

IMPORTANT INFORMATION ABOUT YOUR POLICY

This letter contains important information. Please read it carefully and share this letter with anyone else who has an interest in your insurance policy.

Dear Policyholder

Transfer of General Insurance Business from Liberty Specialty Markets Hong Kong Limited to Liberty International Insurance Limited

We refer to the prior correspondence, dated 16 January 2026, sent by Liberty Specialty Markets Hong Kong Limited (**LSMHK**) concerning the transfer of its entire general insurance business to Liberty International Insurance Limited (**LIL**).

In this letter, unless the context otherwise requires, words importing the singular include the plural and vice-versa, and any references to "insurance policy" includes both direct insurance and reinsurance policies; insurer includes 'reinsurer'. References to "policyholder" includes cedant where applicable.

On 2 January 2026, LSMHK applied to the Insurance Authority (**IA**) pursuant to Section 25D of the Insurance Ordinance (**S25D**) for approval to automatically transfer certain classes of its general insurance business to LIL with a proposed effective date of 1 April 2026. This means, if approved, Hong Kong governing law insurance policies incepting on or before 11:59 p.m. 1 January 2026 (**S25D Policies**) will be automatically transferred to LIL (**Transfer**).

We are pleased to announce that we have received formal approval from the IA to effect the transfer under S25D and LSMHK and LIL have executed the instrument of transfer giving effect to the Transfer.

Accordingly, the Transfer to LIL was completed with effect as of 00:00 a.m. HKT 1 April 2026. This means the S25D Policies have been automatically transferred to LIL and LIL has now replaced LSMHK as the insurer for your S25D Policies. LSMHK's rights and obligations have now been assumed by LIL.

Please be assured that:

- (i) Your existing policy terms and conditions remain unchanged as a result of this Transfer;
- (ii) Your policy coverage, benefits, and premiums continue as previously agreed;
- (iii) All claims, including any notifications made prior to 1 April 2026, will now be handled and processed by LIL. The Transfer will have no impact on your claim.

We have placed a Notice of Completion of the Transfer in The Standard and Sing Tao Daily Newspapers of Hong Kong on 20 April 2026. This Notice (both English and Chinese versions) is also attached to this letter for your reference. Likewise, information relating to this Transfer is posted on our webpage <https://www.libertyinternational.com/hk-en/2026-proposed-transfer>.

You do not need to take any action.

Your personal data that LSMHK holds in relation to your insurance policy and/or claim(s) has been transferred to LIL in accordance with applicable laws in Hong Kong (including the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong)). LIL will continue to process your personal data in accordance with <https://www.libertyinternational.com/hk-en/footer/personal-information-collection-statement>.

If there are any additional named insureds or anyone else with entitlement to the benefits under your insurance policy, please make them aware of the Transfer and pass on this letter to them as soon as possible.

Relevant Contact Details for LIL

If you have any questions about this letter and the Transfer, please contact LIL as follows:

Dedicated Hotline: +852 2892-3888

Email: hongkong@libertyglobalgroup.com

Website: <https://www.libertyinternational.com/hk-en> (in English)
<https://www.libertyinternational.com/hk-zh> (in Chinese)

Address: Suites 2601-04 & 2607-16, 26/F, 1111 King's Road, Taikoo Shing, Hong Kong

Relevant Contact Details for claims with LIL

If you have any questions or concerns about any claims pursuant to your insurance policy, please contact LIL as follows going forward:

Email: hongkong@libertyglobalgroup.com

Telephone: +852 2892-3888

Address: Suites 2601-04 & 2607-16, 26/F, 1111 King's Road, Taikoo Shing, Hong Kong

We thank you for your continued support.

Liberty International Insurance Limited

