Section B Personal Accident

If a farmer has an accident and breaks an arm for example, and cannot work, can he make a claim?

No. The Personal Accident section is for accidents that result in a partial or a total disability for a stated list of events, where the results of the accident are permanent – such as the loss of a hand, or the loss of an eye.

If a farmer gets ill and cannot work for a few weeks, can the insurance pay out help the farmer to cope?

No. The cover under the scheme is set and cannot be changed. The scheme does not give cover for loss of income, sickness, medical expenses etc.

Section C Property

Farmer’s houses can be affected by a cyclone. Can a farmer pay extra to get cyclone insurance cover?

No. The cover under the scheme is fixed.

Who decides how much of a farmer’s house is damaged or destroyed, and so, how much the claim money will be?

The insurance company FijiCare decides if a claim is covered, and for how much, based on the evidence that it receives following a claim.

The farmer’s house is covered for damage caused by fire. Why isn’t there also some money to pay out for the contents of the house – like clothes and furniture? The cover is restricted to the house to keep the cost of the insurance low. In the future, after the three year agreement period ends, FijiCare will see if and how the scheme may be changed to include household contents.

If a farmer leases the land but has built a house on that land, and if there is a fire that damages the house, will the claim money go to the farmer or to the landowner?

The claims money will go to the person who is a registered farmer with SCGF and registered on the certificate of title to the property.

Sometimes a farmer’s house is unattended. Is it still covered for fire if no one is at the house for an extended period?

Yes. There is no time limited as to the length of time when the house needs to be visited, attended or lived in provided that the house is the farmer’s main residence.

Farmers can have many buildings on a farm. Which one is insured for fire?

The building that is used as the farmer’s main residence.

How much will be paid out to a farmer if only one room in the house is damaged by a fire?

The payment made does not depend on the number of rooms damaged in a fire. The payment depends on the percentage of loss suffered. It will be 50% or 100%.

Will a claim be paid out if a fire is caused by a burglar or other criminal, who accidentally or deliberately burns down the house when the farmer is away?

Yes. These causes of fire are covered.

What happens if it takes a long time to get a police report or a Fire Authority Report about a fire?

A Police report or Fire Authority report is required for all fire claims. The NFA has advised that a preliminary report is issued immediately after attending to a fire so that assistance can be given.

Section D Claims - Various Questions

Can a farmer send in a claim to FijiCare, the insurer?

No. All claims need to be sent to the SCGF. The Fund will register the claims and pass them to FijiCare.

How long will it take to have a claim assessed and a payment made?

The time it takes depends on the time involved in getting the necessary documents to support a claim, submitted. For Funeral Expenses, a sum of FJ$1,000 will be paid within 48 hours of the Medical Cause of Death Certificate being sent in.

Will the insurance company still pay out claims if there are a lot of deaths at one time, from a severe cyclone, for example?

Yes. FijiCare is a licensed, registered insurance company and complies with statutory requirements on its levels of solvency, liquidity and financial strength.

Can a farmer send in a claim to FijiCare, the insurer?

FijiCare approves claims as soon as all the necessary documents are received. Once approved, SCGF aims to pay out claims within three working days.

How are the claims paid out by the SCGF – is it cash, cheques, mobile wallet?

All payments are made by cheque.

Who does a farmer contact if there are questions about the insurance or about how to make a claim?

The farmer should contact the SCGF through its district and field offices or Head office.

How much time do farmers have to make a claim on the insurance?

A claim must be sent in within one calendar month, of the time when the event giving rise to the claim, occurred.

Complaints

If a farmer is not happy with the way the he/she has been treated or the result of a claim that has been submitted, how does he make a complaint?

A farmer can send in details of the complaint to FijiCare Insurance Ltd.

Contact person: Sunita Reddy

on telephone No. 3302717.

Email: sunita@fijicare.com.fj

FijiCare office address:

9th floor - 343-359 FNPF Place, Victoria Parade, Suva

P.O. Box 15808, Suva

Ph: (679) 330 2717 Fax: (679) 330 2119

Email: fijicare@connect.com.fj

FijiCare will answer a complaint within 3 working days, via the SCGF.

Disclaimer

This document is approved and agreed by FijiCare Insurance. FijiCare Insurance reserves the right to revise the content of the document should it decide to do this. This document has been produced with the support of the Pacific Financial Inclusion Programme, and the Russian Federation funded Regional Disaster Resilience in the Pacific Small Island Developing States (RESPAC) Programme, as part of its aim to deepen financial inclusion in the region and specifically to raise awareness and usage of insurance amongst the population. The Pacific Financial Inclusion Programme does not warrant the accuracy of any content within the document or any errors or omissions that may exist.
There are many farmers who work on one farm but are in partnership with a family member. Under the scheme one farmer will benefit in this sort of situation, so why can’t other family members benefit?

All registered farmers are covered based upon the records that the SCGF holds. If the cover was extended to cover the families of farmers, this would involve more administration and would make the insurance scheme more expensive. The scheme is for the benefit of all registered farmers. The scheme does not have options for third parties to join.

How many claims can be made under the insurance policy per year?

Multiple claims can be made under the insurance policy. However, an all cases, claims payouts will not be made by FijiCare Insurance once the amount of cover, under each section of the insurance policy has been reached. As an example, a number of claims for fire can be made, but once the limit of FJ $3,000 is reached, no additional claims monies will be paid out.

Can an insured farmer pay additional money (after a claim has been made), to top up or reinstate the insurance to the full level, for the rest of the year?

No. Additional payments to top up the insurance cover following a claim, or claims are not permitted.

In some cases there are a number of farmers or family members who work on one farm and operate in a partnership type arrangement. Under the scheme, one farmer will benefit in this sort of situation, so can other family members be added and get cover?

No. Under the scheme, only the farmer who is registered and recorded by the SCGF is covered by the insurance.

What happens if a farm is owned by an estate, or a group, or a family?

Under the scheme only the farmer who is registered and recorded by the SCGF is covered by the insurance.

Are all farmers covered by the insurance scheme?

Yes. All farmers who are registered with the Sugar Cane Growers Fund (SCGF) for the Commencement the insurance policy.

What is a “pre existing medical condition”?

A pre existing condition is defined as any condition, ailment, injury or related condition(s) for which the policyholder or the insured person had signs or symptoms, and/or was diagnosed, and / or received medical advice / treatment prior to the date of commencement the insurance policy.

Can an insured farmer pay additional money to add on a wife, husband or children, to get the insurance?

No. The insurance cover under the scheme is fixed and cannot be amended on a case by case basis.

Are all farmers covered by the insurance scheme?

Yes. All farmers who are registered with the Sugar Cane Growers Fund (SCGF) for the insurance scheme and have a named beneficiary, are automatically covered under the scheme. However, a maximum age at entry applies for eligibility for term life, funeral and personal accident insurances. A farmer who is 65 years of age or about to reach 65 will need to nominate a next of kin.

Can a farmer change some parts of the cover, such as the limits of cover under each section?

No. The insurance cover under the scheme is fixed and cannot be amended on a case by case basis.

Can a farmer pay extra money to add on a wife, husband or children, to get the insurance?

No. The insurance scheme is only for registered farmers.

Can a farmer pay extra to add on a worker to get the insurance?

No. The insurance scheme is only for registered farmers.

What will happen after the agreed three year period of the scheme ends, will the insurance still be available for farmers to buy?

The situation after the initial three year period will be clarified after discussions with the SCGF. It is intended to continue to offer an insurance scheme for farmers, who can buy the cover on a voluntary basis.

Can a farmer withdraw from the scheme before the three year period ends, and get some money back from FijiCare?

No. The scheme runs for three years, all farmers are automatically covered if they are registered with the SCGF. No withdrawal or refund is allowed period this period.

What do farmers need to have a named Next of Kin?

This allows the insurance coverage to remain in place for the whole of the period, for example when the farmer reaches the age of 65, certain parts of the cover (the life, funeral expenses, and personal accident cover) automatically moves to the named next of kin.

If a farmer dies when he is outside of Fiji, does the insurance still cover him?

Yes. The cover applies when the farmer is in Fiji or is temporarily overseas.

Some registered farmers are living abroad and have given a Power of Attorney to a family member to manage the farm. In such situations, FijiCare can allow the person with the Power of Attorney to be covered under this scheme and an Application form is provided with the approval of the registered farmer. The registered farmer will not be entitled to any benefits of the policy. Application form received after a loss will not be acceptable.

Why is the maximum age limit set at 65 for life insurance and funeral expenses, and for personal accident insurance?

Every insurance company sets an upper age limit for these types of insurances. This allows the cost of the insurance, that is the “premium”, to be set at an acceptable level. Raising the age limit beyond 65 would mean that more claims would be made and the cost of the insurance would be higher.

Why does the insurance exclude deaths from suicide?

It is common for insurance companies to exclude claims arising from suicide. This stops people from benefitting financially from such an act.

If a farmer has diabetes, and later dies from a condition related to this, will FijiCare pay the claim?

If the farmer knew that he/she was suffering from diabetes and was under medical treatment for diabetes, before the insurance scheme commenced, then any claim linked to that condition would not be paid.

If a farmer has a heart attack and later dies, will FijiCare pay the claim?

Yes. The insurance scheme covers death from natural causes or accidental causes.

If a farmer has cancer and later dies, will FijiCare pay the claim?

If the farmer knew that he/she was suffering from cancer and was under medical treatment for it before the insurance scheme commenced, then any claim linked to that condition would not be paid.

What is a Beneficiary?

A Beneficiary is the person who receives the claims money, upon the death of the insured person. The Beneficiary will receive the money from the Term Life and the Funeral Expenses sections of the insurance cover.

What happens if a farmer does not fill out the Beneficiary Form and send it to the SCGF?

A claim cannot be paid out unless the beneficiary form is completed (for claims involving life and Funeral Expenses cover).