

# 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



## Motor Vehicle Insurance

*We have you covered*



email: [info@hfc.com.fj](mailto:info@hfc.com.fj)

[www.hfc.com.fj](http://www.hfc.com.fj)

# Our everyday life involves risk.....

You may be the safest driver around, but accidents still can happen by other negligent drivers.

Our Motor Vehicle Insurance Policy is a comprehensive two way insurance that not only covers your motor vehicle but also what you may be legally liable for.

The HFC Bank Motor Vehicle Insurance Policy is underwritten by one of the oldest and most trusted insurance company in Fiji, Tower Insurance (Fiji) Limited.

## SPECIAL FEATURES

The HFC Bank Motor Vehicle Insurance Policy offers two different levels of protection. Whether you choose the 'Super Thrifti' or 'Executive' protection cover, you are automatically entitled to these benefits.

### ▶ **MONEY BACK GUARANTEE**

We will refund your premium in full, if after 30 days of insuring your vehicle you are not completely happy with your policy (certain conditions apply).

### ▶ **SALVAGE COSTS**

If your vehicle is unable to be driven after an accident and we have accepted the claim, we will pay reasonable cost of removal to the nearest vehicle repairer.

### ▶ **DELIBERATE LOSS OR DAMAGE**

If your vehicle is being shipped between ports in Fiji, we will pay for any contributory costs incurred due to deliberate loss or damage to prevent the loss of a ship and/or cargo.

### ▶ **LEGAL LIABILITY COVER**

We will pay for your legal liability arising from loss or damage to the property of others, caused by your vehicle (certain conditions apply and different limits apply).

## EXECUTIVE PROTECTION

The name says everything as this is one of the best. Executive Protection provides you with the maximum amount of motor protection you could reasonably need.

It gives you an excellent standard of cover if you have a quality vehicle which requires an above average level of protection. The following are examples of additional Executive Protection cover.

### ▶ **NO CLAIM BONUS PROTECTION**

Should you need to make a claim and have enjoyed a No Claim Bonus for a continuous period of 5 years prior to your accident, then we will give you another chance and you will keep your No Claim Bonus.

### ▶ **WINDSCREEN AND WINDOW GLASS BREAKAGE EXCESS FREE**

Windscreen and window glass breakages are covered for no extra cost and should a breakage occur, you would not pay any excess or lose your No Claim Bonus.

### ▶ **LEGAL EXPENSES**

If as a result of any accident for which a claim is payable under your policy and you are charged with careless use, dangerous driving or dangerous driving causing death, we will pay up to \$1,200 for legal costs toward your defence.

### ▶ **\$500 ACCOMMODATION & TRAVEL COSTS**

We will pay for reasonable accommodation and travel costs up to \$500 to help you complete your journey following an accident involving your vehicle for which a claim is payable.

### ▶ **\$500 RENTAL AFTER THEFT**

If your car is stolen, we will pay for you to hire a similar vehicle for maximum of seven days or \$500 whichever is less.

### ▶ **AUTOMATIC INSURANCE FOR REPLACEMENT VEHICLES**

If you replace your vehicle, we will hold the replacement vehicle covered for 30 days from the date of replacement.

### ▶ **MEDICAL OR DENTAL COSTS**

If you suffer any injury following an accident involving your vehicle for which a claim is payable, we will pay medical and dental costs up to \$600.

### ▶ **TOTAL REPLACEMENT OF NEW VEHICLE**

If your vehicle is less than a year old and it is a total loss then we will replace your vehicle with a new vehicle of the same make and model (subject to local availability).

## OTHER SPECIAL FEATURES

### **RENTAL EXPENSES**

If you choose this optional extra, we will pay the cost up to \$2,000 of hiring a vehicle similar to your own, if your vehicle is unable to be driven as a result of an accident or theft.

## SUPER THRIFTI PROTECTION

This level of protection is perfect for the budget conscious person who still requires a sensible amount of insurance.

Super Thrifti protects you against accidental loss or damage to your vehicle and the accidental damage to other people's property which has been caused by your vehicle.

## OPTIONAL SPECIAL FEATURES

### **WINDSCREEN & WINDOW GLASS BREAKAGES EXCESS FREE**

If you choose this optional extra, windscreen and window glass breakages are covered and no excess will apply.

Like many things in life you tend to get what you pay for, and this is particularly the case with insurance. The more you pay in premiums, the more protection you receive in return for your money.

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