

## HOUSE (FIRE) INSURANCE POLICY PROPOSAL FORM

The Housing Authority has arranged insurance cover with its Insurance Brokers, Marsh Ltd for our customers who wish to take part in a Group Policy currently placed with New India Assurance Company Ltd.

In the event you select this cover your house will be insured against damage arising out of:-

1. Fire (whether resulting from Explosion or otherwise) and/or Lightning and or explosion.
2. Explosion of domestic boilers and/or gas used for domestic purposes or for heating and/or lighting.
3. Earthquake, Volcanic Eruption, Subterranean Fire.
4. Tidal Wave caused by or happening through or following earthquake.
5. Aircraft and other Aerial Devices and articles dropped therefrom.
6. Impact by animals or land vehicles but excluding loss or damage to property in open.
7. Water Damage as a direct consequence of water discharged or leaking from any pipe or water system installed in or on the building(s) and/or an adjoining building(s) and/or by water from a water main outside the building(s) but excluding destruction or damage caused directly or indirectly by:
  - a. water discharge or leaking from any sprinkler or drencher installation or any tank connected therewith.
  - b. Rainwater
8. Electrical Damage shall mean: self ignition, being the actual burning out of any part or parts or electrical machines, installations or apparatus or electrical motors not exceeding 1.5kw, or starters, switchboards, substations, transformers and electrical reticulation caused by the electric current therein, excluding:-
  - a. radio, television, audio computer, and other electronic equipment of every description
  - b. vacuum tubes and thermionic valves
  - c. flexible or trailing leads from point of permanent electric supply to any apparatus
  - d. lighting or heating elements, fuses or protective devices
  - e. electrical contacts at which sparking or arcing occurs in ordinary working.
9. Acts of Authorities where such act is by any lawfully constituted public authority for the purpose of preventing or controlling fire or any other insured peril.
10. Leakage or Spillage of material (other than water) in the form of a gas, vapour or liquid but excluding:-
  - a. damage to the leaked or spilt material.
  - b. the cost of removing or recovering the leaked or split material.
  - c. the cost of rectifying the fault that permitted the leakage or spillage.
  - d. damage to goods in transit.
  - e. leakage or spillage caused by and happening during the course of repairs or alterations.
  - f. damage to the vessel, devise, pipe or other equipment from which the material has leaked or spilt.

11. Sprinkler Leakage, meaning leakage or discharge of any substance from an Automatic Sprinkler System, including collapse of a tank that is part of the system.
12. Windstorm, Gale, Hurricane or Tropical Cyclone arising therefrom-excluding loss of or damage to:-
  - a. Metal smoke stacks, awnings, blinds, signs or other outdoor fixtures or fittings of any description
  - b. Premises in course of construction, re-construction or repair unless all outside doors, windows and other openings thereto are complete and protected against Cyclone and/or windstorm.
13. Flood, which shall mean:
  - a. the unusual and rapid accumulation or runoff of surface water from any source:
  - b. the rising (including the overflow or breaking of boundaries) of the seal, lakes, ponds, rivers, reservoirs, harbours, streams and similar bodies of water.
14. Loss, destruction or damaged caused by:
  - a. Riot and Civil Commotion, Strikes and Locked Out Workers or persons taking part in Labour Disturbances, which shall mean:-
    - i. any act committed in the course of a disturbances of the public peace by any person taking part together with others in such disturbances: or
    - ii. any willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out; or
    - iii. any act of any lawfully constituted Authority for the purpose of suppressing or minimizing the consequence of any existing disturbance of the public peace, or for the purpose of preventing any such act as is referred to in (ii) above or minimizing the consequences thereof, but, in the case of loss or damage caused by any such act as is referred to in (ii) above.
  - b. Malicious Damage shall mean loss of or damage to the Property Insured directly caused by any malicious act of any person whether or no such act is committed in the course of a disturbance or the public peace.

**POLICY EXCESS**

<b>Peril</b>	<b>2014 Policy Excess</b>
Cyclone, Windstorm, Hurricane claims	\$2,000 for each claim
Flood	\$2,000 for each claim
Earthquakes, Volcanic Eruption, Tsunami	\$1,500 for each claim
Fire	\$1,000 for each claim
All other Perils	\$250 for each claim

**EXCLUSIONS**

It shall be a condition precedent to your right to indemnity under this policy that you prove to the Insurance Company's satisfaction that the loss, damage or liability claimed fro did not arise directly or indirectly from, was not related in any way to, and was not contributed to in any way by:

1. Riot, malicious acts, civil commotion, civil disturbance, civil war, insurrection, popular rising, rebellion, revolution, terrorism, sabotage, subversive, acts, militarily rising,

military or usurped power, invasion, war and hostilities, strikes or locked out workers, persons taking part in labour disturbances or any activities in connection therewith, any action of military, police, security or other authorities or instrumentality whether government or not, including any loss damage or liability directly or indirectly resulting from any of the above;

2. The actions of any political or vigilante group;
3. Looting, sacking and/or pillaging;
4. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition by any lawfully constituted authority or body, or unlawful occupation by any person;
5. The actions of the police, any armed forces or any lawfully constituted body where such actions are in connection with 1,2 or 3 above;
6. Any deliberate fire, whether to the insured property or not and whether started by the insured or not;
7. Or caused to any property that at the time of such loss had been unoccupied or unattended for more than 30 consecutive days;
8. Arising from wear, tear, depreciation, mildew, mould, rot, corrosion, rust, gradual depreciation, contamination, pollution, mechanical breakdown, neglect of maintenance, defective workmanship material or design, or structural alterations or repair;
9. Any consequential loss of any kind;
10. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military rising, rebellion, revolution, insurrection, terrorism, military or usurped power;
11. Nuclear weapons material or ionizing radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel;
12. Subsidence, landslip, erosion, settling, cracking or removal or weakening of support;
13. Confiscation, nationalization or requisition by order of the Government or Local Authority;
14. The failure of power or other utility service supplied to the prescribed premises, however caused, if the failure occurs away from the described premises.

In any claim, and in any action, suit or other proceedings where the Insurers allege that by reason of the provisions of this Exclusion any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the insured.

### **CLAIM PROCEDURES**

- A. The insured shall: -
  1. Immediately notify the Housing Authority of any loss.
  2. Lodge to the Housing Authority **within 7 days** the following
    - a. Completed claim form
    - b. Police Report
    - c. Report from National Fire Authority (for fire claims)
  3. Take all reasonable steps to prevent further loss or damage.
- B. In the event of any claim the Insurer shall be entitled to enter any premises where loss or damage has occurred and take and keep possession of the property and deal with salvage in a reasonable manner. No property may be abandoned to the Insurer.

If you wish to be included under the Group Policy, please indicate your acceptance in the space provided below. You will receive individual attention at all items and should you require further information and/or wish to submit a claim on your policy, please contact:-

- The Corporate Governance Executive – Insurance at Housing Authority Head Office, Valelevu on Telephone No. 339 2977 or email: [bchand@housing.com.fj](mailto:bchand@housing.com.fj).
- For properties in the Western Division, through the Housing Authority Officers in our Lautoka Customer Relations Centre on Telephone No. 666 0299 or Nadi Customer Relations Centre on Telephone No. 670 7999.
- And for Northern Division properties through the Housing Authority Officers in our Labasa Customer Relations Centre on Telephone No. 881 1977



**ACCEPTANCE**

I/We, \_\_\_\_\_ of \_\_\_\_\_ fully understand the contents of this Policy and hereby confirm that I/We wish to have our property situated at \_\_\_\_\_ included in the Group House (Fire) Insurance Policy with the New India Assurance Co. Ltd with the sum insured of \$ \_\_\_\_\_. Housing Authority will not be responsible for any liability until this application has been accepted and returned to Housing Authority.

Sign: \_\_\_\_\_  
\_\_\_\_\_

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Survey Ref: \_\_\_\_\_ Lot No. \_\_\_\_\_ HA Agreement No.: \_\_\_\_\_

**Copy To: Corporate Governance Executive - Insurance**