

The Captain's Home Insurance Policy available exclusively from Navigator Insurance Brokers Ltd.

DEFINITIONS

Certain words in the Policy have special meanings. These words have the same meaning wherever they are used in the Policy or Schedule. These are given below or defined at the beginning of the appropriate Section.

You/Your/The Insured	The person named as the policyholder in the Schedule and each member of the policyholder's immediate family normally residing in the home.
We/Us/The Insurer/ AXA General Insurance	AXA General Insurance Hong Kong Limited.
Navigator	Navigator Insurance Brokers Ltd.
Hong Kong	The territorial limits of Hong Kong.
Household goods	These include tenants furniture, fixtures, fittings and interior decorations, and electrical appliances.
Valuables	This means jewellery, articles of gold, silver, or other precious metals, watches, furs, cameras and binoculars, antiques and works of art, collections of stamps, coins and medals.
Money	This means cash, cheques, postal orders, bankers drafts, travel tickets, savings stamps and certificates, premium bonds, current postage stamps, gift tokens, trading stamps, all held for social and domestic purposes.
Personal effects	This means clothes and articles of a strictly personal nature likely to be worn, used or carried. It does not include valuables or money.
Home	The private residence shown in the Schedule and any balconies, verandahs, patios, garages or outbuildings used for domestic purposes only and forming part of the property.
Unoccupied	Not lived in by you or by a person authorized by you.
Domestic helper	A person employed under an Employment Contract as governed by the Immigration Ordinance (Chapter 115) by you as an overseas domestic helper in your home, or as a gardener or chauffeur, provided that he/she is between 18 and 60 years of age, and not related to you.
Legislation	The Employees' Compensation Ordinance in force at the time of the accident
Injury	Bodily injury resulting solely, directly and independently of all other causes from an accident caused by external violent and visible means.
Accident	As referred to in the definition of injury means a sudden unforeseen and fortuitous event.

CONDITIONS (these apply to all Sections)

You must comply with the following Conditions to have the full protection of your Policy. If you do not comply with them we may cancel the Policy or refuse to entertain your claim.

1. Precautions

You must

- take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to safeguard your property from loss or damage
- take all reasonable precautions to prevent accidents and disease
- comply with all statutory obligations

2. Claims

If any accident, injury, loss or liability happens which may give rise to a claim, you must

- give written notification to Navigator or us as soon as reasonably possible
- inform the police immediately if property is lost or stolen, or malicious damage is suspected
- take all reasonable steps to minimize the damage and recover any missing property
- send to Navigator or us immediately any writ or summons and as soon as possible any letter, claim, or other document
- notify Navigator or us immediately of any impending prosecution, inquest or fatal inquiry
- ensure that proper medical and surgical advice is obtained and followed by your domestic helper as soon as possible after any accident, injury or illness
- at your expense, or at the expense of any person representing you, provide Navigator or us with certificates, information and other documents as we

may reasonably require, including valuations and/or photographs of items lost or damaged

you must NOT

- admit or deny any claim made by someone else against you or make any agreement with them

We have the right to negotiate, settle or defend any such claim in your name and on your behalf. We can also use any legal right of recovery you have.

We are entitled to request

- an examination by a medical referee appointed by us for a non-fatal injury
- a post-mortem examination in the event of death

3. Cancellation

This Policy can be cancelled as follows

- if we receive written notice from you of your intention to cancel the Policy, cancellation will take effect on the first day of the following month
- if we send at least 7 days written notice by registered letter to you at your last known address, cancellation will take effect on the first day of the following month
- in the event of non-payment of premiums, cancellation will take effect thirty (30) days after they have become due (excluding a billing error)

4. Our right to recovery

If we are obliged by Legislation to pay an amount for which we would not otherwise be liable, you must repay such amount to us.

5. Fraud

If you or anyone acting for you makes a claim under the Policy knowing the claim to be false or fraudulently inflated we will not pay the claim and all cover under the Policy will be forfeited.

6. Arbitration

If we admit liability for a claim but there is a dispute as to the amount to be paid, the dispute will be referred to an arbitrator in Hong Kong. The arbitrator will be appointed jointly by you and us in accordance with the law at the time.

If a single arbitrator cannot be agreed upon, two arbitrators will be appointed, one by you and one by us. If the two arbitrators are unable to agree, they will appoint an umpire who will preside at their meetings.

You may not take legal action against us over the dispute before the arbitrator has reached a decision.

7. Other Insurance(s)

If any accident, injury, loss or liability insured by this Policy is covered by any other insurance we will only pay our rateable proportion.

8. Notification of changes

You must notify us as soon as possible in writing of any change which may affect this insurance and in particular, any change of address and any increase or decrease in the value of your property that may result in your sum insured being different to that provided by the band that you have selected. If you are in any doubt please let us know.

WHAT IS NOT COVERED (these Exclusions apply throughout your Policy)

(A) We will not pay for

1. Any loss, damage or liability occasioned by, or happening through, confiscation or detention by customs, or other officials or authorities.
2. Any accident, injury, disease, loss or liability occasioned by, or happening through, war, invasion act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
3. Any loss, damage, or liability, occasioned by, or happening through, acts of terrorism committed by any person, or persons, acting on behalf of, or in connection with, any organisation.
4. Any loss or damage to any property, or any loss or expense, or any consequential loss, or any legal liability (except as covered under Section 3), directly or indirectly caused by, or contributed to, or arising from
 - i ionising radiations or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or of its nuclear component

(B) War and Civil War Exclusion Clause

This insurance does not cover any liability assumed by the Insured for loss or damage

directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority, or any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.

(C) Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

(D) Pollution and Contamination Exclusion Clause

This insurance does not cover any loss arising from pollution and contamination except (unless otherwise excluded) destruction of or damage to the property insured caused by pollution or contamination which itself from a peril insured against.

(E) Electronic Data Endorsement B (IT/Cyber Risk Clarification Clause) (NMA 2915)

i Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

- (a) This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to "Trojan Horses", "worms" and "time or logic bombs".

- (b) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils : Fire
 Explosion

ii Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Insured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

We will pay you for individual damaged items but not for undamaged companion pieces.

2. Will a deduction be made for wear and tear?

There may be a deduction for wear and tear to clothes, furs, footwear, household linen, curtains and upholstery. There will be no other deduction for all your other household contents provided that you have maintained them in good repair and that the sum insured represents a reasonable estimation of the full cost of replacement as new.

SECTION 1 - HOUSEHOLD CONTENTS

What are household contents ?

Household goods, valuables, money and personal effects while they are in the home or your office or your spouse's office in Hong Kong and provided that

- they belong to you or you are legally responsible for them and
- they are mainly used for private purposes.

The following limits applied for any one claim or during any one year

Loss of or damage to Household goods up to HK\$ 100,000 per item
or personal effects

For office contents occasionally situated up to HK\$50,000
at home subject to an excess of HK\$500

Items which are not covered

1. Watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically and electrically propelled vehicles (which includes motor cycles), but lawn-mowers and garden implements are covered.
2. Parts, accessories, tools, fitted radios, cassette players, compact disc players and telephones installed in the items excluded in 1 above.
3. Landlords fixtures and fittings, except as covered under the 1.3 liability to the owner of the home on page 3.
4. Property more specifically insured by any other insurance.
5. Animals.
6. Food and drink.
7. Plants.
8. Property primarily used for business or employment purposes.
9. Contact lenses.
10. Damage to sports equipment whilst in use.

What is covered

Your Policy covers accidental loss or damage to household contents while they are in the home or your office or your spouse's office in Hong Kong.

We will not pay more in total than the Household contents sum insured, as stated in the Schedule, for any one claim, subject to the limits stated in the Schedule, during any one year.

We will not pay more than HK\$5,000 for

- your money lost at home ; and
- your liability under the terms of any credit card agreement as a result of its unauthorised use by any person not related to or residing with you.

We will not pay more than HK\$ 100,000 for any one item unless specified in the Schedule.

An Insured person cannot claim under both Section 1 and 2 for the same loss.

What is not covered

Loss or damage

- caused by scratching, denting, wear and tear, depreciation, rot, fungus, insects, moth, vermin, atmospheric or climatic condition, the action of light, dyeing, any process of cleaning or restoring, maintenance, repair or dismantling, electrical or mechanical breakdown or derangement
- caused by chewing, scratching, tearing or fouling by domestic animals
- to articles of glass, china, porcelain, earthenware or stone (or other articles of a similarly brittle material) except as covered under the 1.2 Damage to brittle item on Page 3
- arising from depreciation in value, or consequential loss
- arising from the wilful act of the Insured, members of his/her family, or any relative residing in the home
- caused by theft or attempted theft from the home while the home has been unoccupied for more than 30 consecutive days
- caused by escape of water from a fixed water, drainage or heating installation, or any washing machine or water bed while the home has been unoccupied for more than 30 consecutive days
- caused by water or wind-driven rain and arising from lack of maintenance or faulty workmanship
- caused by theft in the home should any part be left
- caused by theft from any unattended vehicle

HOW WE SETTLE CLAIMS

We will at our option pay in cash the amount of the loss or damage, or may repair, reinstate or replace the lost or damaged property.

1. Matching sets and suites

An individual item of a matching set of articles, suite of furniture, sanitaryware or other bathroom fittings is regarded as a single item.

- which are not reported within 24 hours after discovery to the policy (applicable to loss of money or credit cards)
- caused by depreciation, confiscation or shortage due to errors or omissions (applicable to loss of money)
- any loss unless you have complied with the terms and conditions of the issuing authority (applicable to loss of credit cards)
- which are not reported to the issuer of the card within 24 hours after discovery (applicable to loss of credit cards)

You should also refer to the Policy Exclusions shown on page 1 & 2 of this Policy.

ADDITIONAL BENEFITS (the following free additional benefits are included in this Section)

1.1 Replacement of locks

We will pay for the cost of replacing windows, door locks and keys of the home with items that are similar, but not better, following a theft or attempted theft, up to the amount stated in the Schedule, during any one year.

What is not covered

You should also refer to the Policy Exclusions shown on page 1 & 2 of this Policy.

1.2 Damage to brittle items

We will pay for loss or damage to articles of glass, china, porcelain, earthenware or stone or other articles of a similarly brittle material, up to a maximum of HK\$5,000 during any one year.

What is not covered

The first HK\$500 of any loss.

You should also refer to the Policy Exclusions shown on page 1 & 2 of this Policy.

1.3 Liability to the owner of the home [applicable if the house is rented]

We will pay for the following loss or damage to the home for which you are legally liable as tenant.

- accidental breakage of fixed glass in windows, doors, skylights and verandahs, and fixed sanitaryware and bathroom fittings.
- caused by escape of water from a fixed water, drainage or heating installation, or any washing machine or water bed.

We will not pay more than the amount shown in the Schedule for any one claim, during any one year.

The maximum amount, we will pay, for Section 1.3 and 3 is HK\$5,000,000 for any one claim during any one year.

What is not covered

- 1 Liability arising from
 - any wilful or malicious act
 - the pursuit by you of any trade business profession or employment
 - the occupation of any land or building other than the home as specified in the Schedule
 - the ownership, possession or use of aircraft, watercraft or mechanically propelled vehicles (which includes motor cycles)
 - any agreement where such liability would not have attached in the absence of such agreement
 - any criminal activity
- 2 Any cost arising from wear and tear or making good the home, whether you are legally liable for such costs under the terms of any tenancy agreement or not.

You should also refer to the Policy Exclusions shown on page 1 & 2 of this Policy.

1.4 Newly Acquired Articles

We will pay for the loss of or damage to newly acquired articles up to the maximum article limits stated in Section 1 and 2, provided you notify us within 30 days of the purchase.

What is not covered

You should also refer to the Policy Exclusions shown on page 1 & 2 and Section 2 on Page 3 of this Policy.

1.5 Property of domestic helper

We will pay for loss of or damage to clothing and personal effects of Insured's domestic helper(s), up to a maximum of HK\$10,000 during any one year.

What is not covered

You should also refer to the Policy Exclusions shown on page 1 & 2 of this Policy.

SECTION 2 - PERSONAL VALUABLES

What is covered

Accidental loss or damage to valuables, money, and personal effects belonging to you occurring anywhere in the world.

We will not pay more in total than the Personal belongings amount shown in the

Schedule for any one claim, subject to the limits stated in the Schedule, during any one year.

The following limits applied	
For any one article	HK\$30,000 unless otherwise specified in the Schedule
For portable phone or handheld digital organizers	up to HK\$1,000
For Money and Credit cards	up to HK\$5,000
For office contents anywhere in your custody	up to HK\$25,000 subject to an excess of HK\$500

Your liability under the terms of any credit card agreement as a direct result of its unauthorized use by any person not related to or residing with you.

We will not pay claims under both Section 1 and 2 for the same loss.

What is not covered

1. Watercraft (which includes sailboards and windsurfers), aircraft, caravans, trailers and mechanically propelled vehicles (which includes motor cycles).
2. Parts, accessories, tools, fitted radios, cassette players, compact disc players and telephones installed in the items excluded in 1 above.
3. Property more specifically insured by any other insurance.
4. Contact Lenses.
5. Documents.
6. Animals, plants.
7. Food and drink.
8. Property primarily used for business purposes.
9. Loss or damage caused by any process of cleaning, restoring, altering or repairing, atmospheric conditions, wear and tear, moth, vermin or insects.
10. Breakage of glass or articles of a brittle nature [other than jewellery] while being handled or actively used.
11. Mechanical or electrical breakdown or derangement.
12. Depreciation in value or consequential loss.
13. Damage to sports equipment while in use. Camping equipment.
14. Caused by water or wind-driven rain and arising from lack of maintenance or faulty workmanship.
15. Caused by theft from any unattended or convertible vehicles.
16. Arising from the wilful act, intentional vandalism or damage by the Insured, members of his/her family, or any relatives.
17. Which are not reported within 24 hours after discovery to the police [applicable to loss of money or credit cards].
18. Caused by depreciation, confiscation or shortage due to errors or omissions [applicable to loss of money].
19. Any loss unless you have complied with the terms and conditions of the issuing authority [applicable to loss of credit cards].
20. Which are not reported to the issuer of the card within 24 hours after discovery [applicable to loss of credit cards].

You should also refer to the Policy Exclusions shown on page 1 & 2 of this Policy.

SECTION 3 - PERSONAL LIABILITY

What is covered

Any amount that you become legally liable to pay as damages for

- accidental injury to any person
- accidental loss or damage to their property

We will also, within the limit of liability, pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by us in writing.

We will not pay more than the amount shown in the Schedule for damages payable for any claim or claims arising from one event, during any one year.

The maximum amount, we will pay, for Section 1.3 and 3 is HK\$5,000,000 for any one claim during any one year.

What is not covered

1. Liability in respect of injury to you, or any person under a contract of service with you, and arising out of, and in the course of, such person's employment by you.
2. Liability in respect of loss or damage to property belonging to you or in your custody or control.
3. Liability arising from
 - any wilful or malicious act
 - the pursuit by you of any trade business profession or employment
 - the occupation of any land or building other than the home as specified in the Schedule
 - the ownership, possession or use of aircraft, watercraft or mechanically propelled vehicles (which includes motor cycles)

- any agreement where such liability would not have attached in the absence of such agreement
 - the ownership of any land or building
 - any criminal activity
4. Liability arising directly or indirectly from any judgement which is not at first delivered by, or obtained from, a court of competent jurisdiction in Hong Kong.
 5. Liability arising directly or indirectly from a judgement or order obtained in Hong Kong for the enforcement of a judgement obtained elsewhere.

You should also refer to the Policy Exclusions shown on page 1&2 of this Policy.

SECTION 4 - LIABILITY TO DOMESTIC HELPER

What is covered

Any amount that you become legally liable to pay under the Legislation as damages for injury (including death or disease) to your domestic helper arising out of, and in the course of, his/her employment by you.

We will not pay more than the total amount shown in UEC01 in this section for Liability to domestic helpers, for any one event.

We will also, within the limit of liability, pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by us in writing.

UEC01 - ECI Limit of liability endorsement

Policy Limit of liability: **HK\$100 million** any one event inclusive of all costs and expenses in pursuant to subsection 40(1) of the Employees' Compensation Ordinance

1. In respect of any one claim or a series of claims resulting from or arising out of one event, the Insurer's indemnity to the Insured under this Policy, including costs and expenses incurred with the Insurer's written consent, and irrespective of the number of persons or insureds claiming to be indemnified under this Policy, shall not in the aggregate exceed the amount specified above as the policy limit of liability.

The term "any one event" has the meaning assigned to it by the Legislation.

2. At any time after the happening of any event giving rise to a claim or a series of claims under this Policy, the Insurer may pay to the Insured the policy limit of liability (after deduction of any sums already paid) or any lesser amount for which such claims can be settled and relinquish the conduct of the defence settlement or proceedings to the Insured and the Insurer shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the Insurer in connection with such defence settlement or proceedings or of the Insurer relinquishing such conduct nor shall the Insurer be liable for any costs or expenses whatsoever incurred by the Insured or by any claimant or other person after the Insurer shall have relinquished such conduct.
3. Notwithstanding Condition (7) of this Policy, if at the time of any claim under this Policy there is any other insurance indemnifying any person or Insured or Insureds who are entitled to be indemnified under this Policy, this Policy is not to be called upon in contribution and, subject to the policy limit of liability, is only to pay any amount if and so far as not recoverable under other insurance.
4. Where this "UEC01 - ECI Limit of liability endorsement" is at variance with or inconsistent with anything contained in this Policy, this "UEC01 - ECI Limit of liability endorsement" shall prevail and take precedent.
5. ECTE - Employees' Compensation Insurance - Terrorism Endorsement

Notwithstanding any provision to the contrary in this Policy or any endorsement thereto it is hereby agreed that in respect of any bodily injury or death by accident or disease ("the Loss") directly or indirectly caused by, resulting from or in connection with any act of terrorism or any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the Loss:

- (A) The policy limit of indemnity shall be such amount which the Company actually receives from the Government of the Hong Kong Special Administrative Region of the People's Republic of China ("the Government") pursuant to an Agreement for Provision of Facility dated 11th January 2002 between the Government and the Company under which the Government agreed to make available to the Company and other direct insurance companies authorized to underwrite employees' compensation insurance business in Hong Kong a facility to enable them to meet claims under employees' compensation insurance policies in respect of death and injury arising out of an event of terrorism ("the Facility Agreement");
- (B) The Company will only be required to make payment after it has received from the Government (i) an approval letter confirming that the Company should settle the claim and (ii) payment under the Facility Agreement; and
- (C) For the avoidance of doubt, the Company shall have no obligation to make payment if for whatever reason it does not receive payment from the Government under the Facility Agreement, whether or not due to the Government's contention that the Loss does not fall within the scope of the Facility Agreement or the Loss does fall within the exceptions or any other conditions leading to no payment for the Loss of the Facility Agreement, or the Facility Agreement ceases in the event that the remaining balance under the Facility is exhausted or the termination of the Facility Agreement by the Government.

For the purpose of the above an act of terrorism means the use of force or violence or other means or the threat thereof, of any person or persons, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious, or ideological purposes with an intention to influence any government and/or to put the public, or any section of the public, in fear.

If the Company alleges that the Loss falls within the scope of this endorsement, the burden of proving the contrary shall be upon the Insured.

In the event any part of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

What is not covered

1. Liability accepted under an agreement unless the liability would have existed anyway.
2. Any sum which you would have been entitled to recover from any party but for an agreement between you and such party.
3. Any surcharge for which you may become liable under the Employees' Compensation Ordinance.
4. Liability arising directly or indirectly from any judgement which is not at first delivered by, or obtained from, a Court of competent jurisdiction in Hong Kong.
5. Liability arising directly or indirectly from a judgement or order obtained in Hong Kong for the enforcement of a judgement obtained elsewhere.
6. Liability arising directly or indirectly from Pneumoconiosis.

HOW TO MAKE A CLAIM

You should

1. Check that the cause of the injury, accident or loss is covered. The Policy contains details of what is covered and what is not covered and how claims are settled.
2. Follow the conditions on pages 1 of this Policy.
3. Complete the claim form obtainable from Navigator.
4. Take photographs of the damaged items and obtain estimates as soon as possible for repairs or replacements. We should be given an opportunity of inspecting the damage and approving the estimates before permanent repairs are commenced.

However any temporary repairs that are needed to stop further damage should be arranged by you and done immediately, but you should retain the bills as the cost may form part of your claim.

You should report the loss to the police or other authorities as necessary.

5. For any claim under Section 4, a Form 2 (obtainable from the Labour Department) must be submitted to the Labour Department in accordance with the Legislation. You should also send a copy to Navigator or us.
6. In connection with any injury, accident or loss which may give rise to a claim under the Policy it is most important that you
 - (a) Tell Navigator or us and provide full details in writing as soon as possible
 - (b) Send Navigator or us any writ, summons or other legal document

We will

1. Where necessary, arrange for someone to call as soon as possible. This person will be one of our staff or an independent agent appointed by us.
2. In other cases let you know if we need any more information.

Important - Please follow these guidelines as they will assist us in processing your claim.

Please always state your Policy and/or claim number in all communications.

Should you have any query or need further advice please call Navigator Insurance Brokers Ltd. on 28014333 (Fax 28014123).

Once your claim is registered with us, a personal Claim Handler will be appointed to assist you.

IMPORTANT NOTES

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of

- any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service;
- any claim or investigation or analysis of such claim; and
- exercising any right of subrogation

and may be transferred to

- any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation; or other service provider providing services relevant to insurance business for any of the above or related purposes;
- any association, federation or similar organisation of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and
- any members of the "Federation" by the "Federation" for any of the above or related purposes.

Moreover, AXA General Insurance Hong Kong Limited is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by our Company. Requests for such access can be made to our Personal Data (Privacy) Ordinance Compliance Officer.