



INSURING GROWTH

Dear Auto Insurance Policy Holder,

Introducing the **Prudential Guarantee Auto Insurance Roadside Assistance Program**.

For roadside assistance, **Prudential Guarantee's Auto Insurance Roadside Assistance Program** is there to extend the following special privileges for **FREE**, 24 hours a day, exclusively for all privately-use vehicles insured under Prudential Guarantee's Comprehensive Auto Insurance.

FREE TOWING SERVICE

In the event of breakdown or accident involving the insured vehicle, Prudential Guarantee will provide towing services to transport the insured vehicle to the nearest accredited repair facility.

FREE VEHICLE RETRIEVAL

In the event of an accident, insured vehicle fell into a ravine or canal. Prudential Guarantee will arrange its removal up to an agreed limit of TEN THOUSAND PESOS (PHP 15,000.00) and bring the vehicle to the nearest accredited shop.

FREE VEHICLE BREAKDOWN SERVICE

In event of breakdown involving the insured vehicle, Prudential Guarantee will provide minor on-site repairs such as changing of tires, battery boosting, jump start, car lockout, fuel delivery (cost of fuel not included) & delivery of spare key.

SPECIAL TOWING

Prudential Guarantee will cover towing for a Covered Vehicle with an expired Comprehensive Motor Insurance Policy provided that the date of the accident happened during the effectivity period of the enrolled Covered Unit. This benefit is only valid when towing is within one hundred eighty (180) calendar days from the expiry date of Policy of the Covered Vehicle.

SECONDARY TOWING

Service by which a vehicle, which cannot be driven, is transported from a location other than the place of breakdown to the nearest repair shop.

TOWING ASSISTANCE TO THIRD PARTY

In the event that the Covered Vehicle is confirmed to be at fault in an accident/collision with another vehicle as indicated in a Police Report or Affidavit, the Service Provider will extend the towing assistance of the involved Third Party Vehicle up to an agreed limit of FIVE THOUSAND PESOS (PHP 5,000.00) to the nearest accredited repair facility.

FREE AMBULANCE COORDINATION SERVICE

In the event of an accident involving the Covered Vehicle and upon request of the Beneficiary or any of the passengers of the Covered Vehicle, Prudential Guarantee will arrange for an ambulance service to transport the injured passengers from the place of accident to the nearest medical facility. Cost of ambulatory service shall be for account of Insured except for the TWO THOUSAND (PHP2,000.00) which may be reimbursed.

FREE ALTERNATIVE TRANSPORT TO DESTINATION

In the event of breakdown or accident involving the insured vehicle outside Metro Manila, where immediate repair is not feasible WITHIN 24 HOURS, or alternative transport is not immediately available, Prudential Guarantee will provide upon request of the client the appropriate vehicle to bring the insured to the desired destination.

FREE ALTERNATIVE OVERNIGHT ACCOMODATION

In the event of breakdown or accident involving the insured vehicle, outside Metro Manila, where immediate repair is not feasible WITHIN 24 HOURS, or alternative transport is not immediately available, Prudential Guarantee will provide for the client an appropriate hotel overnight accommodation (standard room only).

ASSISTANCE REPATRIATION OF MORTAL REMAINS OF BENEFICIARY

In the event of death of Insured (caused by road accident with the Covered Vehicle), the SERVICE PROVIDER will arrange for the repatriation of the mortal remains to the usual place of residence for burial.

ARRANGEMENT FOR FUNERAL SERVICES

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

APPOINTMENT WITH HEALTH PROFESSIONALS

In the event that the Insured needs medical attention of follow-up consultations for any health related concerns even those not involving the use of the Covered Vehicle. PRUDENTIAL GUARANTEE shall arrange the preferred schedule and appointment to the medical doctor or medical facility of their choice. Costs of the services shall be for the account of the Insured.

TAXI SERVICES

In the event that the Insured requires taxi services, Prudential Guarantee will arrange and dispatch the taxi service (including Uber and Grab) within Metro Manila. Cost of this service shall be for the account of the Insured.

MINOR ON SITE REPAIR

- **Fuel Delivery**

If the covered Vehicle runs out of fuel, Insured may request Prudential Guarantee to provide up to an agreed number of liters the Insured will pay for the cost of fuel.

- **Battery Boosting/Jumpstarting**

If the Covered Vehicle does not start due to battery problem, the Service Provider will take care of battery boosting or jumpstarting thru an accredited technician.

- **Locksmith Service**

If the Insured cannot access the Covered Vehicle due to the keys being locked inside the vehicle, Prudential Guarantee will send a locksmith to open the vehicle door and will pay for the locksmith's charges and travel expenses.

- **Tire Replacement**

If the Covered Vehicle has punctured tire, The Service Provider will send an accredited technician to replace it with spare.

- **Delivery of Spare key**

If the Insured cannot access the Covered Vehicle due to the keys being locked inside, stolen or lost, defective or malfunctioning, Prudential Guarantee shall pick-up the Covered Vehicle Spare Key in the Beneficiary's Home or Office subject to approval and coordination with the Insured with the spare key keeper, for the Prudential Guarantee to deliver it onsite.

FREE EMERGENCY MESSAGE RELAY SERVICE

Upon client's request, Prudential Guarantee will provide services to convey urgent messages concerning the vehicle breakdown or accident.

FREE INFO SERVICE

- 24/7 Traffic Information and Road Condition
- Nearest Gasoline Station
- Emergency Numbers (Police, Hospitals, Fire Station, etc.)
- Weather Information
- Basic Claims Information
- Directory Assistance
- Driving Direction Assistance

Prudential Guarantee Auto Insurance Program is another quality service from the country's leading insurer always with your safety and convenience in mind.

For emergency assistance, please call our hotline no. **(02) 8459-4734**.

For breakdown/ non-accident related cases, the insured is entitled to avail these benefits but not exceeding 3 times per policy year.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Anthony G. Sy', with a stylized flourish at the end.

ANTHONY G. SY
President & CEO

rma/adp

TRAFFIC ACCIDENT SITUATION FORM

NOTE: This Form is NOT a substitute for the Police Report

IMPORTANT NOTICE

This Form shall 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.: _____ Official Receipt 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.: _____ Official Receipt 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.: _____ Official Receipt 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

FRAUD NOTICE

Any person who presents or causes to be presented any fraudulent claim for the payment of a loss under a contract of insurance, and 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 such claim, commits insurance fraud, which shall merit a corresponding penalty, as provided under Section 251 of the Insurance Code, as amended.

DECLARATION

By transacting with Prudential Guarantee and Assurance, Inc. (PGAI), I hereby allow and authorize PGAI to collect, use and process my personal data provided in this form and its attachments in accordance with PGAI's Privacy Notice and all applicable laws. I agree to be bound by the Data Privacy Act of 2012 and related laws, rules and regulations. I understand that my personal data may be made available to PGAI's agents, affiliates, brokers, service providers, third-party companies and government bodies whenever necessary. By freely and voluntarily providing personal data to PGAI, I am confirming that they are true and correct. I understand that PGAI reserves the right to revise any decision made on the basis of the data provided should the same be found untrue or incorrect. I hold PGAI, its agents and affiliates, brokers, service providers and, where applicable, third-party companies free and harmless from any liability which may arise as a result of the authorization herein given.

PGAI shall collect, process, use, store, record and update my personal data necessary for securing an insurance contract and other related purposes. The same may be shared, disclosed, or transferred to agents, affiliates, brokers, service providers of PGAI and government bodies authorized by law to receive such information. PGAI shall retain all information provided for a period necessary to fulfill the aforesaid purposes, unless a longer retention period is required or permitted by law. Such personal data shall be treated with utmost confidentiality and shall be accessed by authorized personnel only. In accordance with the Data Privacy Act of 2012, data subjects shall have the right to access their personal data to correct, update or supplement any false, inaccurate or incomplete information. Should there be any question, please contact the Data Protection Officer of PGAI through 8878-3000 loc. 7284.

Signature over Printed Name

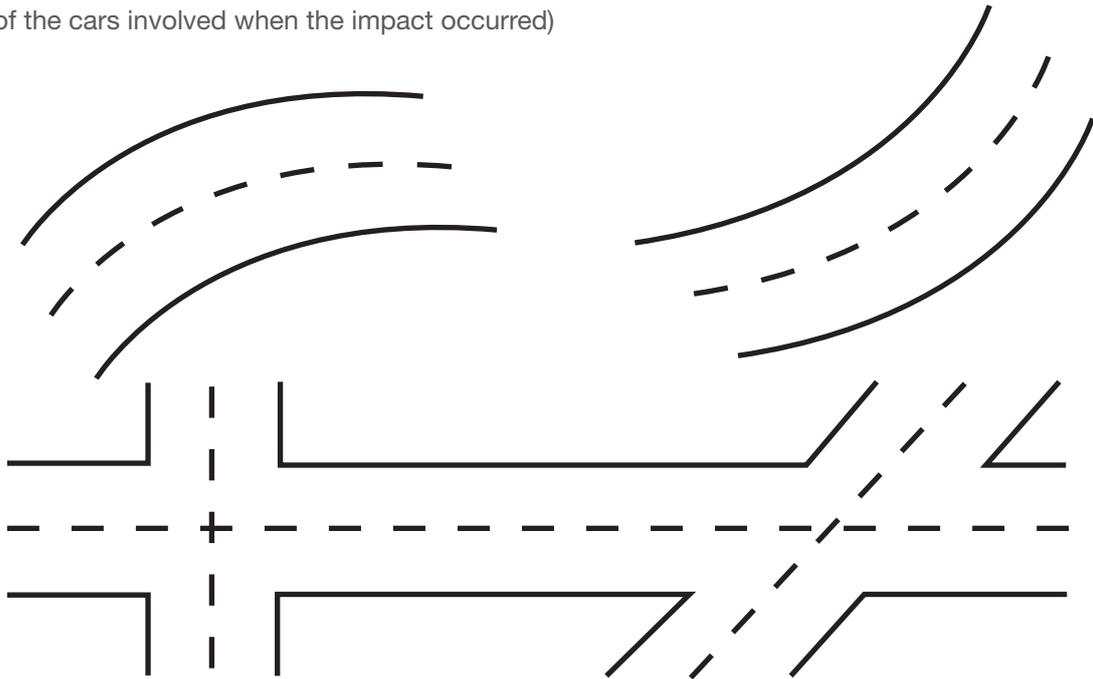
Date Signed

POSITION OF VEHICLES INVOLVED IN ACCIDENT

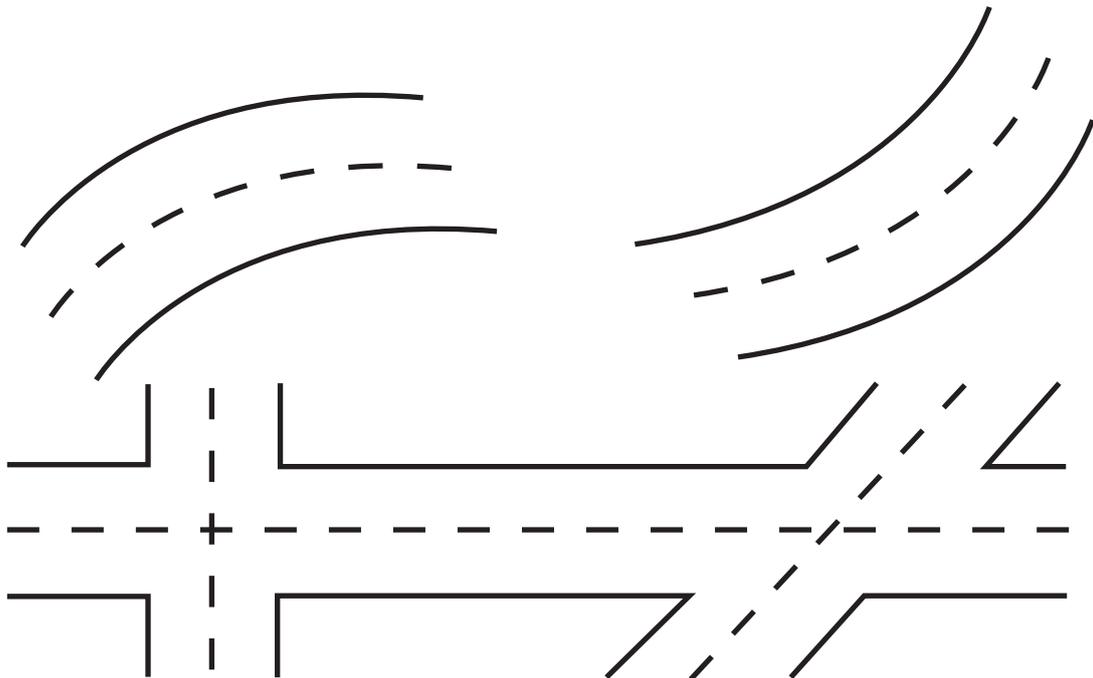
Date of Accident: _____ Time: _____

Location of Accident: _____

I. POSITION UPON IMPACT
(Position of the cars involved when the impact occurred)



II. POSITION AFTER IMPACT
(Position of the cars involved if they were pushed or drifted outside of the impact position)





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.