














# INTRODUCTION TO INDIVIDUAL INSURANCE

## WHAT'S INSIDE :

	Motor	
	Life	
	Personal Accident	
		.....2
	Home Contents	
	Buildings and Fire	
	Helper	
		.....3
	Travel	
	Boat	
	Golf	
		.....4
	Medical	
	Business	
	Income Protection	
		.....5
	Contact Us	
		.....6



## Motor

*Car insurance providing third party liability is a legal requirement in Hong Kong but this won't cover most things that happen to your car.*

Comprehensive insurance will cover anything that happens to your own car. Finance companies will require comprehensive coverage. Cars that are over ten years old and drivers with less than two years of experience are difficult to insure. In Hong Kong, many cars that otherwise wouldn't be

considered such are classified as "sports cars," and getting insurance on these models can be difficult to get and expensive.

To make sure it's insurable, it's best to first contact your insurance broker before buying your next car.

## Life

*Life insurance helps to protect your family from the financial consequences if the unthinkable occurs.*

If you don't have life insurance now how will your mortgage and other liabilities be paid in the event of your untimely death?

Most life insurance has a large element of savings and this is good for both yourself and your family. We can find you the best value on the market if you let us.

## Personal Accident

*Accident insurance protects you and your family against the financial strain of a personal accident.*

Who will pay your mortgage and buy the groceries while you're unable to work? A lump sum will be paid upon the occurrence of an accidental death, permanent total disablement or major burns.

You'll want to make sure you and your family are well looked after.



## Home Contents

*Your home and personal possessions are important to you and when unforeseen events such as burglary,*

fire or flood occur, you need protection to be able to replace valuable lost and damaged property.

Only a few insurers will cover the antiques and expensive jewelry our clients have accumulated.



## Helper

*Insurance for domestic helpers is a legal requirement in Hong Kong.*

Your helper looks after you and your family so it is beneficial to provide cover beyond your legal liabilities as an employer.

Some insurers provide medical coverage (hospitalization and outpatient) as well as replacement and repatriation expenses if your helper doesn't fit in well with your family.



## Buildings and Fire

*Buildings & Fire Insurance provides comprehensive cover for the structure of your home against loss*

or damage caused by fire, explosion, flood and other perils that you choose to seek protection from.

Most of our clients are property owners and want this valuable coverage.



## Travel

*If you are taking a short vacation or planning a global adventure we can help you find the right travel insurance.*

We've finally found a carrier who includes medical expenses, personal accident, worldwide medical evacuation, loss of baggage, passport, personal money and travelers checks, trip cancellation and delay, and the hardest to find: coverage for dangerous sports!

Make your next trip one that you can truly forget about your worries on...



## Boat

*In Hong Kong Boat & Pleasure Craft insurance is mandatory.*

In spite of our skill and experience, unfortunate things can happen while we are enjoying ourselves so it is prudent to safeguard against unforeseen circumstances.

## Golf

*If your ball or your club accidentally hits someone,*

you will be personally liable. And even though golf looks gentle, quite a bit can happen when you're on the golf course. Finally when you get that hole-in-one, golf insurance will reimburse the cost of buying every member in the club a drink on you!

Golf insurance is "mandatory" if you really want that hole-in-one!





## Medical

*To ensure good health we need protection for ourselves and our family.*

With soaring medical expenses in Hong Kong it is important to have comprehensive cover to care for all the family. Medical insurance can be customized in so many ways, you'll most likely want to have a face-to-face with your broker so you can ask questions and explore the infinite number of options available to you.

Let us customize a medical plan for you and your family!

Yes, global coverage (including the US) is available.

## Business

*Building a successful business takes a lot of time and hard work.*

To protect your investment and provide security for your future and that of your company, a comprehensive insurance plan is a priority. We can offer a range of plans from global insurers which can be tailored to suit your company's requirements and provide the protection you need.

Because we are independent and know small business insurance better than the agent down the street, we've got the expertise to ensure that your claims are handled efficiently, your questions are answered, and your insurance coverage keeps up with the demands of your growing business.

Ask us about our "Guide to Business Protection Insurance."

## Income Protection

*When you live and work abroad, the financial security of your family depends on your ability to earn a regular income.*

If you are unable to work because of an accident or illness, will your salary continue to be paid or will your family suffer the consequences?

Income protection insurance provides peace of mind, knowing that your family will be protected financially if you are unfortunate enough to have a serious illness or accident.

Many clients feel this is more important than life insurance, but sadly is rarely ever promoted by the insurance industry.

# Contact US



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## Lifestyle Brokers

Lifestyle is one of the most well respected mortgage brokers in South East Asia, headquartered in Hong Kong with distribution throughout Group offices. In conjunction with local and household names such as NatWest Offshore, UOB, OCBC, Bank of East Asia, National Australia Bank, Westpac, ANZ and many more Lifestyle offer local and international mortgages in several currencies in 14 jurisdictions worldwide. Lifestyle Brokers offer a complete range of mortgages: buy-to-let, equity release, tracker mortgages, interest only, multi-currency, cash back, fixed rate and debt-consolidation mortgages.



## Lifestyle Property International

Lifestyle Property International offers a selection of the best new-build and re-sale property investments from around the world. All properties are fully researched to take advantage of opportunities in the global markets. This allows clients to build a property portfolio that maximizes capital gains potential while offering either excellent yields through lettings, lifestyle enhancement, or both.



## Platinum Financial Services

With its head office in Hong Kong and representative office in Shanghai, Platinum is regulated by the Hong Kong Insurance Authority and provides comprehensive independent financial advice to professional expatriates across Asia. The Platinum business objective is to create and maintain wealth for our clients by advising on all aspects of personal financial planning including portfolio optimisation, retirement planning, savings and investments as well as inheritance tax planning.



## Lifestyle Property Hong Kong

Lifestyle Property is a leading independent Hong Kong real estate agency and our principle focus is to help clients find their dream home. We provide a highly personalised service which specialises in the lease and sale of residential property throughout Hong Kong.



## Discretion Wealth Management

Discretion Wealth Management is the marketing division of Platinum Financial Services reaching out to the LGBT community. We understand the special needs for privacy and the unique concerns and legal issues that this globalized community needs to deal with. While strategies for building and accumulating wealth are not all that different, the issues require personal knowledge and experience of them that only LGBT professionals are likely to be able to provide.

Lifestyle Insurance (LFSI) is a registered trade name of Platinum Financial Services Limited (PFS) for General Insurance business. PFS is an authorised insurance broker company registered with the Insurance Authority of Hong Kong Registration Number FB1187 to transact General and Life (including Linked Long Term) Insurance business.

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