

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.



Home & Contents Insurance

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 uninhabitable, 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.