

### Burglary Cover

We'll provide insurance cover up to the sum insured for loss or damage to your property arising from burglary following actual forced entry into securely locked premises.

### Locks and Master Keys

We'll pay up to \$1,000 for the cost of changing existing locks and keys, if they have been stolen.

### Business Assets Breakdown

Unless plant and machinery breakdowns are covered by a warranty or service contract, their breakdown can cause absolute turmoil.

Our Business Assets Breakdown Cover protects you against the cost of repairs as a result of machinery or electrical breakdown. We will pay the Replacement Value of repair costs to plant up to a total of \$5,000.

### Temporary Replacement

We'll pay up to \$500 for the hire of a temporary replacement motor or refrigerant compressor during the time taken to repair damage to any motor.

### Computer Records

We'll pay up to \$2,000 for the reconstruction costs of computer records and programmes.

### Spoilage of Stock

We'll pay up to \$2,000 for the spoilage of your stock resulting from loss or damage.

### Business Liability

Even the most carefully managed business can be affected by legal liability claims.

We'll provide cover for your legal liability as a result of loss or damage to property, plus bodily injury, death or illness arising from accidents in connection with your business anywhere in Fiji.

We'll pay the costs incurred by you with our consent in defending claims, including any costs and expenses awarded against you.

### Your Legal Liability will be paid

- Following accidents arising during overseas visits on business by you or your employees.
- In connection with products exported to Australia and New Zealand, or any South Pacific Island Territories (Exclusions apply to countries under USA Jurisdiction).
- Following accidents arising from social or recreational activities organised by you.

### Employee Fraud

We'll pay up to \$2,000 in total for loss suffered by you as a result of theft, false pretences, fraud or computer fraud by any of your employees.

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

# YOUR COMPLETE BANKING SOLUTION!

EVERYDAY RETAIL BANKING

BUSINESS / COMMERCIAL LENDING

PERSONAL LENDING

FOREIGN CURRENCY EXCHANGE

INTERNATIONAL SERVICES

DEPOSIT PRODUCTS

INSURANCE PRODUCTS



#### 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, Suva  
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

RB Patel Jetpoint  
Complex, Martintar  
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

Rups Mega Complex, Nakasi  
PO Box 8207, Nakasi  
Phone: 3410055  
Fax: 3410056  
Mobile short code: 5504

#### GANILAU HOUSE

Ganilau Building, Scott Street, Suva  
PO Box 161, Suva  
Phone: 3316246  
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.



## Business Protection Insurance

Your own Fijian Bank with real solutions.

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

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[facebook.com/hfcbank](https://www.facebook.com/hfcbank)

We understand that businesses have different insurance needs. That's why we've designed the **HFC Bank Business Protection Insurance Policy** which allows you to select aspects of the insurance cover specific to your business need.

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

## BUSINESS ASSETS PROTECTION

This is designed to protect the vital assets of your business with either a 'Multi Risks' or 'Specified Risks' cover.

### A) Multi Risks

This is a very broad type of cover for sudden and unforeseen accidental physical loss or damage to your business assets.

### B) Specified Risks

This provides you with cover for sudden and unforeseen physical loss or damage to your business assets arising from these specified risks:

- Fire, lightning, explosion, thunderbolt;
- Riot, strike, civil commotion, labour disturbances, locked out workers, malicious acts;
- Water or oil damage from cooling and heating systems;
- Impact by vehicles and animals;

### Temporary Removal

We'll pay up to \$5,000 for loss or damage to your Business Assets temporarily situated at other premises or in transit.

### Fire Extinguishment

We'll pay up to \$5,000 to refill your extinguishers used to extinguish fire at your premises, or threatening your premises.

### Removal of Contents

We'll pay up to \$5,000 for costs of removal and temporary protection of your property following loss or damage to the building or contents.

### Additions and Improvements

We'll automatically insure you for additions and improvements to your building or plant. (Maximum sum \$5,000)

## Optional Special Benefits (if selected)

### Flood

This means that we will pay up to the sum insured shown in the certificate of insurance for loss or damage caused by flood, subject to exclusions as detailed in the policy.

### Gale, Windstorm, Hurricane, Cyclone

This means we will pay for physical loss or damage caused by gale, windstorm, hurricane or cyclone, subject to exclusions as detailed in the policy.

### Accidental Breakage of Glass

We'll pay for internal and external fixed glass that is accidentally broken. We'll also pay for emergency shuttering and repairs and for signwriting.

### Earthquake

We'll pay for physical loss or damage arising from earthquake, volcanic eruption, tsunami, and geothermal or hydrothermal activity.

## Replacement Value

This option provides you with maximum amount of insurance protection for your buildings or your plant.

### Replacement Value on Your Buildings

This means, if the worst happens, your building will be rebuilt to a condition "As New", using current construction methods and materials.

### Replacement Value of Plant

This means we will pay the replacement or repair costs of plant under 5 years old, other than motors.

OR

## Indemnity Value

### Indemnity Value on Your Buildings

This means, if the worst happens, your building will be rebuilt to a condition no better than new, less an appropriate allowance for depreciation.

### Indemnity Value of Plant

This means that we will pay the cost to rebuild or repair your plant to a condition no better than new, less an appropriate allowance for depreciation.

## BUSINESS INCOME PROTECTION

While it is still vital to insure your Business Assets against loss, it is also just as important to insure your income too. Chances are, your business could come to halt while assets are being replaced or repaired, and that's why you need our Business Income Protection. It keeps you in business while your other insurance helps you to repair the damage.

## Your Cover includes

### Leased or Rented Assets

We'll pay for your loss of Business Income resulting from loss or damage to leased or rented Business Assets.

### Accountants Fees

We'll pay up to \$2,500 for your accountants' fees for claims preparation expenses.

### Additional Costs

We'll pay up to \$5,000 for any additional increased cost for working or rewriting your records.

### Prevention of Access

We'll pay your loss of Business Income if your customers are prevented from being at your place of business due to fire anywhere in Fiji.

### Suppliers' Premises

We'll pay your loss of Business Income resulting from loss or damage by fire affecting your suppliers' premises anywhere in Fiji.

### Public Utilities

We'll pay your loss of Business Income resulting from the interruption of supply to your premises of water or electricity or failure of waste disposal systems and underground services relating to the premises.

### Money Cover

This provides insurance cover up to the sum insured for loss or damage to cash, negotiable cheques, money orders, stamps, credit card invoices etc. when:

- In transit to and from your Business Premises and your banks' night safe.
- During your normal business hours at your premises.
- Contained in a secure locked safe at your premises outside business hours.
- In your personal custody at your home until commencement of banking hours the next working day.

## Special Benefits

### Safes and Strong Rooms

We'll pay up to \$1,000 for loss or damage to your safes or strong rooms caused by burglars.