

HEALTH INSURANCE

PROVIDING THE MOST SUITABLE MEDICAL COVERAGE TAILORED TO YOUR NEEDS

"Our aim is to build a long-term relationship with our clients"

Customized approach

- ✓ Full understanding of the public healthcare system and private healthcare sector in Hong Kong
- ✓ Tailored services to cope with the specific coverage needs and budget of our clients
- Periodic coverage review to make sure that our clients are adequately insured

Competitive advantage

- ✓ Experienced insurance advisory team specializing in international health / medical coverage and servicing both individuals and corporate clients
- ✓ Seeking at all times the best solutions for our clients
- Our unbiased advice and services are free at no additional cost to the purchaser of an insurance policy
- ✓ Insurance advisory activity as part of our overall financial services offering

OUR HEALTH ADVISORY SERVICES

"We provide on-going customized insurance solutions for our clients"

> High quality coverage options

- √ Hospitalisation coverage (core plan)
- ✓ Additional coverage modules
 - Medical evacuation and repatriation
 - Outpatient
 - Maternity
 - Dental & Optical
 - Medical appliances
- Our international private medical insurance solutions typically have the following features
 - Large geographic coverage
 - Lifetime renewability
 - Available deductible / co-insurance to reduce the premium

Our services

- ✓ Independent and unbiased insurance advice according to the clients' needs
- Assisting clients in providing their underwriting information (all material facts need to be accurately disclosed to the insurer) and submitting their insurance application
- ✓ On-going services
 - Policy terms and conditions understanding
 - Premium understanding
 - Keeping clients informed of policy alterations
 - Annual review of insurance policies
 - Claim settlement support

Nivalis Partners Ltd

IA Licence Number FB1308

Fu Fai Commercial Centre Tel.: +852 3976 6768

Unit 802, 27 Hillier Street Email: philippe.gontier@nivalis.hk

Hong Kong Web: www.nivalis.hk

This presentation has been prepared by Nivalis Partners Limited ("Nivalis"). It is not directed to, or intended for distribution to, or use by, any person or entity who is a citizen or resident of, or located in any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would subject Nivalis to any registration or licensing requirement within such jurisdiction. Nivalis, licensed in Hong Kong by the Insurance Authority, is governed by the rules and regulations of the Insurance Authority and the Insurance Companies Ordinance and its subsidiary legislation.