



Our help goes beyond banking.

Let's help you with insurance
solutions designed to meet
your unique needs.

First National Bank
How can we help you?



Contents



Home



Motor



Travel

Contents



Home
Insurance

Let's help you with keeping your sweet home secured.

02 Get the right cover for your home and its content.



Motor
Insurance

Let's help you in motoring your peace of mind.

09 Get the right cover for your vehicle.



Travel
Insurance

Travelling the world?

12 Let's help you cover your trip.

Get a quote.



First National Bank Branch



0242435050





Contents



Home



Motor



Travel

Home insurance

Cover your home with our affordable home insurance policy. This will **protect your home and its contents** as well as offer alternative accommodation for your family during the repair or rebuilding of your home provided your home is unfit to live for a specific period of time.

Let's help you with keeping your sweet home secured.



Get the right cover for your home and its content.

Requirements

You must meet the following criteria:



You own a First National Bank account



You own or rent a property in Ghana





Contents



Home



Motor



Travel

The benefits

of First National Bank Home Insurance

Building



Glass and Sanitary Ware¹

A maximum of 5% of the sum insured is paid for accidental breakage of fixed glass in windows, in doors or in roofs, fixed ceramic hobs or fixed sanitary ware in your home.



Alternative accommodation and rent²

○ **If you occupy your home** – We will pay the cost of reasonable alternative accommodation for you and your family during the period of repair or rebuilding of your home provided your home is unfit to live in but not exceeding a period of six calendar months.

○ **If your home is let or lent** – We will pay rent you would have received but lost while your home is unfit to live in following damaged recoverable under the period of repairs or rebuilding of your home but not exceeding a period of six calendar months.





Contents



Home



Motor



Travel

The benefits

of First National Bank Home Insurance



Indemnity on guest and domestic employees' property³

We will indemnify your guest or full-time domestic employee for loss of household goods and personal effects from inside the dwelling, which are not insured elsewhere, provided that loss of property resulted from a burglary.



Domestic animal's liability⁴

We will pay all sums for which you become legally liable arising solely from your ownership of home and its land for accidental;



Death of or bodily injury to any person



Loss or damage to material property which arises out of domestic animal's liability



Contents



Home



Motor



Travel

The benefits

of First National Bank Home Insurance

Contents



Contents in the garden⁵

We will pay for loss or damage to the contents from any cause insured by insured perils while in the open and within the boundaries of your home and its land.



Contents away from home⁶

- We will pay for loss or damage to the contents from any insured peril whilst temporarily removed but still within Ghana.
- Contents must be in a bank safe, occupied private dwelling or caravan, or any building where you or any member of your family work or reside.



Personal Accident⁷

In case the unfortunate happens, First National Bank will pay for a death policy of GHS 2,000, permanent injury of GHS 500 and medical expenses of GHS 100 per month up to GHS 300.





Contents



Home



Motor



Travel

The benefits

of First National Bank Home Insurance

Optional Extensions



Liability to Domestic Employees⁸

We offer the ability to insure your domestic employees.



Personal Accident to You⁸

We offer the ability to increase limit.



Business Use Extension⁸

We offer you the opportunity to include the under listed business assets contained in the premises described in the schedule of the policy: Building, business equipment such as fax machines, computers, stationery, office furniture, trade contents, etc.





Contents



Home



Motor



Travel



Home
Insurance

Cover

For you to get cover,
you must fulfil the
following:



Complete the application form with all information required of you and pay the required premium.



Glossary

- ¹ Glass Ware is not commonly offered in the industry
- ² Market offers it as an optional extension, which attracts additional premium.
- ³ Guest and domestic employee's property is not commonly offered in the industry
- ⁴ Losses associated with domestic animal's liability is not common on the market
- ⁵ Coverage for contents in the garden is not common on the market
- ⁶ Coverage for contents away from Home is not common on the market
- ⁷ Market usually gives GHc500 for death because of existence of a more specific cover for this exposure
- ⁸ Not common extension on market
- ⁹ Not on market; included in FNB Motor Comprehensive





Contents



Home



Motor



Travel

Motor insurance

First National Bank provides you with tailor-made car insurance solutions to address your personal comprehensive insurance needs.

Let's help you in motoring your peace of mind.



Get the right cover for your vehicle.

Requirements

You must meet the following criteria:



You own a First National Bank account



You own a vehicle in Ghana





Contents



Home



Motor



Travel

The benefits

of First National Bank Motor Insurance



Delivery after repairs⁹

We will pay the maximum amount stated in the schedule per policy period for the delivery of the vehicle to You following a repair.



New for old vehicle replacement⁹

We will replace the vehicle or pay the current purchase price of a new vehicle, where within 12 (twelve) months of its first ever registration, the vehicle is:



Stolen and not recovered; or



Damaged and the assessed cost of repairs exceeds 70% of the current new retail price including VAT





Contents



Home



Motor



Travel

The benefits

of First National Bank Motor Insurance



Keys, locks and remote-control units⁹

We will pay for the loss of or damage to keys, locks and remote-control units used in connection with the vehicle following an accident involving the vehicle



Car Hire (optional benefits)⁹

We will pay for a hired car whilst the vehicle is being repaired or for which the vehicle remains unrecovered following a theft



Glossary

⁹ Not on market; included in FNB Motor Comprehensive





Contents



Home



Motor



Travel

Travel insurance

Going on vacation or a business trip? Whatever your reason may be, our travel insurance solutions will give you the peace of mind you need during your trip.

Travelling the world?

Let's help you cover your trip.

Requirements

You must meet the following criteria:



You own a First National Bank account



A purchased return ticket



Valid Passport





Contents



Home



Motor



Travel

The **benefits**

of First National Bank Travel Insurance

What you are covered for.



31 Medical conditions you already have
(Check application form for full list)



101 Sports and Activities (Check application form for full list)



Family and Groups of 10+ discount



Two Children covered for free



Senior travel insurance (up to 81 years)



Top-up for **free medical cover**



Cancel your trip



Medical emergency



Miss a connecting flight or cruise



Late departure of flight



You become **legally liable**



Theft or damage to personal belongings





Contents



Home



Motor



Travel

The **benefits**

of First National Bank Travel Insurance

What you are covered for.



An **unexpected strike**



Repatriation of mortal remains



Your **bags are delayed**



Unexpected **terrorist attack**



Accidental death or permanent disability



Travel Insurance

Cover

For you to get cover, you must fulfil the following:



Complete the application form with all information required of you and pay the required premium at the time of taking policy.

Claims made easy

Complete a claim form at the nearest **First National Bank** branch or visit our website

 firstnationalbank.com.gh

to **download the claim form** and email the filled form together with supporting documents. You can also reach out to your Relationship Manager for the Claim forms.

Concerns / Queries

For further concerns or queries please contact:
First National Bank Call Center:

+233 242 435 050 or

Email: **info@firstnationalbank.com.gh**

Underwritten by:

Hollard.