



Level 9, FNPF Place, 343-359 Victoria Parade, P.O.Box 15808
Suva, Fiji. Phone (679) 330 2717 Fax (679) 330 2119

REVISED RENEWAL NOTICE

THE INSURED (POLICY HOLDER) : **Public Service Commission**

POLICY NUMBER : 10040249

ADDRESS OF INSURED : C/- Marsh Limited, Suva.
Att: Karuna Segran

COMMENCEMENT DATE : 01/12/2016

RENEWAL COMMENCEMENT DATE : 01/02/2021

EXPIRY OF COVER : 12 Months

GEOGRAPHICAL LIMIT : Fiji Islands

COUNTRY OF ISSUE : Fiji Islands

ANNUAL PREMIUM

Gold/Bronze Level	(Per Annum)
Gold Hospitalisation Family (Option 6)	\$ 8,250.00
Gold Hospitalisation Single (Option 6)	\$ 3,750.00
Bronze Hospitalisation Family (Option 1)	\$ 1,575.00
Bronze Hospitalisation Single (Option 1)	\$ 1,237.50
Bronze Private Hospitalisation Family (Option 3)	\$ 1,875.00
Bronze Private Hospitalisation Single (Option 3)	\$ 1,500.00
Bronze Overseas Hospitalisation Family (Option 2)	\$ 975.00
Bronze Overseas Hospitalisation Single (Option 2)	\$ 600.00
Bulk Billing – Family/ Single – Consultations/Prescriptions (Option 4)	\$ 675.00
Diagnostics (Option 4a)	\$ 487.50
Optical Family (Option 5a)	\$ 300.00
Optical Single (Option 5a)	\$ 225.00
Dental Family (Option 5b)	\$ 225.00
Dental Single (Option 5b)	\$ 150.00
Maternity Family/Single (Option 5c)	\$ 300.00

PLACING SLIP DUE DATE : 15/02/2021

PREMIUM DUE DATE : 01/03/2021

Please refer to the policy no. 10040249. Kindly note that all amendments made to the policy from commencement are incorporated in the policy issued effective from 01st February 2021.

IMPORTANT NOTICE

- Premium has increased by 25% for the next insurance period 01/02/2020 due to the high claims incurred.
- **The following clause is included under the Hospitalisation plan with effect from renewal 01/02/2021:**

Schedule Two – Schedule of definitions

2.37. Emergency” means a serious, life threatening, unexpected, and often dangerous situation requiring immediate action.

The following clause is AMENDED under the Hospitalisation plan with effect from renewal 01/02/2021:

Schedule Three – Schedule of Insured Benefits

FIJICARE PRIVATE HOSPITAL BENEFIT

3.1 FIJI PRIVATE HOSPITAL BENEFIT

3.11 In-patient and Day Care:

Inpatient or DayCare for a disability at any FijiCare Insurance Limited Preferred Private Hospitals. Inpatient treatment, FIL will be liable for all costs from administration till discharge. All Daycare treatment will only be carried out in a **FIL Preferred Private hospital**. FIL will be liable for medical costs only.

- i) Approval & confirmation from FijiCare Insurance Ltd must be obtained, prior to any course of Daycare referral, treatment or diagnostic procedure at any Private clinics.
- ii) Minor surgeries at Private clinics in Fiji and Major surgeries at Private Hospitals in Fiji may be authorised with prior approval from FIL, including services provided by Visiting Overseas Consultants.
- iii) Admission allowed at the Private Hospitals at 3 or 4 bed ward on any admittance due to illness.
- iv) DayCare services such as minor & major surgery, specialist, drugs, diagnostics & tests;
- v) Physiotherapy or chiropractic is covered only in the case of serious injury and subject to a maximum of 2 month’s treatment or \$2,000.

CONTINUATION of IMPORTANT NOTICE

b. INSURED MEMBERS PREFERRED HOSPITALS

Upon receipt of a referral, FIL will assess and send insured members to our FijiCare preferred hospitals. Should members wish to visit their own preferred hospitals, FIL will reimburse the equivalent cost to our preferred hospital or whichever is lesser.

The following clause is removed under the Hospitalisation plan with effect from renewal 01/02/2021

3. For insured members (main applicants/dependents), all cost relating to Orthopaedic Surgery including Hip replacement and Cardiac conditions or any related illness from administration till discharge will be 100% covered by FIL at MIOT Hospital in Suva.

The following clause is AMENDED under the Hospitalisation plan with effect from renewal 01/02/2021:

Section 2 – Overseas Expenses

3.3 c). In the event of an extreme emergency, life threatening medivac, the following will apply:

- An independent FijiCare Specialist recommendation;
- Seek prior approval from immigration, airlines and other relevant authorities from the respective countries, Fiji, New Zealand and Australia;
- First option of evacuation to New Zealand;
- Second option of evacuation to Australia if treatment is not available in New Zealand;

The following clause is included under the Hospitalisation plan with effect from renewal 01/02/2021:

General Exclusions

4.37. Any virus or disease declared to be a **pandemic** by the World Health Organisation, or any disease that has yet to be declared a **Pandemic** by the World Health Organisation but is affecting the Whole nation or world’.

- 4.38. i. **Epidemic** will be covered unless it is an infectious disease is defined as Highly Pathogenic Avian Influenza or any diseases declared to be quarantinable diseases under the local authority and subsequent amendments.
- ii. **Epidemic** will be covered unless confirmed Pandemic by Government/WHO and this is fully excluded under the policy.

ALL OTHER TERMS & CONDITIONS OF THE POLICY REMAIN UNALTERED

OVER-AGE DEPENDANT - PROOF OF EDUCATION

- FIL renews cover for dependents that have passed the age of 19 years, upon receipt of a written confirmation from the respective Institute they will be enrolled with, stating that they are full-time students and fully dependent on the Insured for support. **Upon confirmation of renewal proof of education needs to be submitted within two weeks timeframe. We will further follow up and give two weeks extension and if no update/documentation is received we will then delete the said dependents from FIL records.** Also note that FIL will terminate dependents once they attain the age limit of 25 years.

SPECIAL NOTE

- 1) Membership payments must be current in order for claims to be entertained.
- 2) Payment of premium must be made in any event within 31 days of commencement of cover or Renewal date of the Policy or THE POLICY WILL BE CANCELLED WITHOUT FURTHER NOTICE.
- 3) This Policy will not be renewed if any premium for the current insurance period remains outstanding.
- 4) Any member sixty-five (65) years or above will not be covered.
- 5) FIL reserves the right to change terms if a claim occurs within the 30-day period since provision of terms.
- 6) Duty of Disclosure applies (Refer clauses 5.11 a, b, c, d) and the consequences of Non-Disclosure (Refer clause 5.12).
- 7) Any Withdrawal/Inclusion of members will be effective from our (FijiCare Insurance Limited) confirmation date.
- 8) Upgrades/Downgrades of cover are only permissible at renewal.

- FOR ANY NEW MEMBERS JOINING THE SCHEME, IT IS VITAL TO COMPLETE FIL APPLICATION FORM, PRIOR TO GOING ON RISK.**

**FOR AND ON BEHALF OF
FIJICARE INSURANCE LTD**



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AUTHORISED SIGNATORY

Dated: 15th January, 2021

Encl.

All members are encouraged to contact broker MARSH Ltd who will then contact us FijiCare Insurance Ltd by telephone, fax, or E-mail or to call in and enquire about their cover. We welcome such enquiries and we may be able to assist you with your claims. For instance **you must have FijiCare's prior approval before you travel overseas for any treatment or operation**, and if you are **already overseas**, you must inform FijiCare and **obtain prior approval before entering upon treatment**. If you do not first obtain FijiCare's approval, the overseas hospitals and doctors for the medical bills will hold you the patient, responsible.