



HimarkInsurance

YOUR GLOBAL INSURANCE PARTNER

“Securing
your
Future”



“We go the extra mile to make the difference and invite you to our world where we promise you the best personalized service you can get.”



Himark Insurance Group Limited is a leading insurance intermediary based in Hong Kong focused exclusively in providing insurance for individuals, families and corporations. We are fast, flexible, open and responsive to all your insurance needs. We use all of our resources, people, experience and courage to deliver outstanding results for all our clients regardless of their size, their insurance requirements or where they are in the world.

Our team is focused on delivering excellence. Our mission is simple, yet achievable; we provide a platform where our clients benefit from our actions.

We maintain strong bargaining power with our extensive portfolio and long-term relationships with numerous reputable international and local insurance providers to provide you all the information due diligence and details to select the right plans along with the most competitive terms, benefits and costs.

As innovators, our advice is complementary and value added as we maintain knowledge of the latest product offerings in the market.

At Himark, we constantly monitor changes to provide new and innovative solutions so that our clients can rest assured that they have the right insurance.

With a strong background and vast experience in the insurance industry, Himark has established itself as one of the outstanding Insurance in Hong Kong. Our strength has been built on a vision to be the premier provider of financial protection and wealth management services.

We are an insurance brokerage and intermediary that provides affordable international insurance globally and provides the best financial planning solutions to fulfill needs at various stages of your life.

Comprising of life, critical illness and medical insurance, our services are designed to provide complete customer satisfaction. Our aim is to serve our clients by sourcing our worldwide network to offer an insurance solution matching the needs of each individual, family or company.

“Our Values and Vision”

“In the market today, there is no shortage of financial and insurance products. What we provide is not just information, but impartial, independent advice.”

Ambition

► We have a strong desire for success and to personally develop our skills and experience. We consider people's health, life and their future of great importance and are therefore focused on achieving goals to propose and provide the best insurance solutions.

► We review results whilst making efforts to continually improve our performance.

Professionalism

► Every job is a self-portrait of the person who does it. We autograph our work with excellence and provide a total solution to our clients by giving them the support that they need.

► Our main aim is to protect clients' best interests with integrity and a professional attitude at all times.

Accountability

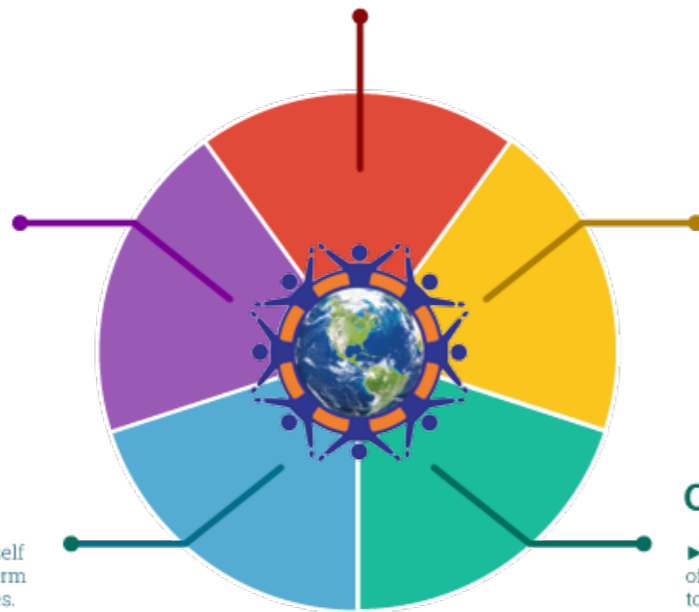
► We are responsible for what we say and do, as well as for what we don't. We respect opinions and take the responsibility to provide every advice and information in utmost good faith.

Determination

► We have a resilient, focused and self disciplined attitude towards short term and long term projects and objectives. We are determined to provide our clients with the BEST.

Care & Integrity

► We are conscious of the importance of people and their needs and continue to work ethically to protect our clients' best interests. Our actions are based upon a foundation of knowledge and we aim to provide excellence.



“Our Services”



Life Insurance

In simple words, Life insurance provides **PROTECTION** that secures yourself and your family.

FINANCIAL FREEDOM from any form of death or illness.

Life comes with many uncertainties and having life insurance serves as a financial back up for your family members in order to avoid financial hardship.

“Shielding your family for the future.”

WHY DO YOU NEED LIFE INSURANCE?

Because it is security for yourself and your family, the only way to preserve your assets for your loved-ones in difficult times

It supports your **PERSONAL** needs through:

- Final Expense
- Dependent's Support
- Education Costs
- Critical Illness
- Retirement Income
- Investment Income
- Maintain Current Lifestyle without Hardship

It supports your **BUSINESS** needs through:

- Key Man Insurance
- Employee Benefits

It also supports:

- Donation
- Tax Purpose
- Estate Planning

Types of Life Insurance

With Life Insurance, members of the family are safeguarded from the financial impact of the death of a loved one.

Term Life Insurance

A type of Insurance policy that provides coverage for a certain period of time. In an instance that the policyholder dies during the coverage term, the policy will pay out the sum-assured, however, if you live beyond the policy term, the policy will be simply terminated.

Elements of Life Insurance

- Cheapest Form of Insurance
- Cost of Insurance only
- Covered for 10 years up to age 80
- Level premium
- No saving elements
- Rental type of policy

When buying Term Insurance

- Length of Coverage
- Face Amount (sum assured)
- Premium to be paid (premium cost)
- Purpose of Coverage



Permanent Life Insurance

Provides life insurance coverage throughout the insured's lifetime to protect any adversities. This type of policy comes with saving elements through sum-assured + guaranteed cash value + non-guaranteed dividend + maturity dividend. Fixed premiums can be made annually or set a period of time.

MAIN TYPE OF POLICIES

1. TRADITIONAL WHOLE LIFE INSURANCE

provides lifetime insurance at a level and fixed premium rate that does not increase as the insured ages

2. UNIVERSAL LIFE INSURANCE

provides lifetime insurance at flexible premium, coverage and unbundled pricing factors (ie. Mortality, interest, expenses)

3. VARIABLE UNIVERSAL LIFE INSURANCE (INVESTMENT-LINK POLICY)

is a universal life insurance with the investment on Funds, the coverage depends on the return of the investment

4. ENDOWMENT INSURANCE

- Has some characteristics of both term life insurance and the permanent life insurance
- Like term insurance, endowment insurance provides life insurance coverage for only a stated period of time. Endowment insurance provides a savings element (cash value)

5. ANNUITY

When the insured dies, a relatively large sum of money is often payable. Beneficiary can receive the policy proceeds in the form of an annuity, payable over a period of time rather than in a lump sum or a policy under which an insurance company promises to make a series of periodic payments to a named individual in exchange for a premium or a series of premiums

Insurance is protection and security. The rising costs this world faces is a global phenomenon and insurance today has become a necessity in today's society to provide financial aid in any situation.

Protecting your family is your biggest priority and in the case of unexpected tragedies, you need to ensure your future is safe.

Before the unhappy things come across, take action to get the protection.

The younger you buy a life insurance, the cheaper the cost, the larger protection and the greater cash value you can get.

“Let insurance be your peace of mind.”



Health Insurance

Health is your most valuable asset and health insurance protects you against risks and costs derived from illnesses and accidents. It is important to understand that the rising costs of medical care is a global phenomenon and health insurance has become a necessity in today's society.

Why Health Insurance?

Choosing the right medical insurance is a very serious decision as the plan you choose today will most likely stay with you for your lifetime. If you decide to change your plan after a period of time, there may be a possibility that some of your conditions will be considered as pre-existing conditions for which you may not even receive coverage with the new insurance provider. Therefore, it is important to take time to select the right level of coverage with an insurer that gives you the assurance and eliminates your financial burden in the first instance.

Insurance policies and the terminology of policy conditions can be confusing. Utilizing the services of Himark Insurance Group Limited being an independent insurance advisor can prove valuable and save you hours of personal research. It is our responsibility to represent your interests and not that of insurance company. We take into account the insurer's financial reputation, standard of service, claims handling as well as the coverage options in order to provide the best solutions. With knowledge, experience and the ability to interpret policy wording, we can help you avoid much of the stress associated with choosing a quality health insurance plan.

Himark Insurance Group Limited, an insurance intermediary based in Hong Kong, is a fast growing leader in health insurance and a registered member of the Professional Insurance Brokers Association – PIBA. We believe in protection and our clients benefit from the non-obligatory advice we provide on securing their future. Himark provides a wide range of international and local medical insurance plans globally to suit the needs of individuals, families or corporations.

Our dedicated insurance professionals assist you to select the most suitable insurance plan by explaining the coverage and limitations of each plan and provide you with all information which shall enable you to make the best decision. We go the extra mile to give you the best personalized service and create a platform where you benefit from our action.





Local Health Insurance

Local Health Insurance plans only provide coverage in your country of residence only and do not come with key elements of proper insurance. These policies come with reduced claim limits to reflect the localized hospital networks used by local nationals. Although additional dental, maternity and health check benefits can be included; they will also be restricted to lower levels of coverage.

A medical plan purchased from a local provider may appear to save money in the short term. However, it is advisable to obtain as much knowledge as possible before making important decisions that protects your health. The level of cover with a local provider in comparison with an international medical insurance plan can prove to be very disappointing

as the level of coverage and the limits.

Key Elements of Local Plan:

- no coverage of pre-existing conditions
- limited coverage of chronic conditions
- premium increases based on claim experience
- no portability
- minimal/ no coverage of major medical expenses such as organ transplant, kidney, stroke and cancer.

International Health Insurance

International Health Insurance has been developed for expatriates living outside of their country of residence. If you are living or working abroad, there are many challenges and worries that need to be overcome and accessing the right medical treatment without a suitable health insurance plan can be difficult and in many cases, very expensive. The international health insurance coverage allows you the freedom and peace of mind to receive medical treatment in a hospital or clinic of your choice anywhere in the world within the geographical area you have chosen without the financial worry. In addition, most international health insurance policies provide evacuation, repatriation and worldwide assistance.

Some of the key factors determining the right international insurance plans are :

- Guaranteed Lifetime Renewability – There is no risk of discontinuation of coverage
- No Age Limit – Once you are in the policy, you are able to maintain it throughout your lifetime
- Community Rated Premium – The premium increase is based on the entire community and not on your claims experience
- Full Refund
- Worldwide Coverage
- Portability – the ability to take you international health insurance wherever you go
- Free Choice of Hospitals and Clinics

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