securely with peace of mind.



CUSTOM PROGRAMS

At XN, we realize that some corporations need health insurance plans that go beyond standardized plans. For this reason, we work with companies to develop custom health plans, tailored to their needs.

A man in a light blue button-down shirt is smiling broadly while holding a young child with blonde hair. They are on a boat deck, with a woman in a red and white striped bikini visible in the background. The scene is bright and sunny, suggesting a vacation or family outing. The text "YOUR PASSPORT TO" is in a bold, blue, sans-serif font, and "peace of mind" is in a blue, cursive script font, both overlaid on the image.

YOUR PASSPORT TO
peace of mind

Top-rated coverage for high value assets

XN'S HIGH NET WORTH

SOLUTIONS CATER TO AFFLUENT

INDIVIDUALS, THEIR FAMILIES

AND THEIR VALUED POSSESSIONS

ACROSS THE WORLD.

OUR PRIVATE CLIENT SERVICES

TEAM OFFERS BEST IN CLASS

PRODUCTS ACCOMPANIED BY

SUPERIOR SERVICE.

INTERNATIONAL HIGH NET WORTH



XN GLOBAL HIGH VALUE HOMEOWNERS

XN is proud to offer a high value residential solution specifically designed to meet the needs of high net-worth clients.



XN GLOBAL CONDOMINIUM INSURANCE

XN Condominium Insurance is crafted to provide comprehensive and affordable coverage to protect personal property and improvements and betterments.



XN GLOBAL TENANTS INSURANCE

XN Comprehensive Tenants Insurance is crafted with "all risk" type protection for on premise furniture, clothing and electronics against the risk of fire, theft and damage.



COURSE OF CONSTRUCTION

Available for new homes under construction or existing homes undergoing renovations, XN's Course of Construction Insurance provides comprehensive coverage to high valued homes.



PERSONAL UMBRELLA LIABILITY

XN Global Personal Umbrella Liability Insurance is a product developed to ensure a stand-alone, additional cover for your clients and respond to their liability needs worldwide.



AUTOMOBILE INSURANCE

XN offers comprehensive coverage for automobile insurance in the United States.

TOP-RATED COVERAGE

for high value assets



FEATURES AND BENEFITS



| A-RATED CARRIERS

We work with top-rated insurance carriers.

| WORLDWIDE EXPERTISE

Our knowledge of the international mobility insurance market and hard-to-place risks is second to none.

| GLOBAL UNDERWRITING CAPACITY

As a delegated authority of Lloyd's of London, we can provide coverage in almost any country.

| FLEXIBLE COVER

We have the experience to place risks that other providers are unwilling to cover, including policies for holding companies.

| TECH-BASED PLATFORM

Our online tools for distribution, underwriting and claims filing save you time so you can do more.

| HANDS-ON CUSTOMER SERVICE

XN's account managers are always ready to serve you.

| TAILOR-MADE SOLUTIONS

We can help you craft packages that address the individual needs of your clients.

| ESTABLISHED NORTH AMERICAN MARKET PRESENCE

We are licensed to write in 50 U.S. States and 9 Canadian provinces.

| WORLDWIDE NETWORK SUPPORT

We are part of the Henner Group, an international insurance power.





Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
Tel. (852) 2530 2530 Fax (852) 2530 2535
Email: crew@navigator-insurance.com
www.navigator-insurance.com

CONTACT US

For more information on how XN Financial can meet all your insurance needs, please contact us today.

info@xn.com / xn.com



WORLDWIDE
INSURANCE

xn.com