

## Get in touch today

If you'd like to talk about your insurance needs, visit one of our offices or give us a call on the numbers below.

### Port Moresby (+675) 321 1388

Level 4, Harbourside West, Stanley Esplanade, Port Moresby  
PO Box 136, Port Moresby 121 Papua New Guinea

### Lae (+675) 472 4590

Level 1, Suite 13, Post PNG Building, Second Street, Top Town, Lae, Morobe Province  
PO Box 758, Lae 411 Papua New Guinea

### Kokopo (+675) 982 8390

Level 1, Suite 5, Kokopo Commercial Centre Building, Pockley Street, Kokopo, East New Britain Province  
PO Box 1226, Kokopo 613 Papua New Guinea

[towerinsurance.com.pg](http://towerinsurance.com.pg)

# House, contents, vehicle and travel insurance





## About Tower Insurance

Tower has a long and proud history across New Zealand and the Pacific.

**We've been helping protect what's important to customers for over over 40 years in Papua New Guinea.**

We know choosing the right insurance is an important decision. This is a guide to our house, contents, vehicle and travel policies. It will make it easier to decide what's right for you.

This is a brief summary only of the cover and features that maybe available. For full details of the terms, conditions and exclusions, please refer to the relevant policy documents at our Tower offices. Please also note that an excess may apply.

# House

Sleep easy knowing your home is protected against a wide range of events.

With our house insurance policy your house is protected against a number of specific events, such as fire, storm, cyclone, rain or flood.

It also covers your house against smaller type events such as burglary, theft and malicious damage.

## Benefits included in the House Policy

- Up to K100,000 for your legal liability if an accident happens at your house which causes loss or damage to property or bodily injury.
- Up to K5,000 for temporary accommodation cost.
- Up to K250 for replacement keys and locks—with no excess to pay.
- Up to K1,000 fusion cover (electric current burning out of electric motors) and K500 for gas lost for air conditioning units as a result of fusion.

## Optional benefits you can choose by paying a little more

- Cover for your home if damaged by earthquake, volcanic eruption, geothermal or hydrothermal activity, tsunami, tidal wave or sea surge.
- Cover for your home if it's tenanted—up to K15,000 or maximum of 12 months for loss of rent and up to K1,000 indemnity value for damage to fixtures and fittings.



Protect your most valuable asset with our house insurance policy.



Protect your contents and personal effects with our contents insurance policy

## Contents

The contents cover protects your household contents against events such as fire, burglary, storm, cyclone, rain or flood.

### Benefits included in the Contents Policy

- Up to K400 frozen food deterioration cover
- Up to K5,000 temporary accommodation cost
- Up to K250 for replacement keys and locks—with no excess to pay
- Up to K1,000 fusion cover (electric current burning out electric motors) of any appliance forming part of your contents and K500 for gas lost for airconditioning units as a result of fusion
- Up to K100,000 for your legal liability as a result of accidents which cause loss or damage to property or bodily injury.

### Optional benefits you can choose by paying a little more

- Jewellery replacement—covers your jewellery for its 'replacement value' (conditions apply)
- Cover for your contents if damaged by earthquake, volcanic eruption, geothermal or hydrothermal activity, tsunami, tidal wave or sea surge.
- Cover for your personal effects normally worn or carried by you anywhere in Papua New Guinea
- Cover for your legal liability under the Papua New Guinea Workers Compensation Act resulting from accidents which cause body injury to your employees anywhere in Papua New Guinea. We will also pay up to K100,000 cover for your legal liability for domestic employees while engaged in your employment.



## Motor

You have two types of cover to choose from with our Motor Vehicle Insurance:

- Maxi Motor Protection
- Motor Owners Liability only

Irrespective of the type of cover there is up to K100,000 legal liability cover for claims made against you for property damage from accidents involving your vehicle or any vehicle you are using with the owner's permission

### **Maxi Motor Protection**

This cover provides an enhance level of motor protection.

#### **Benefits included under Maxi Motor Protection**

- The reasonable cost of removing your vehicle to the nearest repairer or place of safety
- Cover for windscreen or window glass—with no excess to pay
- Up to K100 per person if you suffer an injury following an accident involving your vehicle for reasonable medical, dental, hospital, chemist or ambulance expenses
- up to 30 days cover for any replacement vehicle from the date of replacement
- up to K100,000 for your legal liability for claims made against you for property damage as a result of accidents involving your vehicle, or any vehicle you are using with the owner's permission

#### **Optional Special Benefit you can choose from by paying a little more**

- Cover your vehicle if damaged by earthquake, volcanic eruption, geothermal or hydrothermal activity, or tsunami.

### **Motor Owners Liability Protection (only)**

This cover is suitable if you're concerned for your liability for any damage you might cause to other people's property.

This cover insures you for up to K100,000 for your legal liability for claims made against you for property damage as a result of accidents involving your vehicle, or any vehicle you are using with the owner's permission.



## Travel

Whether you're taking a short holiday or a trip around the world trip, you'll be able to relax knowing you have arranged Travel Insurance.

Travelling as an individual or as a family, the Travel Insurance policy provides cover for the key perils such as illness or injury, accidental death.

### Key benefits you get with Travel

- Medical and treatment related expenses
- Personal baggage
- Loss of deposits and cancellation
- Rental vehicle insurance excess
- Accidental death and permanent disablement
- Money and travel documents
- Travel delay or missed connection
- Strikes and hi-jacks
- Liability protection

### Money back guarantee

If you are not completely satisfied with your policy and have not made any claims, please tell us within 30 days of the commencement of your house, contents or vehicle policy, or prior to your departure for your Travel policy. Your premium will be refunded (conditions apply).

## Your insurance needs can be taken care of

Just phone or call into one of our offices. Our friendly staff will be available to talk to you about your insurance needs.

Remember, you are always welcome to ask for free quote without obligation.