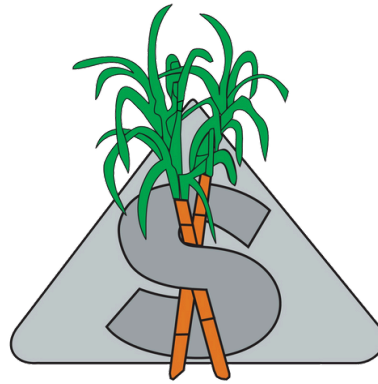


Capital

INSURANCE LTD

THE PACIFIC'S INSURER



SUGAR CANE GROWERS FUND

Capital

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SUGAR CANE GROWERS FUND

Mortgage Protection Insurance



"Sweet Peace of Mind"

Ms. Mereseini Marica - a successful Seaqaqa farmer

Award-Winning Insurer

Named International General Insurer of the Year - Fiji (2025) by Insurance Asia Awards.

Trusted Pacific Experience

Over 30 years of service across the Pacific in Fiji, Tonga, Vanuatu, PNG, and the Solomon Islands.

Comprehensive Insurance Solutions

Local solutions for homes, vehicles, businesses and families.

People First Service

Our dedicated local teams are here to support you every step of the way.

Community Focused

We support the communities we serve.

At Capital Insurance, we go beyond protection - we stand by you when it matters most.

Serving our customers across the Pacific



Financially Empowering the Sugar Industry



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MORTGAGE PROTECTION INSURANCE:

Mortgage Protection Insurance is a life cover designed for SCGF loan borrowers. It ensures your outstanding loan balance is paid off in proportion to the number of single or joint debtor's to Sugar Cane Growers Fund in case of death or total permanent disability, protecting your family from debt burden.

Key Features:

- Loan repayment protection - for Active and Performing Loan Borrowers.
- Covering for loans up to \$50,000.
- SCGF pays single rate premiums.
- Coverage age until 70 years.

How It Works:

- Existing loans up to \$30,000 - Automatically Covered.
- Loans above \$30,000 - MPI application forms are required.
- New or Top-Up Loans - MPI application forms are required.
- Coverage begins after 10 days premium attachment date.
- In case of joint accounts with single premium, proportionate to number of the account holders the loan will be paid off.
- SCGF pays single rate premium and additional premiums: Growers have option for extra cover either with payment in cash or authorise from loan account. *(Normal interest rate and fee of \$5 apply).*

Eligibility:

- Borrowers are covered from aged 18 years–70 years.
- Must be an Active & Performing SCGF Loan borrower.

Duties in the Event of a Claim:

- Provide written notice within 90 days of death or disability.
- Submit completed MPI claim form.
- Provide Death Certificates or Medical Reports.
- Immediate Notification.

Important Details:

- The policy automatically renews annually, unless cancelled in writing.
- Loan Accounts not to be in defaults of repayment.
- Non-disclosure may result in higher premiums, changed conditions, or refusal/cancellation of claims

Exclusions:

- Criminal activity
- War or rebellion
- Suicide or self-inflicted injury
- Alcohol or drug-related causes
- Premiums unpaid

Application & Declaration:

MPI Application Forms are required for:

- Loans above \$30,000.
- New Borrowers or Top-Up Loans.

Premium – Proportionate Cover Basis Rate

Single Debtor	\$12.50	per thousand against the debt
2 Joint Debtors	\$15.00	per thousand against the debt
3 Joint Debtors	\$16.25	per thousand against the debt
4 Joint Debtors	\$17.50	per thousand against the debt

(rates subject to change - terms and conditions apply)

INSURANCE DETAILS:

Borrower Name (1)	Borrower Name (2)	Borrower Name (3)	Borrower Name (4)
Borrower Address (1):	Borrower Address (2):	Borrower Address (3):	Borrower Address (4):
Loan Amount			
Loan Reference Number:			
Cane Contract Number:			