

# 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

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PO Box 161 Suva.  
Phone: 3316555  
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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

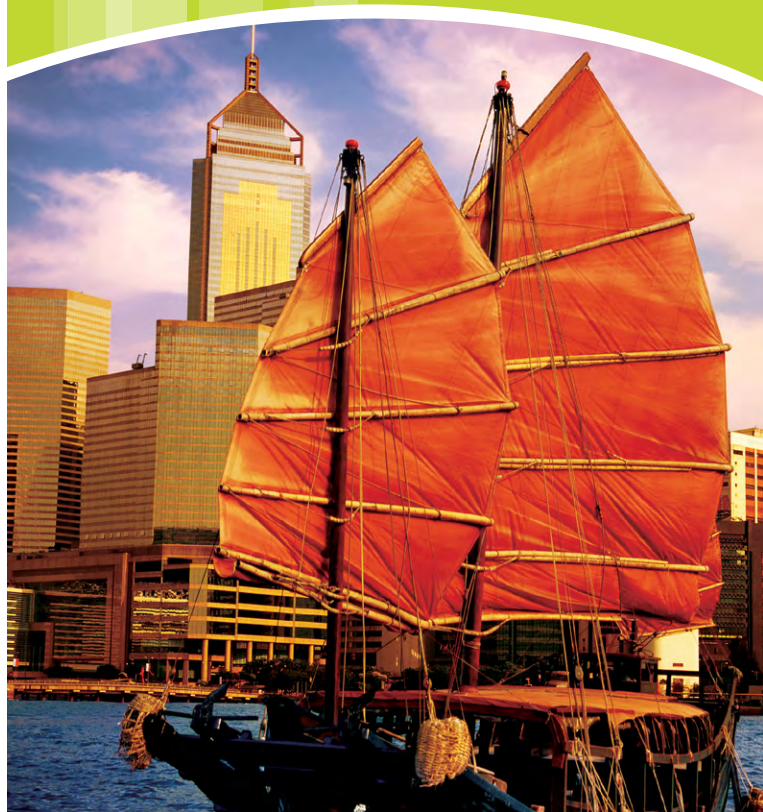
Underwritten by:



*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



## Travel Insurance

*We have you covered*



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

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

Whether it's a holiday or a business trip, the HFC Bank Travel Insurance Policy will provide you with the peace of mind you deserve during your travel and stay overseas.

There are circumstances that you may encounter while abroad and this could disrupt the purpose of your travel. Being involved in an accident or falling sick overseas can be disastrous if you have to pay for medical expenses. Rest assured that this is taken care of, with our Travel Insurance cover.

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

#### **BENEFITS**

Our Travel Insurance Policy offers a unique package of exceptional benefits designed to provide the very best cover at competitive premiums.

#### **FREE 24-HOUR EMERGENCY ASSISTANCE**

Should ANY unexpected emergency arise simply call collect the TOWER HELP LINE on +64 9 985 5000. Available worldwide, 24 hours a day.

#### **SPECIAL FAMILY PLAN**

Special packages for married couples and their families. Also available for de facto relationships.

#### **SPORTS COVER**

A wide variety of sports are covered e.g. netball, scuba diving, martial arts, yachting and many more.

#### **PRE-PURCHASE PROTECTION**

Cancellation and loss of deposits cover starts immediately the policy is issued and paid for.

#### **OUR GUARANTEE**

Money-back guarantee, if you are not happy with the policy prior to your departure.

#### **NOTES APPLICABLE TO ALL POLICY OPTIONS INDIVIDUAL PLAN**

Applicable to one adult travelling alone or together with their children under 18 years who are not self supporting.

#### **FAMILY PLAN**

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

Available to any family group travelling together consisting of not more than two adults who are married to each other, or cohabiting, and their children under 18 years who are not self - supporting.

#### **PREGNANCY**

The first 20 weeks of pregnancy are covered by the Policy unless, when the policy is issued, you are pregnant and receiving medication or medical treatment (other than routine check ups).

#### **PERSONAL BAGGAGE**

There is a limit on each individual item, (which is increased for Video Camera equipment). Provision is made for travellers to increase the amount of general baggage cover and to cover items with a value in excess of the individual item limit (applies to all policy options).

#### **AGE LIMIT**

Cover is not available to persons aged over 70 years.

#### **WHAT DO I DO IF I NEED ASSISTANCE?**

All travellers face the possibility of an emergency during their travels. What would you do if.....

- You fell seriously ill or were involved in an accident in a foreign country where language is a problem or normal standards of medical care could not be guaranteed?
- You did not have the money to pay the hospital admittance deposit?
- Your children were left unattended as a result of your illness or injury?

#### **HOW WOULD YOU GO ABOUT OBTAINING IMMEDIATE MEDICAL ASSISTANCE? HOSPITAL ADMITTANCE GUARANTEE?**

If you hold a Travel Insurance Policy, then we provide FREE 24-hour emergency help and advice through the underwriters help line - TOWER HELP LINE.

With one free phone call TOWER HELP LINE can provide help with many emergency services including:

- Emergency medical assistance
- Telephone medical advice and evaluation
- Referral to English-speaking doctors or specialists
- Medical insurance verification
- Emergency funds for hospital deposits
- Return of dependant children
- Relaying urgent messages to family or travel agent

In the event of an emergency, the TOWER HELP LINE provides you with the security of immediate access direct to TOWER Insurance Limited in Auckland, New Zealand.

One call can help solve your claim enquiries, with no third party delays, no problems with non-English speaking agents in foreign countries: just a friendly New Zealand travel insurance professional to assist and advise you.

The Help Line services is toll free and available 24 hours, worldwide.

#### **FROM OVERSEAS**

Travel emergency assistance +64 9 985 5000.