

An icon representing a document with a checkmark, enclosed in a stylized orange and grey frame.

EZ CLAIM

Claim Filing & Status Made Easy

**FAST & CONVENIENT
CLAIMS NOTIFICATION**





WE'RE BRINGING EFFICIENCY AND SIMPLICITY RIGHT TO YOUR FINGERTIPS!

Key features of our **EZ CLAIM**:

- ✓ Simple and user-friendly interface
- ✓ Seamless claims submission process
- ✓ Real-time claim notification and document uploading
- ✓ Dedicated customer support

DISCLAIMER

- ✓ To ensure a seamless experience, please make sure to pay your insurance premium within the agreed credit term. This will help avoid any potential inconvenience.





EZ CLAIM is designed to make your motor insurance claims experience faster, easier, and more convenient.

You now have the convenience of notifying and tracking your motor insurance claims using any mobile device, anytime and anywhere.

3 WAYS TO ACCESS EZ CLAIM

QR CODE

Scan the **QR CODE** using your mobile device.

SMS TEXT-IN

Text "File a Claim" and Send to **+63 968 486 4937**. Please anticipate an SMS reply from FPG Claims.

FPG CUSTOMER SERVICE

You may contact our Customer Care support team from Monday to Friday 8:00 AM to 5:00 PM, excluding holidays via Call, Email or Facebook Messenger.

 (02) 8859-1200  [fpginsurance.ph](https://www.facebook.com/fpginsurance.ph)

 phcustomercare@fpgins.com

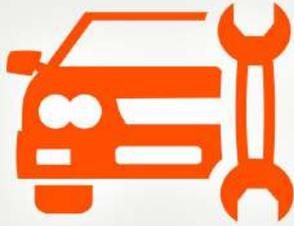


THE FASTEST WAY TO ACCESS EZ CLAIM



SCAN THE QR CODE





FPG 24/7 ROADSIDE ASSISTANCE PROGRAM

(02) 8459 4746

TOWING REIMBURSEMENT GUIDELINES

- ▶ During the time of the incident, the client should have called and notified the **FPG 24/7 Roadside Assistance Hotline** at **(02) 8459 4746**. Account verification may be requested by our team.
- ▶ Your vehicle must be located in an immediate tow-away zone such as EDSA, NLEX, SLEX, NAIA-X, SCTEX, TPLEX, CALAX, CAVITEX, STAR Tollways, Coastal Road, Roxas Boulevard, Macapagal Boulevard, Osmeña Highway, Filinvest Alabang Muntinlupa, BGC.
- ▶ Submit the following documents* to FPG Insurance, attention to **CRM Department**, within 90 days from actual towing date:
 - a. **Original Official Receipt** issued by towing provider
 - b. Duly completed **FPG Roadside Assistance Reimbursement Form****
 - c. **Photocopy of Driver's License** with clear license number and signature
 - d. Copy of the **Accident or Police Report** if the vehicle was involved in an accident
 - e. Other supporting documents:
 - Authorization Letter and a copy of Insured's valid ID (if claimant is not the insured and if reimbursement will be paid to authorized person).
 - Certification from the Company and copy of authorized signatory's company ID (if vehicle is insured under a company and claimant is the assignee/authorized driver).
 - Incident Letter stating reason for being unable to call/notify hotline within 24 hours from the time of accident (car breakdown and mechanical failure not included).

* Failure to comply with the above requirements will disqualify any request made by the policy owner.

** Forms may be requested by sending an e-mail to phcustomercare@fpgins.com



As our valued customer, your vehicle has been enrolled in the **FPG 24/7 Roadside Assistance Program** giving you access to emergency vehicle, personal, medical, and informational assistance when your vehicle breaks down due to road traffic accident, Acts of Nature, and vehicle immobilization.

▶ **VEHICLE ASSISTANCE**

- Towing, up to a maximum of Php 4,000.00.
- Vehicle recovery using a crane, up to a maximum of Php 8,000.00 per event.
- Battery Boosting / Jumpstarting
- Flat Tire Replacement (replacement of punctured tire for the spare)
- Emergency Fuel Delivery (fuel cost not included, to be paid for by client)
- Locksmith Service (in case keys were locked inside the vehicle)
- Delivery of Spare Key (in case keys were stolen, lost, defective or malfunctioning, or locked inside the vehicle).
- Key Protection Cover, up to the limit of Php 3,000.00 per event (maximum 3x per year).
- Misfuelling Cover, up to the limit of Php 3,000.00 per event (maximum 3x per year).

▶ **PERSONAL ASSISTANCE**

- Hotel Accommodation OR Continuation of Journey, if repair time of immobilized vehicle extends beyond 5:00 PM and 25kms from the Insured's usual residence. Hotel accommodation reimbursement is up to Php 1,500.00/night, maximum of two nights, per event or if continuation of the journey is opted by the insured, FPG Insurance may provide a vehicle or will reimburse up to a maximum of Php 3,000.00 only. Request for reimbursement must be supported by an original copy of an Official Receipt.
- Relay of Urgent Messages upon request of the insured to convey important messages.
- Accident Coordination, in coordination with PNP, HPG, MMDA, and Skyway Patrol, etc.
- Stolen Vehicle Alarm Assistance, in coordination with PNP, HPG, LTO, etc.
- Driving Directional Assistance, insured may call hotline for convenient direction to a destination.
- Vehicle Transport Service Coordination (for drivable vehicles), pick-up and delivery of drivable vehicle to a preferred destination, cost shall be on the insured's account.

▶ **MEDICAL ASSISTANCE**

- Ambulance Coordination Assistance, with maximum reimbursement limit of Php 1,000.00
- Hospital Admission Assistance, cost shall be on the insured's account.
- Appointment with Health Professionals from facility of choice, cost shall be on insured's account.
- Fitness and Health Programs Referral, cost shall be on the insured's account

▶ **INFORMATION ASSISTANCE**

- Information Services such as traffic or road condition, weather information, nearest gasoline station, hospital/police/fire station telephone numbers
- Taxi Arrangement Services, FPG will dispatch taxi service (including Grab) within Metro Manila only.
- Alternative Driver Assistance Service in case the insured is unable to drive, cost shall be on insured's account.

▶ **TERMS AND CONDITIONS**

- The beneficiary is entitled to a maximum of three (3) events per year.
- No limit on the number of towing services for accident-related cases.

▶ **GEOGRAPHICAL LIMITS AND OTHER EXCLUSIONS**

- **EXCLUDED AREAS:** Lanao del Norte (except Iligan City), Lanao del Sur, North Cotabato, South Cotabato, Sultan Kudarat, Sulu, Tawi-Tawi, Basilan, Zamboanga del Norte, Zamboanga del Sur, Zamboanga Sibugay, Compostela Valley, Catanduanes, Masbate, Sarangani, Batanes, Romblon, Marinduque, Guimaras, Camiguin. The listed areas are covered under reimbursement, subject to initial call to hotline and presentation of required towing reimbursement documents to be submitted completely within ninety (90) days from date of towing;
- Exclusive to all private-use vehicles, within eligible vehicle age, and covered under an active FPG Comprehensive Motor Insurance policy.
- Vehicles over 3,500 kilograms in weight are excluded from this program

For other questions and concerns, contact our **FPG Customer Care** at **(02) 8859 1200, (02) 8662 8600**, and **(02) 7944 1300** from **8:00 AM to 5:00PM, Mondays to Fridays** or e-mail phcustomercare@fpgins.com

Visit our website at www.fpgins.com/ph

WARRANTIES AND CLAUSES

(Applicable only when appearing on the Policy Schedule)

ACCESSORIES CLAUSE

All accessories installed in addition to the standard built-in accessories and/or accessories installed which are of higher value than the standard built-in accessories should be declared to the Company immediately and the policy endorsed accordingly.

When declaring additional accessories the following information should be provided:

1. Quantity
2. Description
3. Unit Price

In the absence of any declaration, settlement in the event of loss will be based on the fair market value of the item lost/damaged at the time of loss.

ACCIDENTAL BURIAL BENEFIT ENDORSEMENT

It is hereby declared and agreed that if the accidental injury sustained by the Assured or any occupants, while travelling in or driving the Insured vehicle with the Assured's order or permission, should result in death the Company will pay for the burial assistance benefit up to maximum limit as stated in the Policy Schedule.

ACTS OF NATURE ENDORSEMENT

Notwithstanding anything contained in the Policy to the contrary and in consideration of the payment of an additional premium, it is hereby understood and agreed that loss or damage directly attributable to flood, typhoon, hurricane, volcanic eruption, earthquake or other convulsion of nature are deemed covered subject however to the limit of liability under this Policy.

AUTO PA ENDORSEMENT

Memorandum: In consideration of the payment of an additional premium, it is hereby understood and agreed that the Company undertakes to pay compensation in the scale provided below for bodily injury as hereinafter defined sustained by the owner of the Scheduled Vehicle, his/her spouse and his/her children who are living in the same household whilst:

1. Mounting into, dismounting from, traveling in or driving the insured vehicle;
2. Operating, riding in, boarding or alighting from any private car;
3. Riding in, as a passenger and not as an operator or crew member, boarding or alighting from any public conveyance licensed to carry passengers on land, sea or air;
4. As a pedestrian, caused by a violent, external and visible means involving any motorized land vehicle, which independently of any other cause (expecting medical and surgical treatment consequent upon such injury) shall within six (6) calendar months of the occurrence of such injury result in:

Scale of Compensation per Seat

1. Death	100% of the principal sum
2. Total and irrevocable loss of all sight in both eyes	100% of the principal sum
3. Total loss by physical severance at or above the wrist or ankle or both hands or both feet or one hand together with one foot	100% of the principal sum
4. Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye	100% of the principal sum
5. Total and irrecoverable loss of all sight in one eye	50% of the principal sum
6. Total loss by physical severance at or above the wrist or ankle of one hand or one foot	50% of the principal sum
7. Total loss of both thumb and index finger of either hand	100% of the principal sum
8. Temporary disablement from engaging in or giving any attention to such person's occupation	Php500.00 or 1% of the principal sum whichever is lesser, per week for a period not exceeding 26 weeks
9. Medical expenses in respect of any one accident	The cost incurred subject to a limit of 20% of the principal sum
10. Aggregate limit under this endorsement, exclusive of medical expenses under no. 9	100% of the principal sum

It is also understood and agreed that the insurance granted by this endorsement extends to cover any occupants of the Scheduled Vehicle other than the spouse and children of the Insured. But applies only when occupants are mounting into, dismounting from, traveling in or driving the Scheduled Vehicle with the Insured's order or permission.

Provided always that –

- a. Compensation shall become payable only under one of Items 1-8 in respect of any one person arising out of one occurrence;
- b. No weekly compensation shall become payable until the total amount shall have been ascertained and agreed;
- c. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part, arising or resulting from a traceable to (1) intentional self-injury, suicide (whether felonious or not) or attempted suicide, or (2) an accident happening whilst any driver or insured person is under the influence of intoxicating liquor or drugs;
- d. Compensation shall be payable only with the approval of the Insured and directly to the injured person or to his legal personal representative whose receipt shall be a full discharge in respect of the injury to such person;
- e. In the event that the actual number of passengers at the time of the accident exceeds the maximum seats covered as specified in the Limit of Liability, the Company shall pay only to the extent that the maximum seats covered bears to the actual number of passengers.

Except as varied by this memorandum the terms and conditions of this Policy including any endorsement shall remain in full force and effect.

AIRBAG CLAUSE

The Company will pay and/or replace the airbag including the cost of re-installation following its deployment or discharge consequent upon a sudden and accidental impact to the Scheduled Vehicle provided that due to such impact the said vehicle sustained damages that are compensable under Section III of the policy.

The Company, however, will not pay for claims in respect of damage to the airbags nor for the cost of its re-installation as a result of the following:

1. faulty (i) design, (ii) manufacture, or (iii) installation regardless of whether the scheduled vehicle is damaged at the same time;
2. discharge or deployment of airbags while the scheduled vehicle is undergoing repairs.

DEDUCTIBLE CLAUSE

It is hereby declared and agreed that notwithstanding anything contained in Exception to Section III (1) of the Policy to the contrary, the Company shall not be liable for the first amount equal to the deductible amount appearing on the Policy Schedule of each and every loss for each and every vehicle insured by this Policy

ENDORSEMENT IN CASE THE MOTOR VEHICLE IS TAX EXEMPT

Notwithstanding anything contained herein to the contrary, it is hereby understood and agreed that in the event the Scheduled Vehicle insured under this Policy is duty and/or tax free under the customs and/or revenue laws of the Republic of the Philippines, the liability of the Company shall in no case exceed whichever is the less of the following:

1. an amount equal to the actual cash value of the motor vehicle at the time of loss or damage less the reasonable amount of customs and/or revenue taxes payable as if the motor vehicle is subjected to duty and/or tax under the customs and/or revenue laws of the Republic of the Philippines; or
2. the Insured's estimate of the fair market value of the motor vehicle as stated in the schedule.

FRAUD WARNING

Section 251 of the Insurance Code, as amended, imposes a fine not exceeding twice the amount claimed and/or imprisonment of two (2) years, or both, at the discretion of the court, to any person who presents or causes to be presented any fraudulent claim for the payment of a loss under a contract of insurance, and who fraudulently prepares, makes or subscribes any writing with intent to present or use the same, or to allow it to be presented in support of any claim.

IMPORTATION CLAUSE

It is hereby declared and agreed that in case of loss or damage to the Scheduled Vehicle insured and the parts necessary for replacement is not available locally, the expenses for the importation of such parts will be borne by the insured and the liability of the Company in respect to the acquisition cost of such parts shall be limited to the stock price including taxes and duties due thereon plus the reasonable costs of sea freight.

INTER-ISLAND TRANSIT ENDORSEMENT

In consideration of the payment of an additional premium, it is hereby understood and agreed that the insurance coverage under this policy is extended to cover the Scheduled Vehicle while on board a sea vessel during inter-island transit.

Item 1. (b) (iii) of the General Exceptions is deemed deleted.
All other policy terms and conditions shall remain unaltered and in full force and effect.

MORTGAGEE CLAUSE

It is hereby declared and agreed that loss or damage, if any, under this policy shall be payable to the Mortgagee, as specified in the Policy Schedule, as their interest may appear subject to the terms and conditions, warranties and clauses of this Policy.

It is expressly understood that this Policy or any Renewal thereof shall not be cancelled without prior written notification to and conformity by the said Mortgagee/s.

NON-DEALER OR NON-CASA REPAIR SHOP CLAUSE

This clause applies to vehicles three (3) years old and above from the date of original purchase of the vehicle.

"It is hereby understood and agreed that in case of damage to the Scheduled Vehicle or its accessories or spare parts insured hereon, claim settlement shall be based on the reasonable cost of repair or installation of the same at any non-dealer or non-casa repair shop accredited with **FPG Insurance** at the time of loss."

PAIR AND SET ENDORSEMENT

It is understood and agreed that in the event of loss or damage to any accessory or accessories, spare part or spare parts forming part of a pair or set, the measure of loss or damage to such accessory or spare part shall be its reasonable and fair proportion to the total value of the pair or set, giving consideration to the importance of said accessories or spare parts, but in no event shall such loss or damage be construed to mean a total loss of the pair or set.

STRIKES, RIOTS, CIVIL COMMOTION ENDORSEMENT

It is hereby declared and agreed that the indemnity provided by this policy shall be extended to cover loss or damage due to strike, riot and civil commotion which for the purpose of this endorsement shall mean loss of or damage to the property insured directly caused by:

- The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not);
- The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance;
- The wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out;
- The action of any lawfully constituted authority in preventing or attempting to prevent such act or in minimizing the consequences of any such act.

Provided that the Company shall not be liable for loss or damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation.

Provided further that the Company shall not be liable for loss, damage or liability occasioned directly or indirectly by through or in consequence of any of the following occurrences, namely:

- War, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war or acts of terrorism;
- Mutiny, civil commotion assuming the proportion of or amounting to a popular uprising, military uprising, insurrection, rebellion, revolution, military or usurped power;
- Acts of persons operating on behalf of or in connection with any political organization, martial law or state of siege or any events or causes which determine the proclamation or maintenance of martial law or state of siege
- Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority or by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building, provided that the Company is not relieved of any liability to the insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of this condition, any loss or damage is not covered by this insurance. The burden of proving that such loss or damage is covered shall be upon the insured. Subject otherwise to the terms, exceptions, conditions and limitations of the policy.

The additional premium for this extension has been included in the provisional premium shown in the schedule.

TERRORISM AND SABOTAGE EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), which from its nature or

context is done for or in connection with political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly cause by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Company allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

TOTAL ASBESTOS EXCLUSION CLAUSE

This policy excludes all claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:

- asbestos, or
- any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

UNDER INSURANCE CLAUSE

Notwithstanding anything contained in the Policy to the contrary, it is hereby mutually understood and agreed that in the event of any claim, whether total or partial, the Insured shall be considered as Co-Insurer and shall bear corresponding percentage as stated in the Policy Schedule of each and every loss, it being understood that the stated percentage is the amount of under-insurance of the insured vehicle.

It is also declared and agreed that any claim for partial loss shall be adjusted in accordance with the following computations:

a. Total adjusted cost of repair	Php xxxxxxxx
b. Less: Depreciation on cost of replacement parts	xxxxxxx

c. Net Claim adjusted	Php xxxxxxxx
d. Less: Insured's co-insurance share	
(percentage under-insured X item c. above)	xxxxxxx
Policy Deductible	xxxxxxx

e. FPG's Net Liability	Php xxxxxxxx
	=====

It is further declared and agreed that the determination for Total and/or Constructive Total Loss shall be reckoned from the vehicle's market value and not from the Insured's declared value.

WHAT TO DO IN THE EVENT OF AN OWN DAMAGE LOSS OR THEFT OF PARTS/ACCESSORIES

Important Notes: To assist you in the event of an accident or loss and to safeguard your rights under your policy, please follow these procedures. If you do not do all of the following, your rights under your policy may be prejudiced.

- Take photographs of the damages to your vehicle, or in the case of theft of parts/accessories, take photographs of the areas in the car where the parts/accessories were forcibly taken.
- Report the loss to your agent or broker, or directly, to **FPG Insurance**. An evaluator or claims processor will inspect your vehicle and investigate the loss.
- Prepare an affidavit stating the circumstances of the accident or loss. Obtain affidavit of witness, if any. In case of theft of parts/accessories, obtain a police report.
- Take your vehicle to an accredited shop of **FPG Insurance** for an estimate of repair or parts replacement. Your agent or broker or our claims processor will refer an accredited shop nearest you. In case of windshield breakage bring your car to any outlet of Aguila Glass or Universal Glass and secure an estimate.
- Submit original copy of affidavit of loss, photographs, repair estimates and photocopies of your vehicle registration certificate and driver's license and official receipts to your agent/broker or to the Company's evaluator/claims processor.
- Await our authority before initiating repair of your vehicle.

Additional requirements in the event of the theft of the whole vehicle

- Report the loss to the Philippine National Police Anti-Carnapping Unit, and obtain copies of the complaint sheet and the PNP alarm.
- Submit copy of alarm sheet/complaint sheet.

Additional requirements in the event of the Third Party Bodily Injury or Property Damage

- Do not admit liability for the accident and avoid making payments.
- Contact the nearest police station and request for a thorough investigation. If the vehicles have to be moved before a police investigator arrives, prepare a sketch of the accident and ask the other party to sign and indicate his/her agreement to the sketch, and submit the same to the police investigator.
- Arrange for injured persons to get immediate medical help.
- Take and submit photographs of the damages of the third party vehicles.

TRAFFIC ACCIDENT SITUATION FORM

IMPORTANT NOTICE

This Form is to be accomplished and signed by the parties involved in a vehicular accident without waiting for the traffic investigator (especially if the vehicles are obstructing the flow of traffic). This Form when accomplished and signed by the parties must be binding upon them and should be recognized by the insurers of the vehicles involved. After the completion of this Form the vehicles involved may be moved and parked where they will not obstruct the flow of traffic.

Date of Accident: _____

Time: _____

Location of Accident:

VEHICLES INVOLVED IN ACCIDENT

Vehicle 1

Make/Type/Model: _____ Reg. Cert. No.: _____

Plate No.: _____ Official Receipt No.: _____ Date _____

Owner: _____ Tel. No.: _____

Address: _____

Driver: _____ Tel. No.: _____

License No.: _____ O.R. No.: _____ Date _____

Insurance Company: _____ Policy No.: _____

Vehicle 2

Make/Type/Model: _____ Reg. Cert. No.: _____

Plate No.: _____ Official Receipt No.: _____ Date _____

Owner: _____ Tel. No.: _____

Address: _____

Driver: _____ Tel. No.: _____

License No.: _____ O.R. No.: _____ Date _____

Insurance Company: _____ Policy No.: _____

Vehicle 3

Make/Type/Model: _____ Reg. Cert. No.: _____

Plate No.: _____ Official Receipt No.: _____ Date _____

Owner: _____ Tel. No.: _____

Address: _____

Driver: _____ Tel. No.: _____

License No.: _____ O.R. No.: _____ Date _____

Insurance Company: _____ Policy No.: _____

The Parties agree to the Sketch/Sketches of the accident overleaf.

For Vehicle I

Name/Signature

For Vehicle II

Name/Signature

For Vehicle III

Name/Signature

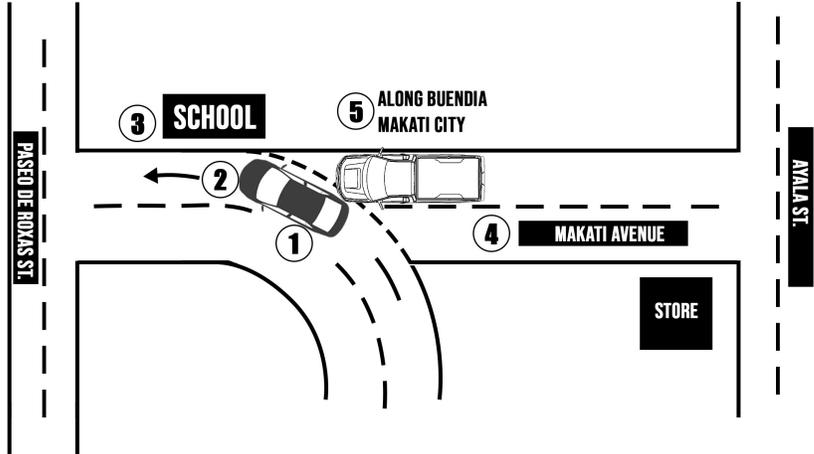
POSITION OF VEHICLES INVOLVED IN ACCIDENT

Date of Accident: _____ Time: _____

Location of Accident: _____

I. SAMPLE SKETCH

- ① EXACT POSITION OF THE VEHICLE
- ② WHERE THE VEHICLE WAS FACING
- ③ LANDMARKS
(e.g. residential, store, school)
- ④ ROAD NAME
- ⑤ IMMEDIATE VICINITY / AREA



II. ACCIDENT ACTUAL SKETCH

Please indicate below the detailed sketch of the accident using the above sample sketch as your guide.

III. NARRATION

I/We hereby confirm that the information provided herein is true, correct and complete.

Signature over Printed Name

* Please make sure to fill out this form when filing a motor claim.



Terms to Remember When Making a Claim

Participation Fee

Participation fee is your share or out-of-pocket expense when making a claim. It consists of deductibles and depreciation fees for units older than 3 years.



Deductible Fee

Deductible fee is the amount you need to pay for every filed **incident**. It usually depends on the following factors:

Type of Vehicle



Fair Market Value of the Vehicle



Insurance Provider Rate



Some insurers waive this fee so it's important to review your policy.

Depreciation Fee

Depreciation fee refers to the amount you need to pay when replacing a vehicle part. The amount varies and only applies to vehicles older than 3 years. Review your policy jacket to know more about this.

Cars Older than **3** YEARS



Accident

An accident refers to an event caused by error or by chance. It is typically unintentional, and may result to damage or injury. A collision between two vehicles is an example of an accident.

Incident

An incident may also be unintentional and is typically a result of an accident. An example of multiple incidents is being involved in a multiple car collision.





Step by Step Guideline for Claims Processing:

1. The Assured must immediately notify MoneyMax.ph for proper handling and opening of a claims file with the concerned provider. Notification can be made through phone call **(028 236-6481)** or via email at claims@moneymax.ph.
 - a. You will be receiving a list of accredited shop with the list of requirements for claims processing as a confirmation of your claims notification.
 - b. MoneyMax.ph will notify your provider as soon as possible. Please be advised that **no claims will be entertain if the policy has not been fully paid.**
 - c. The Assured must prepare and submit the required claims documents to MoneyMax.ph through email. Maximum of 30 calendar days will be given to complete the documents or it will be considered as inactive claim wherein the provider might require an explanation letter for not complying with the documents requested on time.
 - d. The provider's claims division will verify, review and evaluate the submitted documents. An inspection will be scheduled with the assured if needed. Additional documents may be requested for submission by the provider.
 - e. The provider's claims division will issue an electronic copy of Letter of Authority (LOA) / Evaluation Letter Offer (EL) / Denial to MoneyMax.ph, whichever is applicable. Issuance TAT (Turn Around Time) would vary depending on the amount of the claim. Provider will give it to MoneyMax.ph and will be forwarded to the assured.

2. LOA/EL will be provided to the assured. Please be guided with the following:
 - a. Letter of Authority (LOA) - The Assured must print the LOA and bring the unit to the chosen repair shop to start the car repair. Participation indicated on the LOA should be settled upon completion of the car repair. Participation consist of deductible and depreciation (for units older than 3yrs).
 - b. Evaluation Letter (EL) - The Assured must review and confirm if the said evaluation offer is acceptable. The letter must be printed and signed if accepted.
 - i. If accepted and signed:
 - Apart from sending an email copy of the signed evaluation to MoneyMax.ph, the assured should send the original signed hardcopy of the evaluation letter to MoneyMax.ph or to their chosen provider.
 - The provider will issue a cheque settlement and request the assured to sign a Release of Claim document. This will be required before cheque release.
 - Cheque preparation usually takes 7-10 working days.
 - Cheque release maybe:
 - a. Pick-up from the nearest insurance provider's branch office
 - b. Deposit to assured's bank account (account must accept cheque deposits)



- ii. If not accepted:
 - The Assured must inform MoneyMax.ph through email of the reason for not accepting.
 - MoneyMax.ph will coordinate with the provider regarding the declined Evaluation Letter
3. Check upon Release - Some providers have a cheque upon release agreement with the repair shops. This arrangement causes the repaired unit to be released only after a cheque payment is issued/deposited by the provider in favour of the named repair shop.
 - a. Repair shop / Assured must email a copy of the shop's advance billing to MoneyMax.ph 7 days before completion of the car repair.
 - b. Cheque release maybe:
 - i. Pick-up from the nearest insurance provider's branch office
 - ii. Deposit to repair shops bank account (account must accept cheque deposits)

Types of Motor Car Claims

1. **Own Damage / Theft of Parts** - This applies to instances where there is a damage to your car through an accident. While not all cases are covered, in most accident scenarios your policy will cover the damage done to your car, even if yours is a total loss.
 - Full Payment of the Premium
 - Police Report / Notarized Affidavit of loss / Notarized Incident report
 - Clear copy of Official Receipt and Certificate of Registration
 - Clear copy of Driver's License with OR
 - Clear copy of Repair Estimate from provider's accredited shop
 - Photographs of the damaged portion and full view of vehicle showing plate number
 - Contact Name and Number for unit inspection
2. **Personal or Passenger Injury or Death / Personal Accident & Passenger Accident** - Some policies include personal accident and passenger accident covers. These reimburse you and/or the passengers for medical expenses caused by injuries from an accident while driving or riding the insured vehicle.
 - Full Payment of the Premium
 - Police Report / Notarized Affidavit of loss / Notarized Incident report



- Clear copy of Official Receipt and Certificate of Registration
 - Clear copy of Driver's License with OR
 - Medical certificates and receipts
 - Photographs supporting the incident
 - Contact Name and Number
3. **Third Party Bodily Injury / Death** - A third party is anyone not riding the insured vehicle and is not related to the insured up to the second degree of consanguinity. He or she may not also be an employee of the insured. If a third party is injured by the insured car, this part of the policy will cover the expenses up to your coverage limit.
- Full Payment of the Premium
 - Police Report / Notarized Affidavit of loss / Notarized Incident report
 - Clear copy of Official Receipt and Certificate of Registration
 - Clear copy of Driver's License with OR
 - Medical certificate and receipts
 - Photographs supporting the incident
 - Contact Name and Number of third party/authorized representative
4. **Third Party Property Damage** - This covers your costs in case of damage on another car/property.
- Full Payment of the Premium
 - Police Report / Notarized Affidavit of loss / Notarized Incident report
 - Clear copy of Official Receipt and Certificate of Registration
 - Clear copy of Driver's License with OR
 - Clear copy of Repair Estimate (preferably from assured provider's accredited shop)
 - Photographs of the damaged property / portion and full view of vehicle showing plate number, if applicable
 - Contact Name and Number of third party
5. **Acts of Nature** - This is especially important in the Philippines. When a big typhoon wrecks/havoc and your car gets damaged, your acts of nature cover kicks in and can save you a lot of repair costs. Be careful though because some policies require you to get an addon for floor damages.
- Full Payment of the Premium
 - Police Report / Notarized Affidavit of loss / Notarized Incident report
 - Clear copy of Official Receipt and Certificate of Registration
 - Clear copy of Driver's License with OR
 - Clear copy of Repair Estimate from provider's accredited shop
 - Photographs of the damaged portion and full view of vehicle showing plate number
 - Contact Name and Number for unit inspection



6. **Lost or Stolen Vehicle** - Getting your car stolen is certainly an upsetting experience. Fortunately, your comprehensive car insurance policy may reimburse you for your loss. Just make sure you properly report your lost car to the police so you have proof of the theft.
 - Full Payment of the Premium
 - Original car registration and & official receipt
 - Statement of Outstanding Loan Balance from the bank (if mortgaged)
 - Vehicle sales invoice & delivery receipt
 - Full set of keys to vehicle
 - Vehicle Manual & warranty booklet
 - Alarm Sheet (original or certified true copy)

7. **Claim as Third Party (to the bumping party insurance)** - If the bumping / third party accepts responsibility / fault to an accident, you can claim for the damages with the Insurance provider of the bumping / third party. With this, the named third party insurance provider will ask you to submit a Certificate of No Claims from your own insurance provider.
 - Police Report / Incident report / Notarized Affidavit
 - Clear copy of OR and CR

Motor Car Claims Process may be DELAYED or DENIED due to following reasons:

1. **Unpaid Premium** – As an industry standard, all claims process will commence upon completion of payment of policy premium.
2. **Incomplete Required Claims Documents** – All required basic claims documents must be submitted to commence claims process. Additional documents may be requested, if necessary.
3. **Unauthorized Repair** – The Insurance Claims Providers must be notified and approved before start of repair.
4. **Fraudulent Claims** – Factual information should be given. All claims are subject to inspection/investigation as deemed by the insurance claims provider.