YOUR COMPLETE BANKING SOLUTION!

Product Packaging options also available to customers

- Retail Banking Facilities
- Commercial Loans
- Personal Loan
- Motor Vehicle Loans
- Asset Finance
- Mortgage Protection Insurance
- All HomeSure Insurance products with Tower Insurance
- Medical/Health Insurance with FijiCare Insurance Limited
- Funeral Insurance Policy
- Term Deposit
- Term Saver

Call or email us today.

Our dedicated insurance specialists are available to help you!



HEAD OFFICE

HFC Centre 371 Victoria Parade, Suva. PO Box 161 Suva. Phone: 3316555 Fax: 3304171 Mobile short code: 5500

SUVA

Ground Floor, HFC Centre 371 Victoria Parade. PO Box 161 Suva. Phone: 3316555 Fax: 3316377 Mobile short code: 5500

LAUTOKA

163 Vitogo Parade. PO Box 3984 Lautoka. Phone: 6663366 Fax: 6662004 Mobile short code: 5501

NADI

Queens Road, Namaka PO Box 9449 Nadi Airport Phone: 6721257 Fax: 6721258 Mobile short code: 5502

LABASA

Main Street PO Box 3120 Labasa Phone: 8814188 Fax: 8814377 Mobile short code: 5503

NAKASI

Shop 11 Tebara Plaza PO Box 8207, Nakasi Phone: 3410055 Fax: 3410056 Mobile short code: 5504

DOWNTOWN BOULEVARD

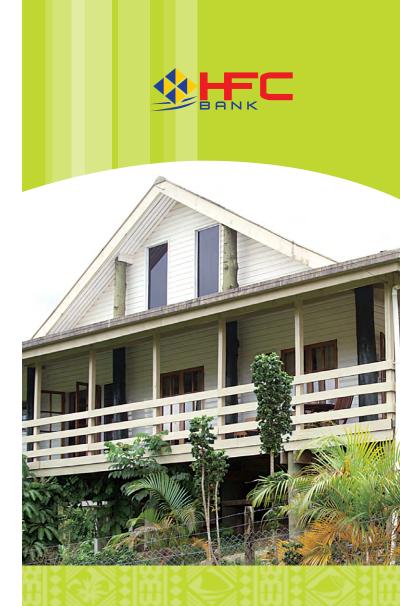
Shop 1 Downtown Boulevard, Ellery Street, Suva PO Box 161, Suva Phone: 3304611 Fax: 3304612 Mobile short code: 5515

Underwritten by:



Rates effective March, 2014.
Fees, charges and interest rates are subject to change. In such cases, 30 days prior notice would be given for any changes.

Print date: July 2014



Home & Contents Insurance

We have you covered Es



www.hfc.com.fi

Taking that bold step and buying a new house is making your dream come true. This is a lifetime investment for you and your family and we will provide you with the maximum protection against any unexpected loss.

Our HFC Bank House & Contents
Insurance Policy will ensure that your
dwelling and its contents are adequately
protected by one of the best available
products in the market in terms of its
coverage with competitive premiums.

HFC Bank House & Contents Insurance Policy is underwritten by one of the oldest and most trusted insurance company in Fiji, TOWER Insurance (Fiji) Limited.

TWO DIFFERENT LEVELS OF COVER

HFC Bank House & Contents Insurance Policy allows you to choose what level of cover you want to suit your insurance needs:

- Replacement Value
- Indemnity Value

(The two levels are explained fully below)

REPLACEMENT VALUE

Replacement value means we cover the cost rebuilding, replacing or repairing your house to a new condition – up to the sum insured stated in the certificate of insurance

INDEMNITY VALUE

This cover is more limited than the Replacement Value Option. Indemnity Value means that we cover the cost of rebuilding or repairing your house to a condition no better than new, less an appropriate allowance for depreciation and deferred maintenance – up to the sum insured.

IMPORTANT This Brochure is only a summary of our policy and full details can be provided on request.

Specified Perils for House & Contents Cover includes:

- fire, lightning, explosion, thunderbolt;
- riot, strike, civil commotion;
- aircraft, aerial devices;
- · burglary and theft, malicious acts;
- · impact by vehicles, animals;
- water discharged, overflowing or leaking from any water or cooling system;
- breakage of mirrors, plate glass tops of furniture, fixed glass in furniture:

OPTIONAL BENEFITS APPLICABLE TO HOUSE AND CONTENTS

GALE, WINDSTORM, HURRICANE, CYCLONE

If you have selected this benefit we will pay for physical loss or damage caused by gale, windstorm, hurricane or cyclone to your house (and your contents if selected).

(Current Cyclone Engineers Certificate from approved Panel required)

EARTHQUAKE

If you have selected this benefit we will pay for physical loss or damage caused by earthquake, volcanic eruption, geothermal or hydrothermal activity or tsunami.

Both types of cover provide added benefits:

TEMPORARY ACCOMMODATION EXPENSES

If you suffer a loss and your home is temporarily unhabitable, we will pay for reasonable accommodation, up to \$5,000 over and above your sum insured.

OWNERS LIABILITY PROTECTION

We will pay up to \$250,000 for your legal liability resulting from accidents at your house.

FROZEN FOOD

If your refrigeration equipment accidentally stops and your frozen food deteriorates to the point that it is unfit to eat, we will pay you up to \$500.

This benefit does not insure you for loss due to electricity power failure caused by gale, windstorm, hurricane or cyclone even if you have selected the Optional Special Benefit – Gale Windstorm, Hurricane, Cyclone.

VOLUNTARY EXCESS

In order to reduce your premium even further, you may volunteer to increase your excess. Ask us to give you quotes at different excess levels.

For premiums applicable call any of our HFC Bank Branches.