HomeExec

Executive Home & Valuables Cover for Professionals

Navigator Insurance Brokers Inc.

Coverholder at LLOYD'S

Cover Summary		Cover Limit
BUILDING	Subject to specified exclusions, covers physical loss of physical damage, including fire, water or accidental damage to walls, ceilings and floors of your home, including interior fittings and lifts, fuel tanks, satellite dishes and swimming pools.	Up to the building's sum insured.
Additional Special Coverages		
Garden	Covers the damage caused by fire, lightning, collision, impact, theft, of vandalism to your garden.	Up to HK$75,000 per year; Up to HK$7,500 per tree, shrub or plant.
Tracing a Water Leak	Subject to certain conditions, covers the cost of finding the source of a water or heating fuel leakage.	Inside the home—up to the building's sum insured. Outside the home—up to HK$150,000.
Replacement of Locks	Covers the costs of changing the locks if you lose the keys to your home.	Up to the building's sum insured.
When Your Home Cannot be Lived in		
Alternate accommodation or rent owed to you	Covers the reasonable and necessary costs of alternative accommodation, or rent you cannot recover as a landlord, whilst your home cannot be lived in because of loss or damage covered by the policy.	Up to 2 years.
Fees & extra expenses in rebuilding your home	Covers architects, surveyors, and consulting engineer's fees in the rebuilding or repair of the building.	Up to 25% of the costs of repair or rebuilding.
Forced Evacuation	Covers the costs to maintain your normal standard of living if a government authority prohibits you from living in the building due o loss to neighbouring properties which would have covered by the policy.	Up to 48 days.
Fire Department charges	Covers the charges imposed by law or which we agree to if the fire department is called to protect your home against a loss or potential loss which would be covered under the policy.	Up to HK$10,000
Buying, Selling or Renting out Your Home		
Buying a new home	Covers your new home in Hong Kong against fire damage for up to 60 days from the time you have signed the sales & purchase agreement until the completion of the sale or until your new insurance starts, if earlier.	Up to 60 days where you are buying new home.
Selling your new home	Covers the new buyer for the home you insure with us from the time of signing the binding and final contract until completion of the sale provided the buyer is not covered by any other policy.	
Carpets, curtains and appliances	Covers physical loss or physical damage when your new home is rented out unfurnished, provided there is no coverage under another policy.	Up to HK$75,000.

Cover Summary		Cover Limit
CONTENTS, FINE ART & VALUABLES	Subject to certain conditions and exclusions, covers physical loss or physical damage on a worldwide basis.	Up to contents, valuables, and Fine Art sum insured.
Specified Fine Art and Valuables	Items listed individually.	Up to specified insured amount for the item.
Unspecified Fine Art and Valuables	Items not listed individually but covered under a lump sum.	Up to HK$75,000 per item, pair or sets for valuables; Up to HK$200,000 per item, pair or sets for Fine Art.
Additional Special Coverage		
Home Move within Hong Kong or overseas.	Covers your contents, valuables and Fine Art while being moved to your new home in Hong Kong or overseas.	Up to the Contents, valuables and Fine Art sums insured.
New Possessions	New purchases up to 25% of the existing sum insured will be covered from the moment you buy them, if you notify us within 60 days and pay the additional premium.	Up to 25% of the sum insured.
Pair & Sets Full Payment	If any items which have an increased value because they form part of a pair or set are lost or damaged, any payment will take account of the increased value.	
Death of the Artist	Covers the appreciation in value of Fine Art for up to 6 months due to the death of the artist, where such increased value can be proven.	Up to 100% increase of the insured value of the Fine Art item, and the increase is allowed up to HK$1.5M.
Defective Title	Covers defective title of ownership causing the art item to be returned to its rightful owner after purchase.	Up to HK$250,000, or 10% of the total sum insured of Fine Art, whichever is less.
Hired Marquees	Covers physical loss or physical damage whilst temporarily at your home.	Up to HK$150,000.
Money	Covers physical loss or physical damage to your cash, cheques, bank drafts, travel tickets, traveller's cheques, current postage stamps, savings certificates, premium bonds or other negotiable documents.	Up to HK$75,000.
Credit Cards	Covers unauthorised use after lost or stolen	Up to HK$500,000.
Personal documents and computer data	Where there is covered damage to hardware or machinery, also covers the costs of replacing personal documents or retrieving personal electronic data.	Up to the contents sum insured.
Digital data	Where there is covered damage to hardware or machinery, also covers the costs of replacing or reconstructing digital music, video or photographs.	Up to HK$50,000.
Domestic heating fuel & metered water	Covers accidental loss of heating fuel or metered water.	Up to the contents sum insured.
Replacement of locks	Covers the costs of changing the lock of your home if you lose the keys.	Up to the contents sum insured.
Identity fraud	Covers legal or communication expenses of defending a claim against you by financial institutions, removing incorrect judgements, challenging a consumer credit rating or witnessing your signature due to the fraudulent use of your identity. Identity fraud connected with your business, profession or occupation is not covered.	Up to HK$150,000.

Cover Summary		Cover Limit
Business property	Covers physical loss or physical damage to business supplies, equipment, inventory, books, records, and software of your business at home.	Up to HK$50,000.
Fire department charge	Covers the charges imposed by law which we agree to if the fire department is called to protect your home against a loss or potential loss which would be covered under this policy.	Up to HK$10,000.
Golf Hole-in-One	Covers food and drink expenses in your clubhouse following a hole-in-one.	Up to HK$10,000 per hole-in-one; Up to HK$25,000 per period of insurance.
When Your Home Cannot be Lived in		
Alternative accommodation, rent owed to you or rent you owe	Covers the reasonable and necessary costs of alternative accommodation, or rent you cannot recover as landlord, or rent you have to pay a tenant whilst your home cannot be lived in due to loss or damage covered by this policy.	Up to 2 years.
Acquired disability	Subject to the conditions ad exclusions, covers the costs of necessary alterations to your home to enable you to live there unassisted I you become permanently physically disabled as a direct result of a sudden and unforeseen accident.	Up to HK$400,000.

LIABILITY

Your personal liability	Subject to conditions and exclusions, covers your liability or an accident which causes bodily injury or physical damage to property.	Up to insured limit per accident HK$60M on a worldwide jurisdiction.
Your liability as owner or occupier of the home	Subject to conditions and exclusions, covers your liability or an accident which causes bodily injury or physical damage to property and which happens in or about your home.	Up to HK$20M per accident.
Your liability to your employees	Subject to conditions and exclusions, covers your liability or an accident which causes bodily injury or disease to the domestic employees you employ to work for you in Hong Kong plus temporary trips abroad.	Up to HK$100M per accident.
Major Conditions	You must tell us if your home is, or likely be, unoccupied for 60 days or above. We may then amend the terms of the policy.	
Major Exclusions	• Deliberate acts by you. • Biological or chemical contamination or failure in the gas, water, electricity or telephone supply due to terrorism. • Liability arising out of the transmission of a computer virus. • Wear & tear, gradual deterioration, rust or oxidation, warping or shrinkage, rot, fungus or infection.	

Cover Summary		Cover Limit
	• Dryness or humidity, exposure to light or extreme temperatures. • Cleaning, repair, renovation, or restoration to Fine Art. • Faulty workmanship or design. • Costs of maintenance or routine decoration. • Mechanical or electrical faults or breakdown. • Excess—HK$2,000 for buildings or contents. Nil for the other covers (unless different excesses are specified in the policy schedule). Various other exclusions apply. Please refer to the policy provisions for the full list.	
When Your Home Cannot be Lived in		
General claims assistance and free referral services	• 24-hour locksmith • Emergency plumber/electrician • Air-conditioning engineer • General repairs handyman.	**7:30am-8:00pm, Monday-Friday hotline:** **Tel:** (+852) 2530 2530 **Fax:** (+852) 2530 2535

HomeExec Insurance

COMPREHENSIVE COVERAGE FOR YOUR PROPERTIES, FINE ART, AND VALUABLES

We provide Comprehensive coverage specifically designed for high net worth clients like you. Your possessions are worth a lot to you, especially certain ones that reflect your personal interests and taste. HISCOX Insurance works hard to protect the items of value you've worked hard to acquire.

EXTRA HIGH CAPACITY—HIGH PROTECTION FOR THE HIGH NET WORTH

We know how much your property can go up in value in Hong Kong. This policy provides extra high building and contents' limits to cover luxury apartments and houses in Hong Kong. At the same time, we think out of the box, and provide cover for things not easily insured, like mobile phones or plants in your garden. If you move from HK, elsewhere, we may be able to continue your cover in your new location, especially if Lloyd's is registered in your new country.

HASSLE-FREE COVERAGE—CONSOLIDATE ALL YOUR PROPERTIES IN ONE POLICY

We can put all of your properties, whether residential or let, in the same policy to save you the hassle of maintaining several policies.

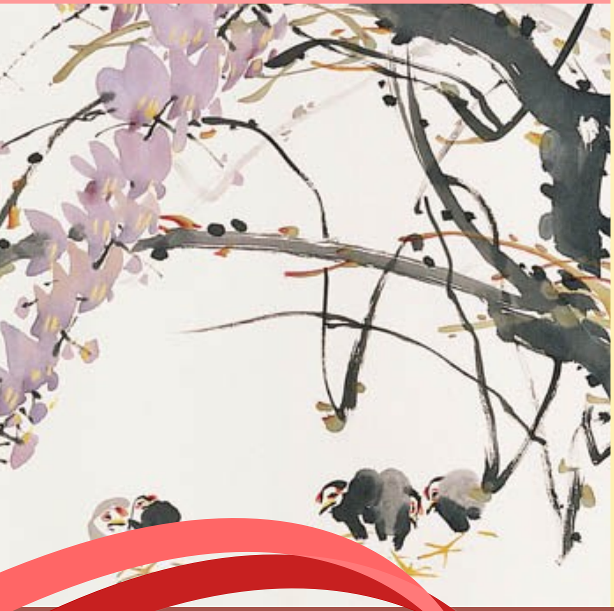
EXTRA-HIGH ITEM LIMIT FOR YOUR JEWELRY AND WATCHES—WORRY-FREE, EVEN IF YOU MISS ANYTHING

Many people have experienced the hassle of having to provide a complete list of items to the insurer. We however require only the total value of your jewelry and watches, and you can enjoy a maximum coverage of HK$75,000 per piece. For items whose value exceeds that maximum coverage, you can be covered up to their full value. You just need to let us know.

WORRY-FREE AUTOMTIC COVERAGE—NEW ACQUISITIONS THAT ARE EASY TO OVERLOOK

Your home and belongings do not stay the same forever. Despite any changes to your homes or belongings, it is easy to maintain this policy once it is in force. In anticipation of new changes, we provide automatic cover up to certain limits. They include:

- New purchase worldwide and new belongings for your home
  - New purchases of contents, Fine Art and valuables up to 25% of the existing sum insured will be covered from the moment you buy them, if you notify us within 60 days and pay the additional premium.
- Newly acquired property
  - Your new property within Hong Kong is covered for up to 60 days against fire damage from the moment you sign the sales and purchase agreement up to the time the sale is complete.
- Home removal or relocation
  - Your contents are automatically covered for damage during your home move—within Hong Kong or overseas, especially if Lloyd's is registered there.



INNOVATIVE COVERAGE FOR FINE ART—SAVES YOU FROM BITTER DISAPPOINTMENT

- Defective Title coverage for new purchase
  - You spend so much effort to acquire the art piece you have cherished for so long. Imagine the disappointment when you find that the seller does no have rightful title to the item. Subject to certain conditions, this policy provides Defective Title coverage up to HK$250,000 in case the title to the art piece you purchase turn out to be defective, and you need to return the art piece to the rightful owner.
- Automatic increase in sums insured in he event of death of an artist
  - Subject to certain conditions, this caters for appreciation in the value of your Fine Art up the death of the artist, since your existing sum insured could then be inadequate.

GLOBAL PERSONAL LIABILITY COVERAGE—WORLDWIDE JURISDICTION—INCLUDING UP TO 90 DAYS IN USA AND CANADA

Your dynamic lifestyle can take you to the far corners of the world. Unlike most home policies, HomeExec covers you not only in Hong Kong but anywhere in the world.

This includes cover for up to 90 days in total during the period of insurance for your liability for accidents which may occur in the USA or Canada

EXTRA VALUE—SPEND LESS FOR MORE

Discounts will be provided if you have not made any claim in the past 5 years. You will also enjoy a free Employer's Liability accident coverage—for an unlimited number of domestic employees, not only helpers, but also driver, cooks, gardeners, and home-care nurses—when you insure your contents with us.

ABOUT NAVIGATOR INSURANCE BROKERS LTD.

Our commitment is to serve you as our customer, giving you the kind of advice that we would want to receive if we were in your position.

We chose to be brokers, rather than agents for this very reason.

Our commitment is to you, not to any insurance company.

CIB Membership Number: 0056

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NAVIGATOR
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Designed By Cara Robyn Brown - 2015