The most reasonably packaged deal with a premium of

Only $52 per year

♦ Funeral ♦ Fire
♦ Personal Accident ♦ Term Life

One saqamoli per week
A. LIFE & FUNERAL - $4,000

What are you covered for?
Death by any cause except Suicide or any known pre-existing medical condition at the inception of cover - $3,000
Death by any cause (whilst in or outside of the Republic of Fiji), followed by a funeral (whether burial or cremation) - $1,000

Conditions
Cover in respect of any Insured person shall cease in the event of any of the following whichever happens first:
- The payment of the agreed benefit with respect to the Insured person,
- The Insured person attaining the age of 65 years,
- The date the Insured person no longer qualifies as an Insured person under this Policy,
- The day upon which the Insured person commences active duty with the armed forces of any country, or
- If this Policy is not renewed.

What are major exclusions in the policy?
No benefits are payable under this section if the claim results directly or indirectly from:

The result of any of the following conditions or the complications of these conditions:-
- Acquired Immune Deficiency Syndrome (AIDS) or
- AIDS Related Complex (ARC) as defined by the World Health Organization or
- The presence of the Human Immunodeficiency Virus (HIV) as revealed by a positive HIV anti-body or HIV test.

Suicide (whether sane or insane) or any deliberately self-inflicted injury causing death. Under the influence of alcohol or drug addiction.

Dependents (family members) are not covered.

Any known pre-existing medical condition at the time first covered by the scheme.

Basis of Settlement
Term Life - in the event of the death of the Insured, we will pay $3,000
Funeral - we will pay $1,000 for funeral expenses of the Insured

Eligibility Age
Up to 65

Claims Procedure
Refer to Section F of the Policy

Before making any payment in respect of a claim, we shall be furnished with the following together with the completed claim form:-
- Original or certified death certificate of the insured person,
- Copy of ‘Medical Cause of Death’ certificate for the Funeral Benefit, (to be paid within 48 hours): and
- Original or certified birth certified of the Insured person.
B. PERSONAL ACCIDENT - $3,000

What are you covered for?
The Insured person incurs injury that results in partial or total disability as a result of an accident as described in the Schedule of Benefits.

Conditions
No benefits are payable for any condition resulting from injury to the insured person that results from engaging in or taking part in or training for professional sports of any kind.

The events referred to in the Schedule of Benefits must occur within twelve (12) months of the date of injury.

What are major exclusions in the policy?
No benefits are payable under this section for any conditions resulting from the Injury which:

- is deliberately self-inflicted or caused by the Insured
- arises from the consumption of alcohol caused by the Insured or
- Consumption of drugs or narcotics other than under the direction of a registered medical practitioner provided that such direction is not given due to treatment of the Insured person for drug addiction or dependence
- is attributable to any pre-existing injury for which the Insured has received treatment, advice or taken prescribed medicines or drugs in the twelve (12) months period before commencement of insurance.

Basis of Settlement
Refer to the Schedule of Benefits
The maximum payable in any one period of Insurance is $3,000

Eligibility Age
Up to 65

Claims Procedure
Refer to Section F of the Policy

Before making any payment in respect of a claim, we will require the following together with the completed claim form:-

- Original or certified birth certificate of the Insured person; and
- Medical report from a specialist medical practitioner confirming the percentage of disability.
Schedule of Benefits

<table>
<thead>
<tr>
<th>Lump Sum Benefits Injury as Defined, resulting in</th>
<th>Ration of Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total &amp; permanent loss of all sight of both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>Total &amp; permanent loss of the use of both hands</td>
<td>100%</td>
</tr>
<tr>
<td>Total &amp; permanent loss of the use of both feet</td>
<td>100%</td>
</tr>
<tr>
<td>Total &amp; permanent loss of use of one foot</td>
<td>100%</td>
</tr>
<tr>
<td>Total &amp; incurable paralysis for all further work</td>
<td>100%</td>
</tr>
<tr>
<td>Total &amp; incurable paralysis of all limbs</td>
<td>100%</td>
</tr>
<tr>
<td>Total &amp; permanent loss of the use of one arm or greater part of one arm</td>
<td>100%</td>
</tr>
<tr>
<td>Total &amp; permanent loss of the use of one leg</td>
<td>100%</td>
</tr>
<tr>
<td>Total &amp; permanent loss of all sight of one eye together with serious diminution of the sight of the other eye</td>
<td>50%</td>
</tr>
<tr>
<td>Total &amp; permanent loss of the use of one hand or of five fingers of one hand, or the lower part of arm</td>
<td>50%</td>
</tr>
<tr>
<td>Total &amp; permanent loss of the use of one foot of the lower part of the leg</td>
<td>50%</td>
</tr>
<tr>
<td>Total &amp; permanent loss of hearing</td>
<td>50%</td>
</tr>
<tr>
<td>Total &amp; permanent loss of one eye</td>
<td>50%</td>
</tr>
<tr>
<td>Total &amp; permanent loss of the lens of one eye</td>
<td>50%</td>
</tr>
<tr>
<td>Total &amp; permanent deafness of one ear</td>
<td>50%</td>
</tr>
</tbody>
</table>

C. FIRE - $3,000

What are you covered for?
Loss, damage or destruction to your house as a result of Fire and/or Explosion.

Conditions
Loss, damage or destruction as referred above must occur to the premises where the insured normally resides and does not include attachment to the house.

What are major exclusions in the policy?
Any deliberate fire whether to the insured property or not and whether started by you or not. Weather perils including FLOOD and CYCLONE are excluded (not covered).

Basis of Settlement
In the event of a total loss of your house, we will pay $3,000.
In the event of a partial loss, 50% of $3,000 ($1,500) will be paid.
Maximum payable is $3,000 per house per period of insurance.

Eligibility Age
Open

Claims Procedure
Refer to Section F of the Policy

Before making any payment in respect of a claim, we shall be furnished with the following together with the completed claim form:
- Police and/or Fire Authority report
- Certificate of Title of the property insured
D. ANNUAL PREMIUM

- Annual bundle premium is FJ$52.00 per grower per Annum
- Premium to be paid by the Sugarcane Growers Fund at the inception of cover.
- The policy is renewable annually.

E. CANCELLATION

- This Policy may be cancelled by either party giving 3 months’ notice in writing.
- No refund of premium will be allowed in the event of cancellation of any insured member.
- The Notice of Cancellation by Fijicare may be delivered personally, emailed or posted to the Sugarcane Growers Fund.
- A pro-rata refund of premium will be allowed.

F. CLAIMS PROCEDURE

Claims Procedure
In the event of any loss or damage or event likely to give rise to a claim under this Policy, you must comply with the following:-

- Advise Sugarcane Growers Fund immediately of the loss
- Inform the Police/National Fire Authority immediately and obtain a report in the event of a fire.
- Notice of any claim shall be given to us by the Sugarcane Growers Fund as soon as practicable but in any event within one calendar month of the happening of the event on which the agreed benefit will become payable.
- Sugarcane Growers Fund will forward us the completed claim form within 30 days from the date of notification.
- Fijicare will settle any claim within 10 working days on receipt of the completed claim form together with all required documents.
- All claims payments will be made to the Sugarcane Growers Fund.
- Upon payment of the agreed benefits to the Sugarcane Growers Fund, such payment shall discharge our liability with respect to any insured person.
- In the event of non-compliance with any of the terms and conditions of this Policy, we shall be entitled to decline to pay the claim.
- Policy holder shall be given written notice of the rejection of the claim within 48 hours.

G. CUSTOMER COMPLAIN

If a policy is not satisfied with the service, claim handling process, rejection of claim, or any dispute the policy holder should provide a written complain to Fijicare stating their grievances. Fijicare will respond to the Sugar Cane Growers Fund within 3 working days.
H. ARBITRATION

All differences that cannot be amicably resolved, Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator, to the decision of two Arbitrators one to be appointed in writing by each of the two parties within one calendar month after having been required in writing to do so by either of the parties or, in case the Arbitrators do not agree, of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings. The making of an Award shall, subject to any relevant Statutory provisions to the contrary, be a condition precedent to any right of action against Insurers, but if such action be not commenced within one year of the making of an Award, the right of action shall be deemed to be abandoned and released. After the expiration of one year after any destruction or damage Insurers shall not be liable in respect of any claim therefore unless such claim shall in the meantime have been referred to Arbitration.

I. GENERAL CONDITIONS
(Applicable to all sections)

Reasonable Care
You must take all reasonable steps or measures to minimize the quantum of any claim that may be made under this Policy.

Communication
Any communication meant for FijiCare must be communicated through Fiji Sugarcane Growers Fund.

Fraud
If any claim is fraudulent or false in any respect FijiCare may refuse to pay the whole or part of such claim.

Jurisdiction
We will only be liable for claims occurring in Fiji and action for damages brought in the Fiji Courts and subject to Fiji laws.

Misdescription
This Policy shall be voidable in the event of misrepresentation, misdescription or nondisclosure in any material particular.

Insured to Protect Interest Insured
The Insured shall take all reasonable precautions for the care safety and protection of the interest insured and comply with all statutory obligations, by laws and regulations imposed by any public authority for the safety, use and storage of the interest insured.

Insured
Only those persons named, as the insured in the list provided by Fiji Sugarcane Growers Fund shall be covered under this policy.
### J. GENERAL EXCLUSIONS (Applicable to all sections)
(Applicable to all sections)

This insurance does not cover any loss or destruction directly or indirectly caused by:

- War, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war;
- Popular uprising, Military Rising, Insurrection, Rebellion, revolution, civil commotion, military or usurped power or actions of any person or persons acting on behalf of or in connection with any organization; the objects of which include overthrowing or influencing any de factor government by terrorism by any other violent means;
- Nuclear fuel, ionizing radiation or contamination by radioactivity;
- Aviation other than as a fare paying passenger on a regularly scheduled aircraft flight;
- The Insured person committing an unlawful act;
- Claims made and actions instituted outside the Republic of Fiji;
- **NUCLEAR, CHEMICAL, BIOLOGICAL TERRORISM** means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent by any person or groups of persons, whether acting alone or on behalf of or in connection with any organizations or governments, committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.
- **CHEMICAL AGENT** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
- **BIOLOGICAL AGENTS** means any pathogenic (disease producing) micro-organisms and/or biological produced toxins (including genetically modified organisms and chemically synthesized toxins) which cause illness death in humans, and/or animals or plants.
- **ACT OF TERRORISM** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or groups of persons, whether acting alone or on behalf of or in connection with any organizations or governments’, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.
- Naval, military, air force or police force operations of any country or international organization.