

Roadside Assistance Agreement



24/7 HOTLINE:
(02) 8459-4727

It is hereby declared and agreed that Oona Insular Insurance Corporation by itself or through its agents shall provide during the effectivity period of the Oona Insurance motor policy the Road Assistance services specified below in the event of an electrical or mechanical breakdown, loss or damage or destruction caused by road accident, fire or theft that leads to the immobilization of the Insured Vehicle, subject to the geographical limits and terms and conditions stated herein.

GEOGRAPHICAL LIMITS:

Within the following areas in the Philippines: National Capital Region (NCR), CAR (Abra, Apayao, Benguet, Ifugao, Kalinga, and Mountain Province), Region I (Ilocos Norte, Ilocos Sur, La Union, Pangasinan), Region II (Cagayan, Isabela, Nueva Vizcaya and Quirino) Region III (Aurora, Bataan, Bulacan, Nueva Ecija, Olongapo City, Pampanga, Tarlac, Zambales), Region IV (Batangas, Cavite, Laguna, Rizal, Quezon), Region IV-B (Occidental Mindoro, Oriental Mindoro, Palawan), Region V (Albay, Camarines Norte, Camarines Sur, Sorsogon), Region VI (Aklan, Antique, Capiz, Iloilo City, Negros Occidental - Bacolod), Region VII (Bohol, Cebu, Negros Oriental, Siquijor), Region VIII (Tacloban) Region X (Bukidnon, Cagayan de Oro City, Misamis Occidental, Misamis Oriental), Region XI (Davao City, Davao Del Norte, Davao Del Sur, Davao Oriental), Region XII (South Cotabato - General Santos City), Region XIII (Agusan Del Norte, Agusan Del Sur, Surigao Del Norte, Surigao Del Sur)

While excluded in the following areas:

Basilan, Batanes, Camiguin, Catanduanes, Compostela Valley, Guimaras, Lanao Del Norte (except Illigan City), Lanao Del Sur, Maguindanao, Marinduque, Masbate,

North Cotabato, Romblon, Sarangani, South Cotabato, Sultan Kudarat, Sulu, TawiTawi, Zamboanga Del Norte, Zamboanga Del Sur, Zamboanga Sibugay.

Section I: PERSONAL ASSISTANCE

The right to the services under this section will come into effect 25 kilometers from the usual place of residence of the Beneficiary.

1. Transport or repatriation in case of accident with the Insured Vehicle

In the event of accident, Oona Insurance, upon the request of the beneficiary or their authorized representatives, shall assist in the arrangement of transporting the Beneficiary by ambulance or by whatever means considered most appropriate by Oona Insurance's doctor, to an adequate medical center or to the usual place of residence of the Insured.

In cases where transportation via air is considered essential by both the attending doctor and Oona Insurance's medical team, Oona Insurance shall effect repatriation via sanitary airplane which shall

however be limited within the Philippines and within the Southeast Asian region only; otherwise, Oona Insurance shall effect repatriation via regular airline to countries outside these specified areas.

For minor or less serious injuries or where medical repatriation via air is deemed unnecessary by Oona Insurance's medical team, transport of the Beneficiary will be done via ambulance or other similar means of transportation to the place where adequate medical facilities are available.

Actual cost of assistance and corresponding handling fees will be for the account of the Beneficiary. Oona Insurance will never replace the emergency services.

2. Death of the Beneficiary

In the event of death of the Beneficiary, caused by road accident involving the Insured Vehicle, Oona Insurance, upon the request of the beneficiary's authorized representative, will arrange for the repatriation of the mortal remains to the usual place of residence for burial. The maximum payable amount per event is Two Thousand Pesos (Php. 2,000.00) for the account of Oona Insurance. This service does not include burial related expenses. Availment of this would constitute one event.

3. Ambulance Coordination Assistance with Reimbursement Benefit

In the event of an accident involving the Insured Vehicle and upon request of the Beneficiary or any of the passengers of the Insured Vehicle, Oona Insurance will arrange for an ambulance service on a best effort basis, to transport the injured passenger from the place of accident to the nearest medical facility. Cost of ambulatory service shall be for the account of the Beneficiary except for the first one thousand (PHP 1,000.00) which may be reimbursed by the Beneficiary from the service provider subject to the presentation of the Official Receipt.

Reimbursement for the Ambulatory Costs constitutes as one event.

4. Dispatch of medication

Oona Insurance, upon the request of the Beneficiary, will arrange for the delivery of medication to the Beneficiary (caused by road accident with the insured vehicle) provided that said medication is unavailable at the place to where the Beneficiary has travelled with the Insured Vehicle, prescribed by a doctor and or urgent need to the Beneficiary.

5. Relay of urgent messages

Oona Insurance, upon request of the Beneficiary, will arrange to convey urgent or very important messages relating to the matters stated above.

6. Stay or Travelling expenses of the Beneficiary due to immobilization of the Insured Vehicle

In the event of immobilization of the Insured Vehicle due to breakdown and the repair time is longer than 24 hours as established by the accredited repair facility, the Beneficiary may request any one of the following benefits.

a. Hotel accommodation. Oona Insurance will reimburse for the hotel expenses up to Php.3,000 per night, up to a maximum of two (2) nights.

b. Continuation of journey. The Beneficiary may choose between:(Maximum Limit of Php.3,000)

- Transfer to the place of residence or original place of destination, for as long as the distance between the place of breakdown to the place of original destination is not greater from the place of breakdown to the Beneficiary's usual place of residence. Or
- Payment of travelling expenses to the place of the planned destination, for as long as the distance between the place of breakdown to the place of original destination is not greater than the distance from the place of breakdown to the Beneficiary's usual place of residence.

7. Hospital Admission Assistance

Oona Insurance, upon request of the Beneficiary will take the necessary admission assistance in the event the Insured and or other passengers in the Insured Vehicle are injured in a car accident.

8. Accident Coordination

In the event of an accident, Oona Insurance, upon the request of the beneficiary, will coordinate with the MMDA, Police and Ambulance to provide necessary assistance to the Beneficiary at the site of the accident. Cost of the ambulance will be for the account of the Beneficiary.

9. Arrangement of Legal Assistance

In the event of an accident involving the registered vehicle, and upon client request, Oona Insurance will refer the client to legal counsel. All fees relating to this matter shall be for the account of the client.

10. Fitness and Health

Upon request of the Beneficiary, Oona Insurance shall arrange fitness and health programs such as physical exams and exercises, sports training and meditations. Cost of the program shall be for the account of Beneficiary.

11. Arrangement for Funeral Services

Upon request of the Beneficiary or his/her immediate family member, Oona Insurance shall arrange for the funeral services of the Beneficiary or deceased passenger/s of the Insured Vehicle, through its accredited mortuary service providers. Cost of mortuary services shall be for the account of the Beneficiary or his/her immediate family member.

12. Taxi Services

In the event that the Beneficiary requires taxi services, Oona Insurance will arrange and dispatch the taxi service (including Grab) within Metro Manila. Request for this service shall be made within 30 minutes prior to the requested time of pick up. Subject to Taxi/Grab availability in the area at the time of request. Need to provide client name, policy number, vehicle number, contact number, service time, place, vehicle model, etc. which are required. The cost of this service shall be for the account of the Beneficiary.

13. Appointments with Health Professionals

In the event that the Beneficiary needs medical attention or follow-up consultation for any health-related concerns even those not involving the use of the Insured Vehicle, the Oona Insurance shall arrange the preferred schedule and appointment to the medical doctor or medical facility of their choice. The costs of the services shall be for the account of the Beneficiary.

14. Alternative Driver Assistance Service

If the Beneficiary is under the influence of alcohol and is not fit to drive the Insured Vehicle based on his/her discretion or may not be feeling well for any reason, Oona Insurance shall arrange for the dispatch of alternative driver subject to the following:

- a. A motorcycle or vehicle will be dispatched with one (1) rider and one (1) driver with said driver to be assigned as the Beneficiary's alternative driver
- b. The service unit will trail the trip of the alternative driver with the Beneficiary in the Insured Vehicle
- c. Within Metro Manila
- d. 75 minutes in advance notice to request the service. Need to provide client name, policy

number, vehicle model, plate / conduction number, contact number, service time, pick up location and destination etc. which are required

- e. Any change needs to be informed immediately after the request or it will be charged as an effective service
- f. The Beneficiary has to pay the provider on site before commencement of the service
- g. If the driver arrives at the requested place and cannot contact the Beneficiary within five (5) minutes, it will be charged as an effective service
- h. The Beneficiary has to pay the provider on site before commencement of the alternative driver services
- i. If the Beneficiary decides to cut short the trip and disembarks on another location instead of the original planned destination, it will be regarded as ending the service and charged as an effective service
- j. Road user tax, toll fees, parking fee, fuel surcharge shall be charged to and paid for by the Beneficiary.

Note: This service follows the Insured Unit and not the person. The costs of this service will be for the account of the Beneficiary.

Section II: VEHICLE ASSISTANCE

The right to the services under this Section will come into effect 0 km. from the usual place of residence of the Beneficiary.

1. Towing or removal of the vehicle

In the event of a breakdown of the Insured Vehicle, Oona Insurance will arrange to transport the vehicle to the nearest accredited repair facility. Subject to a maximum amount payable of EIGHT THOUSAND PESOS (Php.8,000.00) for towing and, TWELVE THOUSAND PESOS (Php.12,000.00) for removal of the vehicle requiring the use of a crane.

No amount shall be payable under this Service with respect to the repair costs of the vehicle.

This benefit is subject to a maximum of three (3) non-accident-related vehicle assistance services per year. There is no limit on the number of incidents with respect to requests for assistance in connection with accidents involving the Insured Vehicle.

Secondary Towing Assistance. In the event that the Insured Vehicle requires another towing services after the first towing service has been rendered, Oona Insurance will provide Secondary Towing Assistance but are not limited to the following instances:

From Repair Shop to warehouse and vice versa
From Impounding Site to Repair Shop
From Repair Shop to usual place of residence
From Repair Shop to Repair Shop

This Secondary Towing Service Assistance shall be counted as another assistance service that is deducted from the three allowable non-accident-related Towing Services per year as mentioned under this section.

2. Fuel Delivery

If the Insured Vehicle runs out of fuel, the Beneficiary may request Oona Insurance to provide up to an agreed number of liters, where the Beneficiary will pay for the cost of fuel.

3. Battery Boosting / Jumpstarting

If the Insured Vehicle does not start due to battery problem, Oona Insurance, upon the request of the beneficiary will take care of battery boosting or jumpstarting through an accredited technician.

4. Locksmith Service

If the Beneficiary cannot access the Insured Vehicle due to the keys being locked inside the vehicle, Oona Insurance, upon the request of the beneficiary, will send a locksmith to open the vehicle door and will pay for the locksmith's charges and travel expenses.

5. Tire Replacement

If the Insured Vehicle has a punctured tire, Oona Insurance, upon the request of the Beneficiary, will send an accredited technician to replace it with a spare.

6. Misfuelling Cover

If the Insured Vehicle was loaded with wrong fuel which involves Petrol/Unleaded Fuel being accidentally pumped into a diesel car or vice-versa, the Oona Insurance shall reimburse / cover Three Thousand Five Hundred Pesos (Php. 3,500.00) for restarting the Insured Vehicle and cleaning or draining service of the fuel tank.

7. Key Protection Cover

In the event of key loss or theft of the Insured Vehicle, Oona Insurance shall cover the cost incurred by the Beneficiary for replacing the key, up to Three Thousand Five Hundred Pesos (Php. 3,500.00)

8. Delivery of Spare Key

If the Beneficiary cannot access the Insured Vehicle due to the keys being locked inside, stolen or lost,

defective or malfunctioning, the Oona Insurance shall pick-up the Insured Vehicle Spare Key in the Beneficiary's Home or Office subject to approval and coordination with the Beneficiary with the spare key keeper, for the Oona Insurance to deliver it onsite.

The Beneficiary is entitled to a combined three (3) services per year for both Personal and Vehicle Assistance.

In the event that the expense is higher than the guaranteed limit, the excess will be for the account of the Beneficiary.

Section III: INFO 24/7 SERVICE

The right to the services under this Section is within Metro Manila only.

Under this agreement beneficiary may request for information for the following, through the Oona Insurance 24/7 Hotline (8459-4727):

1. Claims Procedure
2. Accredited Repair Shops
3. 24/7 Traffic Information and Road Condition (Metro Manila Only)
4. Emergency Numbers (Police, Hospitals, Fire Station)
5. Basic Information on nearest hotels
6. Information on shopping malls and Bargain Centers
7. Claims Requirements and Referral
8. Accredited Adjusters
9. Nearest Gasoline Stations
10. Weather Information
11. General Information - Currency, Holidays, Area Codes
12. Flight Information Online (booking excluded)

CONDITIONS:

Strict adherence by the Beneficiary to the terms and conditions of this agreement shall be a precondition to entitlement to any service or benefit named in this agreement.

1. Oona Insurance shall be liable for rendering services or paying indemnity to the Beneficiary, on the condition that the Beneficiary has complied with and continues to comply with the terms of this agreement.
2. In the event of an incident requiring any service named in this Agreement, the Beneficiary shall:
 - a. Take all reasonable precautions to minimize the loss.
 - b. Call the Oona Insurance Assistance Center as soon as possible to report the problem and request services.
 - c. Readily provide Oona Insurance with all relevant information.

- d. Make no admission of liability or payment of any kind, nor offer promise of payment of any kind except if expressly authorized by Oona Insurance.
3. Oona Insurance is not liable in respect of any service, which would otherwise be rendered under this Agreement, should there be any insurance in force covering the same contingencies which predates this Agreement.
4. Whenever Oona Insurance is not involved directly in providing the service assistance, the Beneficiary must first obtain Oona Insurance's authorization by telephone beforehand. After receiving the service assistance from a third party, the Beneficiary must submit original invoices to Oona Insurance for reimbursement within 90 days from the date of assistance. Failure of the claimant to file and submit all necessary documents within the period given shall be deemed an abandonment of the claim.
5. In the event of a service assistance provided by Oona Insurance upon representation by the Beneficiary or on his/her behalf which is later proved to be under any of the exclusions hereunder, the Beneficiary shall reimburse Oona Insurance the cost of such service assistance.

EXCLUSIONS:

1. Oona Insurance will not be liable under any section of this agreement in respect of request for assistance arising directly or indirectly from:
 - a. Fraudulent acts by any Beneficiary or any other person seeking services under this Agreement.
 - b. Consequential losses of any kind.
 - c. Terrorism, mutinies or riots, wars, insurrections, industrial disturbances, civil disturbances.
 - d. Actions by the armed forces, or security forces or other organizations.
 - e. The imposition of government restrictions (including the denial or cancellation of any necessary licensed.
 - f. Failure of electrical supply or telecommunications network
 - g. Nuclear radioactivity.
 - h. The participation of the Beneficiary in:
 - a. Competition, rallies, or contests
 - b. Criminal conduct
 - c. Competition sports
 - d. Wagers or challenges
 - i. The participation of the Beneficiary in risk activities such as motor sports.
 - j. Illness or pathological states produced by voluntary consumption of alcohol, drugs, toxic substances, narcotics, or medicines acquired without medical prescription.
 - k. Suicide or attempted suicide or accident due to mental illness.
 - l. Labor-related accidents or illness suffered during the professional activity qualified as a risk activity.
 - m. The driver of the Insured Vehicle:
 - a. Being under the influence of drugs, toxic, or narcotic substances, or where his/her blood alcohol level exceeds that permitted by the law.
 - b. Not having a driver's license corresponding to the class of the vehicle.
2. Oona Insurance will not be liable for the cost of:
 - a. Any repairs to the vehicle
 - b. Any service assistance arranged by or on behalf of the Beneficiary without the prior authorization of Oona Insurance.

DEFINITIONS:

Beneficiary

- The owner of the Insured Vehicle in whose name the motor car policy is issued.
- The driver of the Vehicle if different from (1) above, provided authorized by the owner of the vehicle and duly licensed to drive the vehicle.
- Any other occupants of the Insured Vehicle in the event of an accident.

Insured Vehicle.

- The vehicle designated in the motor policy provided that:
 - The vehicle is not used for public transport of persons or merchandise, for hire with or without driver.
 - The vehicle does not exceed 3,500 kilograms in weight.
 - The vehicle is not more than eight (8) years old.

Usual place of Residence

- The mailing address designated on the policy schedule, provided the same is within the Republic of the Philippines.
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Breakdown

- Electrical or mechanical failure, road traffic accident, or loss, damage, or destruction by fire or theft that led to the immobilization of the Insured Vehicle.

Service

- The immediate material assistance as specified in Sections I, II and III of this Agreement rendered by Oona Insurance to the Beneficiary, when an event covered by this contract happens during the course of the travel of the Beneficiary in his/her usual country of residence, provided that the event does not occur outside the geographical limits and time validity.

ROADSIDE ASSISTANCE PLUS +

Enjoy this benefit even without an accident/breakdown.

DISCOUNTS ON PARTS AND SERVICES

Up to Five Percent (5%) Auto Parts discount with OONA Insurance partner shops

Up to Ten Percent (10%) Auto Service / Repair Discount Oona Insurance with partner shops

PROGRAM DETAILS

Eligibility. Must be Insured and have an existing Oona Insurance Comprehensive Motor Car Policy.

Effectivity. Annual based on Motor Policy effectivity.

How to avail discount for Auto Service, Parts, and Repairs.

1. Insured must call the Oona Hotline within the Policy period to request for a Letter of Authority (LOA)
2. Insured to provide the following information to Oona Insurance:
 - Name of Caller
 - Contact number
 - Email address
 - Plate No.
 - Policy No.
 - Preferred Shop (list of shops below)
3. Oona Insurance to verify the validity of the Motor Car Policy
4. Once validated, Oona Insurance will issue Letter of Authority (LOA) and shall send to the Insured via email within twenty-four (24) hours.
5. Insured to proceed to the preferred shop with Letter of Authority (LOA) to avail of the necessary service discount or discount on parts.
6. Oona Insurance Partner Shops shall collect payments directly from the Oona Insurance Clients.

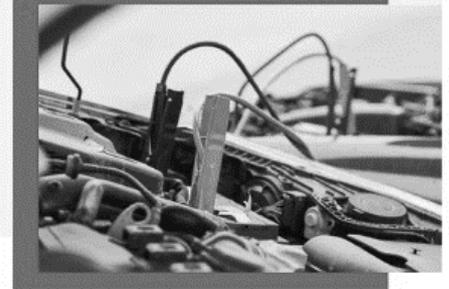
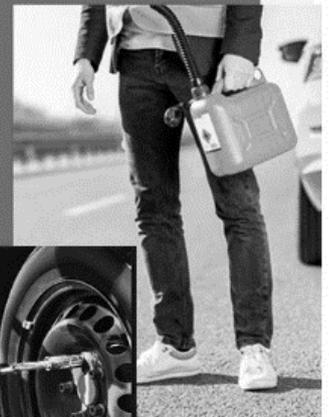
LIST OF OONA INSURANCE PARTNERS

1. D Plus R Fast Auto Repair Shop - Sucat Ave, San Isidro, Paranaque
2. Centennial Auto Services - P. Ocampo Extn., Makati
3. Boss Auto Car Care - Mandaue City, Cebu
4. GAC - Brgy Tambo, Lipa City
5. Autochek - Lazatin Blvd., San Fernando City, Pampanga
6. Triline - Brgy Mohon, Arevalo, Iloilo City
7. Drench - Silang, Cavite
8. RM Abagar Car Center - Puerto Princesa, Palawan

LEGAL LIABILITY

Pacifico Assistance and Oona Insurance shall not be responsible for any injury, loss or damage of whatever nature, arising directly or indirectly from THE SUPPLIERS' activity or from any act or omission of his employees, agents or independent contractors engaged by THE SUPPLIERS.

Pacifico Assistance and Oona Insurance shall likewise not be liable for the payment from the Oona Insurance Client to THE SUPPLIERS.





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.