



Civil Aviation Authority of Fiji

Request for Proposal

Risk & Insurance Advisory Services

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1. OVERVIEW OF THE ORGANISATION

The Civil Aviation Authority of Fiji (CAAF) is the national aviation authority in the Republic of Fiji and is responsible for discharging functions on behalf of the Government of Fiji under the States responsibility to the Convention on International Civil Aviation, also known as the Chicago Convention on International Civil Aviation Organization (ICAO).

CAAF regulates, certifies and licences airline operators, airport operators, air traffic and air navigation service providers, aviation security service providers, pilots, aircraft engineers, air traffic controllers, technicians, airline contracting organisations, and international air cargo operators in Fiji and abroad and conducts surveillance of these entities.

Vision

To be a leader in aviation safety and security oversight in the Pacific, recognized for excellence in regulation, partnership, and service delivery.

Mission

To Partner with stakeholders to ensure the highest standards of safety, security, and efficiency in civil aviation, fostering sustainable development and connectivity for Fiji and her people.

Values

Professionalism – We will conduct ourselves to the highest standards.

Integrity – Our actions will be guided by integrity.

Fair – We will be fair, without favouritism or discrimination.

Partnership – We will partner with stakeholders to ensure our mission remains on track.

Innovation – We encourage innovation to improve our aviation system.

2. SCOPE OF OPPORTUNITY

Civil Aviation Authority of Fiji is taking the opportunity to review Risk & Insurance Advisory Services, including (but not limited to) risk management, insurance coverage review, insurance broking and day-to-day services.

This document serves to provide information and data to assist in understanding the scope and size of the opportunity at hand.

Specifically, each tenderer is required to provide a written submission (as per Section 5) which comprehensively addresses the following key topics:

- Demonstrate understanding of Civil Aviation Authority of Fiji
- Advisory services (including risk management services)

- Programme review and renewal strategy
- Remuneration and disclosure- Brokerage services only
- Credentials and capabilities
- Transitional arrangements.

3. BACKGROUND

Civil Aviation Authority of Fiji wishes to invite suitably qualified insurance brokers to submit proposals to provide Risk & Insurance Advisory Services.

Civil Aviation Authority of Fiji is seeking proposals from brokers who have the risk management and insurance knowledge and experience, claims management, and transactional capability to bring innovation to the table to help CAAF maximise coverage and minimise insurance costs.

Civil Aviation Authority of Fiji plans to appoint one advisor for these services.

4. GENERAL TERMS AND CONDITIONS OF TENDER

4.1. Scope of services

This tender relates to the provision of risk and insurance advisory services for Civil Aviation Authority of Fiji.

It is incumbent upon each tenderer to acquaint themselves with the business, operations and activities of Civil Aviation Authority of Fiji and its related risks, exposures, insurance and risk management requirements and to obtain all necessary underwriting and claims information.

4.2. Period of appointment

The successful tenderer will be engaged by Civil Aviation Authority of Fiji to provide services for a period which will be agreed as part of the negotiations between Civil Aviation Authority of Fiji and the successful tenderer.

4.3. Confidential and intellectual property

All information contained in this tender document and in related verbal and written communication with tenderers is confidential to CAAF and the tenderer. No part of it may be reproduced or disclosed to third parties without prior written approval.

4.4. Contact information

All enquiries, correspondence and other communications pertaining to this tender must be directed to:

Suresh Kumar

Mob: 999 5202

Finance Manager

Email: suresh.kumar@caaf.org.fj

No enquires, correspondence and other communications pertaining to this tender shall be directed to any other person.

4.5. Written tender response

Each tenderer is required to provide a written submission to comprehensively address the requirements of the Conforming Tender Specification outlined in this tender document.

Tenderers are also invited to submit alternative (non-conforming) proposals. These may be submitted as an appendix to a conforming tender, not in lieu thereof.

4.6. Tender costs

Tenderers shall be responsible for all costs which they incur in connection with their participation in the tender process, including site visits and all other costs associated with the preparation and lodgement of their submission in response to this tender.

4.7. Site visits

Tenderers who wish to conduct site visits for the purposes of this tender can arrange these through Civil Aviation Authority of Fiji upon request, subject to operational constraints.

Civil Aviation Authority of Fiji will notify individual tenderers if Civil Aviation Authority of Fiji wishes to make site visits to the tenderer in the course of its tender evaluation.

4.8. Tender lodgement

All tender responses must be submitted by email to : tenders@caaf.org.fj by no later than 5.00 p.m. on 15.01.2026.

Upon lodgement, the tender responses become the property of Civil Aviation Authority of Fiji. Tenderers shall be deemed to have agreed to the conditions set out in this tender document by submitting tender responses.

Civil Aviation Authority of Fiji reserves the right to reject any late tender responses.

4.9. Oral presentation

If an oral presentation is requested by Civil Aviation Authority of Fiji, the personnel who will be responsible for delivery of the tenderer's services to Civil Aviation Authority of Fiji, will be expected to actively participate in the oral presentation.

4.10. Tender acceptance

Civil Aviation Authority of Fiji will notify tenderers in writing of the outcome of this tender process as soon as practicable.

Civil Aviation Authority of Fiji shall not be bound to accept the lowest offer of any submission, and no submission shall be deemed to have been accepted until a formal written agreement is executed between the parties.

The decision of Civil Aviation Authority of Fiji to accept or reject a written tender response shall be final. Civil Aviation Authority of Fiji is under no obligation to provide any reasons for its decision, nor is it under any obligation to disclose its evaluation or decision-making processes or enter any correspondence or engage with any tenderer or any other party in connection therewith.

4.11. Indicative tender timetable

Task/ activity	Date
Tender documentation submitted to tenderers	27/12/2025
Written tender responses due from tenderers	15/01/2026
Oral presentations (if required)	29/01/2026
Appointment of successful tenderer	02/02/2026
Annual renewal placement	30/06/2026

This indicative timetable is provided to tenderers to assess their planning processes. Civil Aviation Authority of Fiji will notify tenderers of any changes.

4.12. Additional information

Tenderers may be requested to supply additional information to support their tender responses including information and/or documentation to authenticate and support undertakings contained in their written or oral submission.

4.13. Reservation of rights

Civil Aviation Authority of Fiji reserves the right to:

- 4.13.1.** Amend the nature, scope, terms, conditions and requirements of this tender without notice at any time.
- 4.13.2.** Limit or extend the list of potential tenderers beyond those who respond to this tender or to exclude any tenderer from any future process.
- 4.13.3.** Discontinue to engage or negotiate with any tenderer without notice at any time and is under no obligation to disclose the reason(s) for its decision to do so.
- 4.13.4.** Enter into post-submission discussions or negotiations with tenderers on any matter prior to the selection for the successful tenderer.
- 4.13.5.** Abandon or postpone the tender process at any time before or after the receipt of written and/or oral submissions from the tenderers.
- 4.13.6.** Make enquiries of any person, company or organisation regarding the tenderer and/ or its written and/or oral representations.
- 4.13.7.** Take any other action it considers necessary or appropriate in relation to this tender.

4.14. Accuracy and completeness of information

Civil Aviation Authority of Fiji makes no representation or warranty, whether express or implied, as to the completeness or accuracy of any information provided in relation to this tender process. Civil Aviation Authority of Fiji shall not be liable, whether in negligence or otherwise, for any loss or damage which may result from a contractor acting on any information contained in this tender document. Each tenderer should, before submitting a response, undertake all such further investigations as it considers appropriate.

4.15. Market Contact

Tenderers are not authorised to approach any insurance markets directly or indirectly in regard to any aspect of this tender.

Conforming Tender Specification

Risk & Insurance

4.15.1. Insurance Programme

Tenderers are required to provide insight and comments on any suggestions or improvements to Civil Aviation Authority of Fiji's insurance programme that you would consider appropriate, with rationale in support of such comments.

4.15.2. Risk Management and Placement Strategy

Please outline the placement strategy that you would adopt specifically for Civil Aviation Authority of Fiji, including all pre-renewal activities and insurer engagement strategies that you would execute.

In addition, please specify any risk management initiatives which your company would recommend to Civil Aviation Authority of Fiji and the rationale behind your recommendations. Please evidence the value each of these services would deliver to Civil Aviation Authority of Fiji.

4.15.3. Activity plan

Please provide a high-level plan taking account of the renewal process and proposed placement strategy, changes to the programme and any risk management initiatives.

4.16. Services

4.16.1. Service Model

Please provide an outline of the client servicing methodology your company proposes, including claims management and other core services; and the value each would deliver to Civil Aviation Authority of Fiji.

4.16.2. Information Technology

Please provide details of computer/internet-based systems which you have available that you feel would be beneficial to both Civil Aviation Authority of Fiji and your general service delivery.

4.16.3. Outsourcing

If any component(s) of your company's service offering to Civil Aviation Authority of Fiji is to be outsourced to any third party, please advise which component(s) of your service offering will be outsourced together with full details of the third-party organisation(s) to whom it will be outsourced.

4.16.4. Quality Control

Please provide an overview of the systems, procedures and methodologies that your company utilises to guarantee and monitor the standards and quality of its service offerings. In particular, please provide details of the resources utilised in the control of quality.

4.16.5. Additional Services

Please provide a brief overview of any services, in addition to your main offering, that you believe to be relevant and valuable to Civil Aviation Authority of Fiji.

4.16.6. Transitional arrangements

[not applicable to incumbent broker]

Please advise the procedures and protocols that your company would implement to ensure an orderly transfer to you of service provider responsibilities in relation to CAAF insurance and risk management affairs.

[applicable only to incumbent broker]

Should your company be unsuccessful in this process, please confirm your willingness to conduct an orderly transfer to the new service provider.

Please summarise what you have achieved for Civil Aviation Authority of Fiji over the time that your company has been appointed.

4.16.7. Insurer Security

Please provide an overview of the procedures and methodologies that your company employs to monitor the solvency of insurers, underwriting agencies and other risk carriers with whom your company transacts business in New Zealand and elsewhere in the world.

4.16.8. Conflicts of Interest

Please provide details of how your company manages conflicts of interest.

4.17. Team & Experience

4.17.1. Service Team

Please provide details of the individuals comprising the proposed account serving team and, in respect of each, provide a brief summary of their role, responsibilities and experience.

4.17.2. Client & Industry Experience

Please provide a schedule of your company's major clients within the same industry segment and/or are relevant to Civil Aviation Authority of Fiji.

4.17.3. References

Please provide the name and contact details of a minimum of two (2) referees who may be contacted by Civil Aviation Authority of Fiji. Details should include:

- Name, role, phone number and email address of contact person
- Relevance of reference to Civil Aviation Authority of Fiji.

4.18. Remuneration and disclosure

4.18.1. Remuneration

Our preference is to remunerate the appointed insurance and risk management service provider on the basis of a fee for service.

Please provide a service fee proposal for the provision of the insurance broking, risk management and other services which your company proposes to provide to Civil Aviation Authority of Fiji.

4.18.2. Transparency Standards

Please outline your company's approach to transparency.

4.19. Company Profile

Please provide a brief outline (further details can be included as an appendix) of your company, including:

- Details of company ownership/parent company.
- Services provided locally and offshore
- Approximate annual premium placed in Fiji and worldwide.

5. **CURRENT INSURANCE PROGRAMME-** to determine fees for placement services

6. **CLAIMS EXPERIENCE-** for the last 5 years (upon request)

7. **CYBER INSURANCE** – provide requirements for quote process

Aviation Liability	
EXPIRY DATE:	12-Apr-26
UNDERWRITER:	LLOYDS, LONDON
Sum Insured:	\$200,000,000 any one occurrence and in the annual aggregate in respect of products, and subject to the following sub-limitation:
	i) Personal Injury as per Personal Injury Extension AVN.60: US\$25,000,000 (or currency equivalent) any one offence and in the annual aggregate for all offences occurring during the period
	ii) <u>Excess Non-Aviation Liability:</u> US\$25,000,000 (or currency equivalent) any one occurrence in excess of specified underlying policy(ies) as per schedule.
	iii) <u>Ransom, extortion, extra expenses:</u> Cover limited to FJ\$500,000 any one occurrence and in the annual aggregate.
	Legal costs and expenses payable in addition.
Schedule of Underwriting Insurances:	Public Liability: \$1,000,000

All Risks	
EXPIRY DATE:	30-Jun-26
UNDERWRITER:	NEW INDIA ASSURANCE COMPANY LIMITED
Deductible:	\$250 each & every claim

Personal Accident				
EXPIRY DATE:	30-Jun-26			
UNDERWRITER:	NEW INDIA ASSURANCE COMPANY LIMITED			
Sums Insured:	Benefit 1			
	All staff Members based on 4 times annual salary as per Staff Listing attached and per SI declared in schedule.			
	Benefit 2 to 26			
	Being percentages of Benefit 1 as per ratio of Benefits 2 – 26 in Schedule of Benefits included in the policy.			

Public Liability	
EXPIRY DATE:	30-Jun-26
UNDERWRITER:	FijiCare Insurance Limited
Limits of Indemnity:	General Indemnity - \$1,000,000 anyone occurrence. Products Indemnity – Not Insured
Deductible:	10% of the loss minimum \$5,000/-

Material Damage/Business Interruption					
EXPIRY DATE:		30-Jun-26			
UNDERWRITER:		NEW INDIA ASSURANCE COMPANY LIMITED			
Deductible:		Any loss or damage to the property insured arising out of one period of 72 consecutive hours arising out of one cause shall be deemed a single event and therefore to constitute one loss for the purposes of this clause.			
Cyclone		10% of the final adjusted loss subject to a minimum of \$5,000/-			
Earthquake		20% of the final adjusted loss subject to a minimum of \$5,000/-			
Fire		5% of final adjusted loss subject to a minimum of \$1,000/-			
All Other Perils		\$500 each and every loss or 10% of final adjusted loss.			
Sub-Limits:					
Employees Effects	5,000	} Anyone loss and in an Annual Aggregate			
Cyclone Extension for Fences – chain link fences	75,000				
Lost or Stolen Keys	10,000				
Records	10,000				
Rewards	10,000				
Capital Addition	500,000				
Removal of Debris	150,000				
MATERIAL DAMAGE/BUSINESS INTERRUPTION					
SCHEDULE OF VALUES - 30 JUNE 2026					
Section 1 – Material Damage		Buildings Escalated Values Plus Demolition	Contents	VAT	TOTAL
Admin Block incl. car port (C)		\$3,141,300	-	471,195	3,612,495
Archives (C)		\$531,000	-	79,650	610,650
Quarters 371 (C)		\$327,450	-	49,117.50	376,567.50
Exam Center (C)		\$382,950	-	57,442.50	440,392.50
Fences		\$96,270	-	14,440.50	110,710.50
FEA Substation		\$32,301	-	4,845.15	37,146.15
Generator Shed		\$32,301	-	4,845.15	37,146.15
Contents All Sites (C)		---	2,044,010	306,601.50	23,560,611.50
Total Section 1		\$4,543,572	\$2,044,010	\$988,137.30	\$7,575,719.30
Section 2 – Business Interruption Sum Insured (C)					
VAT					
Airport Dependency		3,270,000	490,500	\$3,760,500	
Additional Expenditure		100,000	15,000	\$115,000	
Claims Preparation (combined)		50,000	7,500	\$57,500	
Total Section 2				\$3,933,000	
Notation					
i)	(C) – denotes covered for Cyclone.				
ii)	All values are inclusive of Demolition Costs and VAT.				

Motor Vehicle	
EXPIRY DATE:	30-Jun-26
UNDERWRITER:	FIJICARE INSURANCE LIMITED
Basis of Settlement/ Sums Insured:	Market Value or the Sum Insured as declared whichever is the lesser
ii)	Legal Liability Third Party Property Damage - \$1,000,000 any one claim (Excludes Airside Risk Liability)
Deductible:	Windscreen Damage: \$100
	All Vehicles: \$750
	Breach of Warranty - additional: \$750
	Plus where applicable, the following underage and inexperienced driver excesses:-
	a) \$350 if, at the time of the event, the insured vehicle was being driven by a person under 21 years of age.
	b) \$200 if, at the time of the event, the insured vehicle was being driven by a person not less than 21 years of age, but under 25 years of age.
	c) \$250 if, at the time of the event, the insured vehicle was being driven by a person not less than 25 years of age, and who had not held a driving licence for two or more years.
	d) \$500 if, at the time of the event, the insured vehicle is being driven by a learner driver.
	Twice the total applicable excess for each claim when the driver is holding provisional licence and display "P" sticker is not as per LTA guidelines.
Sub-Limits:	
Expediting Costs	\$2,000 any one loss
Salvage Costs	\$1,000 any one loss
Recovery Cost of Stolen Vehicle	\$2,000/-
Road Clearing Costs	\$2,000 any one loss
Rental Vehicle Costs	\$2,000 in the aggregate

Travel		
EXPIRY DATE:	30-Jun-26	
UNDERWRITER:	ARCH INSURANCE, SYDNEY	
Deductible:	Please refer to the attached Summary of Benefits and Excesses	
Limit(s) of Liability		
The amount(s) set out hereunder represent the Insurer(s) maximum limit(s) of Liability any one loss or series of losses arising out of one original source or cause at any one situation subject to any lesser Limit(s) of Liability specified elsewhere in the Policy Wording and Schedule.		
AGGREGATE LIMIT OF LIABILITY:	All POLICY Sections	\$1,000,000
AGGREGATE LIMIT OF LIABILITY Non Schedule Flights	All POLICY Sections	\$500,000
AGGREGATE LIMIT OF LIABILITY Kidnap, Hijack or Detention	Section 6	\$500,000
AGGREGATE LIMIT OF LIABILITY Political and Natural Disaster Evacuation	Section 9	\$250,000
AGGREGATE LIMIT OF LIABILITY Extra Territorial Workers Compensation	Section 10	Not Covered
SECTION 1	PART A - PERSONAL ACCIDENT LUMP SUM BENEFITS	Sum Insured (\$)
COVERED EVENT 1	Accidental Death	250,000
	Accidental Death -ACCOMPANYING SPOUSE OR PARTNER	250,000
	Accidental Death - DEPENDENT CHILD(REN)	20,000
COVERED EVENTS 2 - 26	As per Table of Benefits 1	250,000
	ACCOMPANYING SPOUSE OR PARTNER	250,000
	DEPENDANT CHILD(REN)	250,000
COVERED EVENTS 27 - 35	Surgical benefits as a result of BODILY INJURY or SICKNESS	20,000
	As per Table of Benefits 2 & 3	
COVERED EVENTS 36 - 44	BODILY INJURY resulting in FRACTURED	3,000
	As per Table of Benefits 4	
COVERED EVENTS 45 - 46	BODILY INJURY resulting in LOSS of TEETH or dental procedures	1,000
	As per Table of Benefits 5	
COVERED EVENTS 47 & 48	PART B - LOSS OF INCOME BENEFITS	
	Loss Of Income Benefit as a result of BODILY INJURY	1,000
	Maximum (%) of SALARY	85
	Maximum BENEFIT PERIOD (weeks)	52
	EXCESS PERIOD (days)	14
	COVERED EVENTS 49 & 50	Loss Of Income Benefit as a result of SICKNESS
Maximum (%) of SALARY		0
Maximum BENEFIT PERIOD (weeks)		0
EXCESS PERIOD (days)		0
SECTION 2	MEDICAL AND ADDITIONAL BENEFITS	
	Medical And Additional Expenses	1,000,000
SECTION 3	CANCELLATION, LOSS OF DEPOSITS and MISSED TRANSPORT CONNECTION	
	Cancellation And Curtailment	Unlimited
SECTION 4	Loss Of Deposits	20,000
	Missed Transport Connection	10,000
	BAGGAGE AND PERSONAL BELONGINGS	
	Loss Or Damage	20,000
	Personal Electrical Items	10,000
SECTION 5	EXCESS	250
	Delayed Baggage And Personal Belongings	3,000
	Money	5,000
	ALTERNATIVE EMPLOYEE or RETURN TO ASSIGNMENT	
	ALTERNATIVE EMPLOYEE or RETURN TO ASSIGNMENT	10,000
	SECTION 6	KIDNAP, HIJACK or DETENTION
KIDNAP, HIJACK or DETENTION		500,000
SECTION 7	RENTAL VEHICLE EXCESS	
	Rental Vehicle Excess	5,000
SECTION 8	PERSONAL LIABILITY	
	Personal Liability	5,000,000
SECTION 9	POLITICAL, AND NATURAL DISASTER EVACUATION	
	Political and Natural Disaster Evacuation	20,000
SECTION 10	EXTRA TERRITORIAL WORKERS COMPENSATION BENEFITS	
	Weekly Benefit	Not Covered
	Sum Insured	Not Covered
SECTION 11	ADDITIONAL BENEFITS UNDER THE POLICY	
	As per policy wording	
Note: The AGGREGATE LIMIT OF LIABILITY, NON SCHEDULED FLIGHT LIMIT BENEFITS PAYABLE applies in excess of any applicable EXCESS PERIOD.		

Staff Group Medical				
EXPIRY DATE:	30-Jun-26			
UNDERWRITER:	BSP LIFE			
SECTION/BENEFITS:				
Overseas Evacuation:	1 Employees (spouses & dependent children) FJD 250,000 per person per disability 2 Executives Employees (spouses & dependent children) FJD 300,000 per person per disability Cover for overseas hospitalisation in India, New Zealand, Australia or India where treatment is not available in Fiji.			
	1. Local Public Hospitals • Staff (F\$50,000 per family/person per annum) • Executives: (F\$10,000 per family/person per annum)			
	2. Private Operated Hospital • Staff (F\$50,000 per family/person per annum) • Executives: (F\$120,000 per family/person per annum)			
	Overseas Evacuation			
	Treatment must be recommended and certified first by a Medical Practitioner stating that treatment for disability suffered by the Insured is not available in Fiji. Second, a Medical Practitioner for the purpose by BSP Life must recommend such treatment and will disregard alternative methods of treatment not available in Fiji.			
	- In addition to Overseas Evacuation this policy will also cover for Prescribed New Age Treatments.			
	Overseas Evacuation Benefit: Hospital expenses Insured patient's travel, accommodation & meals Accompanying person's travel, accommodation & meals Medical attendant travel, accommodation & meals Repatriation of body Transportation			
	Funeral Assistance Cover Staff: \$1,500 payable on the death of the Primary Insured and Insured Spouse subject to a Limit per Policy of \$3,000/- Executives : \$2,500 payable on the death of the Primary Insured and Insured Spouse subject to a Limit per Policy of \$5,000/-			
	Executive Members Maternity Benefits - Applicable to Executives only: 80% of charged costs subject to a Limit per Annum per Policy of \$3,500 on a reimbursement basis.			
	Free Medical Check Up Free medical check-up for the Primary Insured and Insured spouse once every two years of cover at an approved medical facility			
OUTPATIENT				
No.	Benefits	Limits & Terms		
	Group Outpatient Plus			
	Benefit			
1	<ul style="list-style-type: none"> Consultation with an Approved Service Provider Prescribed medication from an Approved Service Provider 	Limit per Annum per Policy of \$750		
2	<ul style="list-style-type: none"> Injections, Intravenous Drips and Dressings from an Approved Service Provider on a reimbursement basis 	100% of charged costs subject to a Limit per Annum per Policy of \$1,000 on a reimbursement basis		
3	<ul style="list-style-type: none"> Specialist Consultation (on referral from an Approved Service Provider) on a reimbursement basis 	100% of charged costs subject to a Limit per Annum per Insured of \$500 on a reimbursement basis		
4	<ul style="list-style-type: none"> Diagnostic services (on referral from an Approved Service Provider) on a reimbursement basis 	100% of charged costs subject to a Limit per Annum per Insured of \$2,000 on a reimbursement basis		
5	Allied Health Services (on referral from an Approved Service Provider) on a reimbursement basis	100% of charged costs subject to a Limit per Annum per Insured of \$500 per family/member on a reimbursement basis		
DENTAL & OPTICAL				
No.	Benefits	Limits & Terms		
1	Dental Benefit examination, x-rays, fillings (exclude gold fillings), extractions, removal of plaque, prophylaxis (scale & cleaning) and fissure sealing, prescribed medications, diagnosis	90% of charged costs subject to a Limit per Annum per Policy of \$750 on a reimbursement basis		
2	Optical Benefit: Covering: optometrist consultations, contact lenses for spectacles and frames for prescription lenses, prescribed medications, diagnosis.	90% of charged costs subject to a Limit per Annum per Policy of \$750 on a reimbursement basis		

Term Life and Total & Permanent Disablement			
EXPIRY DATE:	20-Feb-26		
UNDERWRITER:	BSP HEALTH		
Situation:	Anywhere in the World.		
Extensions:	<u>Total and Permanent Disablement</u>		
	"Total and Permanent Disablement" means		
	(i) having suffered a disability through injury or illness which has prevented the Member from engaging in his/her normal occupation for a continuous period of six (6) months and which in the opinion of the insurer after consideration of medical evidence has rendered him/her incapable of ever again attending to his/her normal occupation for which he/her is reasonably fitted by knowledge, training or experience or		
	(ii) having suffered the loss of two limbs or the sight of both eyes or the loss of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot)		
	<u>Additions and Deletions</u>		
	All additions and deletions within the period will be automatically covered up to the automatic acceptance level (Sum Insured) subject to annual premium adjustment.		
	<u>Premium Payment</u>		
	Premium payable within 60 days from date of cover		
	<u>Aviation Risks</u>		
	Any exclusion relating to Aviation Risks is deleted.		
Amendments:	i) The words "while travelling" from the definition of "Death" are deleted.		
	ii) Pre-existing illness condition is deleted. For the purpose of this extension, Exclusions 10 and 11 are deleted in the Policy.		

Directors and Officers Liability			
EXPIRY DATE:	31-Dec-26		
UNDERWRITER:	DELTA INSURANCE – NZ		
Interest Insured:	<u>Directors and Officers</u> The Insurers shall pay to or on behalf of any Insured Person Loss incurred by the Insured Person arising from any Claim for Wrongful Acts, unless the Insured Person has been indemnified by Airports Fiji Limited for that loss.		
	<u>Company Reimbursement</u> The Insurer shall pay to or on behalf of Civil Aviation Authority Loss incurred by Civil Aviation Authority of Fiji arising from any Claim for any Wrongful Act where the Insured Person has been indemnified by Civil Aviation Authority of Fiji for that loss.		
Indemnity Limit:	\$10,000,000 anyone claim and in the aggregate		
Fines & Defence Costs:	\$2,500,000 any one claim and in the annual aggregate		
Coverage:	The insurer's liability to indemnify the Company for all Fines and Defence Costs arising out of all Occurrences notified in accordance with the terms and conditions of the Policy is limited in the aggregate to the Limit of Indemnity applicable for the Period of Insurance within which the notification of the Occurrence was made		
Extensions:	Advance Payment of Defence Costs Crisis Containment Discovery Period Heirs and Legal Representatives Discovery Legal Advisory Penal OH&S Defence Costs – sub-limit \$2m Outside Directorship Positions Pollution Defence Costs – Sub-limit \$2m Pecuniary Penalties – Sub-limit \$500,000 Representation at Investigations and Examinations Spouses		
Territorial Limit:	Worldwide excluding USA and Canada.		
EXCESS (Also known as RETENTION):	\$5,000 each and every loss		