BPI MS
INSURANCE

BPI MS MOTOR CLAIMS GUIDE
with Free Express Roadside Assistance

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MOTOR CAR INSURANCE POLICY

Thank you for trusting your motor car insurance with us!

This policy is your contract of insurance with BPI MS Insurance Corporation.

We highly encourage you to read the contents of this, together with the Schedule and any amendment, in order for you to better appreciate benefits under your policy.

If there are changes that may affect the insurance coverage provided, please notify us immediately.

IMPORTANT NOTICE

The coverage, details and terms and conditions under this policy is based on the information you have provided us. Please be reminded that you must fully and faithfully declare to us the facts that you know or ought to know otherwise, you may receive no benefit.

In consideration of paying your premium, we provide you the cover shown in this Policy for any accident, injury, loss or damage that happens within the Territorial Limits during the Period of Insurance.

LAW

The law of the Republic of the Philippines will apply to this contact.

DEFINITIONS

Wherever the following words or phrases are used in your policy schedule, they will have the meaning described below.

You/Your/Insured/Policyholder – the person named in the schedule

We/US/The Insurer – BPI MS Insurance Corporation

Territorial Limit – within the Philippines only

Policy Schedule – the document which gives details of the cover you have

Period of Insurance – the period of time covered by this policy as shown in the schedule, and any further period that we agree to insure you

Motor Car Insurance – your insurance coverage against loss, damage and/or liability resulting from accidents arising from the ownership and use of your motor vehicle

Insured Vehicle – refers to the vehicle you are insuring with us and is being described in this policy

Fair Market Value – the maximum amount we will pay you in case of a loss (not to exceed Sum Insured)

Theft – Theft, attempted Theft or taking your car and/or its accessories without your consent

Accredited Repair Shop – a facility approved by us for the repair, damage assessment or storage of your car

Third Party – any person other than:
- your passenger
- member of your household
- member of your family within the second degree of consanguinity or affinity
- person under your employment

Authorized Driver – an authorized driver can be any of the following:
- you, the Insured
- any person driving on your order or with your permission provided that the person is permitted in accordance with licensing law or has not been disqualified by Court of Law For Section I & II Compulsory Third Party Liability) only; an authorized driver also includes a duly licensed driver whose license at the time of the accident has expired.

The driver of the vehicle should possess a Driver's License duly issued by the Land Transportation Office (LTO) that is not expired with proper restriction code at the time of the accident. But for Compulsory Third Party Liability (CTPL) Policy, even if the Driver's License is expired, the policy will respond and the claim will be paid.

Passenger - any fare-paying individual being transported or conveyed in a motor vehicle even those authorized by the law to ride without pay.

GENERAL CONDITIONS

YOUR OBLIGATION

If the Scheduled vehicle be driven before the necessary repairs are effected, any extension of the damage or any further damage to the Scheduled Vehicle shall be excluded from the scope of the indemnity granted by the Policy.

WRITTEN NOTICE

Every notice or communication to be given or made under this policy shall be delivered to us in writing.

AMENDMENTS

Please immediately inform us in writing of any discrepancy in the details of your policy or any amendment and changes that you may want to effect.

CANCELLATION

You may request for a cancellation of your policy if you have not filed any claim during the current period of Insurance. We shall charge you a corresponding premium following the scale below for the time the policy has been in force.

No. of Month/s	1	2	3	4	5	6	7	8	9	10	11
Percentage (%)	20	30	40	50	60	70	75	80	85	90	95

To cancel your policy, kindly email your respective account officer/s or our helpline at **bpimshelpline@bpi.com.ph**. Please indicate the following:
- Policy Number
- Effectivity of Cancellation
- Reason for Cancellation

Please note that Documentary Stamp Tax (DST) is being remitted to Bureau of Internal Revenue (BIR), thus, it will not be refunded as a result of the cancellation or endorsement of the policy or a reduction in the premium due for whatever reason.

MORTGAGEE

If your car is mortgaged or your car is under a hire purchase or leasing agreement, we will only pay the claim to the party who has insurable interest being described in that agreement.

INSURANCE COVERAGE

BPI MS Insurance Corporation Motor Insurance is an extensive coverage to protect your vehicle from Accidental Collision and Theft, as well as protection from damages caused by Fire, Explosion, Lightning and Self Ignition and Malicious Damage. As your insurer, we give you security and peace of mind by providing the following coverage for your complete protection:

COMPULSORY COVER

Section I/II

Compulsory Third Party Liability

– This is the basic insurance coverage required by the Land Transporation Office (LTO) when you register your vehicle with liability limit of Php 100,000.00.
– This coverage answers for death, disablement and medical expenses of a person injured because of an accident involving your vehicle based on the schedule of indemnities.
– This is being issued initially for 3 years (for brand new vehicle) and renewed annually thereafter.

COMPREHENSIVE COVER

Section III

Own Damage/Theft

– This is your protection for any accidental loss or damage to your vehicle. Coverage is always based on your vehicle's current fair market value or its invoice price with built-in/standard accessories.

Section IV-A

Voluntary Third Party Liability-Bodily Injury

– This covers your liability for death or bodily injury of third party in excess of the Php 100,000.00 coverage of your Compulsory Third Party Liability policy.

Section IV-B

Voluntary Third Party Liability-Property Damage

– This covers your liability for the damages to the property of third party.

Unnamed Passenger Personal Accident (UPPA)

– This coves for death and permanent disablement for occupants riding in, boarding in or alighting out your vehicle.
- Standard coverage is at Php 50,000.00/seat up to authorized seating capacity maximum of 15 persons (please refer to the table of benefits).
- This is a FREE coverage for vehicles not more than 10 years old and classified as Private Car or Dual Purpose Body.

With reasonable cost and as applicable, we also have the following additional coverage for your further protection (with same limit as your Section III – Own Damage/Theft coverage):

Acts of Nature (AON)
– This covers loss or damage to your vehicle due to Flood, Typhoon, Hurricane, Volcanic Eruption and Earthquake.

Strike, Riot and Civil Commotion (SRCC)
– This cover loss or damage to your vehicle due to man-made perils namely Strike, Riot and Civil Commotion.

We cover all the standard accessories of your vehicle. If you have non-standard car accessories, please inform us so that we can make arrangements to insure them (subject to additional premium charges).

Additionally, if you avail our Private Car or Dual Purpose Body Comprehensive Policy for your vehicle of at most 10 years old, we will give FREE Express Roadside Assistance (ERA) that will provide you emergency assistance on the road 24/7.

PAYMENT FACILITIES

Experience HASSLE-FREE WAY OF PAYING premiums through any of the following:

A. Pay online though BPI Online

If you are a BPI client, you can enroll your BPI MS Insurance Corporation policy in Bills Payment.

TO ENROLL:

Step 1: Log on to BPI Online (https://online.bpi.com.ph) using your web browser and select:
- Other Services
- Manage Recipient
- Add New Recipient

Step 2: Choose BILLERS and fill in the details:
- Biller Name: BPI MS Insurance Corporation
- Input your 16-digit Payment Reference Number
- Click NEXT when you are done.

Step 3: Enter your One-Time Pin (OTP) and click SUBMIT.

TO PAY:

Step 1: Log on to BPI Online (https://online.bpi.com.ph) using your web browser and select:
- Payment/Load
- The Account your will pay from

Step 2: Input the Insurance Premium amount to pay and select the BPI MS Payment Reference Number from the list of enrolled billers. Click NEXT to continue.

Step 3: Confirm your payment.
- Click CONFIRM
- Key in the One-Time Pin (OTP) sent to your mobile number

A confirmation page will appear after a successful bill payment. This serves as your proof of payment and transaction.

B. BPI MS Clients may pay via wire transfer using the following details:

Peso Account	
Bank/Branch	Bank of the Philippine Islands - Ayala East
Address	G/F BPI Philam Life Makati, 6811 Ayala Ave. Makati City
Account Name	BPI MS Insurance Corporation
Account Number	1731-0073-37
Swift Code	BOPIPHMM

Dollar Account	
Bank/Branch	Bank of the Philippine Islands - Ayala East
Address	G/F BPI Philam Life Makati, 6811 Ayala Ave. Makati City
Account Name	BPI MS Insurance Corporation
Account Number	1734-0064-47
Swift Code	BOPIPHMM

C. Pay cash in any BPI MS, BPI or BPI Family Savings Bank Branch
Choose from any of the over 800 branches network to pay for your annual premium in cash. A list of BPI MS Offices is provided here for your reference. You may also visit **www.bpi.com.ph** to locate the BPI or BPI Family Savings Bank branch nearest you.

If you wish to pay through a BPI or BPI Family Savings Bank Branch, please have the following information ready for input in BPI Express Assist (BEA):

BPI MS Account Number	**BPI:** 0011-1447-72 | **BFSB:** 6001-0515-02
Account Name	BPI MS Insurance Corporation
Payment Reference Number	16-digit payment reference

D. Pay using your BPI Debit Cards in any BPI MS Office

TO PAY AT ANY BPI MS OFFICE:

Step 1: Present your card to the cashier

Step 2: The cashier will swipe your card at the POS and inputs the amount

Step 3: Enter your PIN (same as your ATM PIN) to complete your transaction

E. Charge to your credit card in any BPI MS Branch, or take advantage of Special Installment Plans (SIP) on your BPI or BPI Family Savings Bank credit card

You can charge your annual premium straight to any Visa or Mastercard credit card. BPI or BPI Family Savings Bank Credit Cardholders can also opt to avail of Real 0% Special Installment Plan by submitting a completely filled out copy of the Credit Card Payment Form and submitting this to the nearest BPI MS Branch.

F. Easy Pay with PayMaya

Step 1: Log in to PayMaya

Step 2: Open Pay Bills

Step 3: Select Insurance

Step 4: Navigate BPI MS Insurance

Step 5: Encode the following:

Account Name	8-digit Policy Number or 16-digit Payment Reference Number
Account	Insurance Premium
Contact Number	11-digit Mobile Number

YOUR PARTICIPATION

We do not cover the following:

1. Loss or damage in respect of any claim or series of claims arising out of one event that falls within the deductible. Policy deductible is as follows:

Vehicle Type/Contact Type	Sum Insured	Minimum
Private Car (PC)	0.50%	Php 2,000.00
Dual Purpose Body (DPB)	0.50%	Php 2,000.00
Commercial Vehicle (CV)	1.0%	Php 3,000.00
Motorcycle	1.0%	Php 500.00

Deductible – refers to your share/amount you will shoulder in case of a claim.

2. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failure or breakages.

Depreciation – applied in the event of a claim wherein parts of your vehicle is to be replaced due to damages. It is computed by applying the applicable percentage on the amount of the replacement parts. This amount is shouldered by you.

Rate of Depreciation (Your Share)

Age of Vehicle	PC/DPB	CV/MC
Up to 3 years	-nil-	-nil-
Over 3 years up to 4 years	20%	25%
Over 4 years up to 5 years	25%	30%
Over 5 years up to 6 years	30%	35%
Over 6 years up to 7 years	35%	40%
Over 7 years	40%	45%
Rebuilt/Reconditioned Vehicles, batteries, tires, ball joints, tie rods and shock absorber (for vehicles over 3 years old)	45%	50%

3. Damage to tires, unless your vehicle is damaged at the same time

4. Any malicious damage caused by you, any member of your family or by a person in your service.

ISSUES REGARDING SOME POLICY CONDITIONS

1. Non-Casa Clause – If the vehicle is more than 60 months old (five years), claims settlement is based on non-casa motor shop rates.

2. Authorized Repair Limit – without our express consent, you may authorize immediate repair of your damaged vehicle up to the amount specified in your policy and provide us detailed estimate of the cost. However, if the cost of repair exceeds the Authorized Repair Limit, you must first secure our explicit approval prior to having the claim repaired.

3. Drunken Driver Clause – "Except in the case of claims arising under Sections I and II of this Policy, it is hereby declared and agreed that the Company shall not be liable in respect of any accident or liability caused or incurred by a DRUNKEN AUTHORIZED DRIVER who is under the influence of liquor at the time of accident." This means that if the person driving the vehicle at the time of accident is drunk and is under the influence of liquor, the Insurer will not be liable to any accident or liability (in excess of Compulsory Third Party Liability) and will not pay any claim.

CLAIMS

In case of claims, please inform us within 60 days from the date of accident. We have provided below some Frequently Asked Questions for your reference.

HOTLINES/EMAIL

Claims Department	(02) 8840-9999 | 8840-9966
Motor Claims Evaluation Center (CLEC)	(02) 8840-9115 | 8840-9118
BPI MS Express Roadside Assistance (ERA)	(02) 8687-8585
Email	bpimsclaims@bpi.com.ph

Mode of Settlement

The mode of settlement (cash settlement or Repair Authority) is the option of the Company.
The basis of settlement is the Fair Market Value at the time of the loss and the sum insured is the maximum liability of the company.

Q: What should I do in case of an accident?
A: Call a traffic enforcer or go to the nearest police station to have the accident or loss investigated.

If a third party is involved, it would be necessary to get the following documents:
- Name of the driver and registered owner of the vehicle
- Address and contact number
- Insurance Company and photocopy of the policy
- Brand/Type of the vehicle
- Plate Number

Document the accident in order to protect yourself:
- Take photos of the accident scene & vehicles involved (if it's safe to do so)
- Take photos of your vehicle from different angles showing all the damages to the car
- Get a copy of the Police Report

Get roadside assistance if the vehicle is not drivable after the accident
(02) 8687-8585

In case you need immediate adjuster's assistance, you may refer to our list of Accredited Adjusters:

LEGAL ASSISTANCE

Company Name	Contact Number
BA Insight International Inc.	Ronald Bermudo : 0920-9276943 Noli Reynoso : 0917-8053604
Technical Inspection Group	Joan Escondida : 0945-8348922 Arnel Alcera : 0947-6396728

Q: What are the documents that I need to submit to file my claim?
A: Please submit the following:

- BPI MS Accident Report Form or Notarized Affidavit on the circumstances of the accident; or Police Report.
- Photocopy of Vehicle's Registration Certificate and current Official Receipt
- Photocopy of Driver's License and Official Receipt
- Preferred shop estimate, if available
- Pictures of the scene of the accident, if available

Q: Where do I submit the documents?
A: You may submit your claim documents via email,
bpimsclaims@bpi.com.ph
or at BPI MS Head Office or at BPI MS Branch office servicing you. Your BPI MS servicing agent may also accept and forward your documents in your behalf.

Q: Where do I bring my car for evaluation?
A: If your vehicle can still be safely driven, proceed to BPI MS Claims Evaluation Center or to any of the BPI MS Drive-in Centers in Metro Manila to have the damage(s) sustained by your vehicle evaluated and photographed.

MOTOR CLAIMS EVALUATION CENTER

BPI MS MOTOR CLAIMS EVALAUATION CENTER (CLEC)
Telephone Nos: (02) 8840-9115 / 8840-9118
Business Hours: Monday to Friday, 8:00 AM to 5:00 PM

BPI MS Alabang Branch
Telephone Nos.: (02) 8840-9155 / 8840-9156
Contact Person: Justine Troy Casiño
Business Hours: Monday to Friday, 8:00 AM to 5:00 PM

BPI MS Quezon City
Telephone No.: (02) 8840-9150 | Contact Person: Alexander Sanson
Business Hours: Monday to Friday, 8:00 AM to 5:00 PM

Drive-in Centers in Metro Manila

Honda Cars Makati
Magallanes Commercial Center, Makati City
Mobile No.: 0917-8826861 | Contact Person: Richard Bilgera
Business Hours: Monday to Friday, 9:30 AM to 11:30 PM

Honda Cars Pasig
E. Rodriguez Jr. Ave. cor. Kalye Industria, Bagong Bayan, Quezon City
Mobile No.: 0917-8826846 | Contact Person: Jerrey Fernandez
Business Hours: Monday to Friday, 10:00 AM to 12:00 PM

Toyota Pasig
124 E. Rodriguez Jr. Avenue, Bo. Ugong, Pasig City
Mobile No.: 0917-8826846 | Contact Person: Jerrey Fernandez
Business Hours: Monday to Friday, 2:00 to 4:00 PM

Isuzu Pasig
124 E. Rodriguez Jr. Avenue, Bo. Ugong, Pasig City
Mobile No.: 0917-8826846
Schedule of Evaluator: Monday to Friday, 2:00 to 4:00 PM

Honda Cars Shaw
Shaw Boulevard cor. Pilar Street, Mandaluyong City
Mobile No.: 0917-8827992 | Contact Person: Paul Dimaya
Business Hours: Monday to Friday, 9:30 to 11:30 AM

BPI MS Insurance Branches

BPI MS Tuguegarao Branch
Telephone Nos.: (078) 844-4241 / 396-2514 / 396-2515
Contact Person: Daryl Abena
Business Hours: Monday to Friday, 8:00 AM to 5:00 PM

BPI MS Imus Branch
Telephone No.: (046) 471-1280 | Contact Person: Renato Villar
Business Hours: Monday to Friday, 8:00 AM to 5:00 PM

BPI MS Lipa Branch
Telephone No. (043) 757-2681 / 840-9244
Contact Person: Rowel Dumagat
Business Hours: Monday to Friday, 8:00 AM to 5:00 PM

BPI MS Cebu Branch
Telephone No.: (032) 231-4563 | Contact Person: Vincent Aniñon
Business Hours: Monday to Friday, 8:00 AM to 5:00 PM

BPI MS Iloilo Branch
Telephone No.: (033) 337-8123 | Contact Person: RM Evangelista
Business Hours: Monday to Friday, 8:00 AM to 5:00 PM

BPI MS Bacolod Branch
Telephone No.: (034) 433-4616 | Contact Person: Scott Heria
Business Hours: Monday to Friday, 8:00 AM to 5:00 PM

BPI MS Davao Branch
Telephone No.: (082) 226-3843 | Contact Person: Gabriel Bamba
Business Hours: Monday to Friday, 8:00 AM to 5:00 PM

Note: The above Evaluation Centers are for Metro Manila and nearby Luzon provinces clients, please contact the nearest BPI MS branch in your area.

Important: For your convenience and ease in facilitation, please arrange an appointment with our Evaluator, and prior to proceeding to the BPI MS Motor Claims Evaluation Center; be ready with your REQUIRED DOCUMENTS. Our Evaluator will attend to all types and/or brands of vehicles insured wit us.

Q: After the evaluation and inspection of the damaged vehicle, how can I have my car repaired?
A: Please make arrangements with the Claims Assistant servicing your claim. Remember DO NOT proceed with any repair of your damaged vehicle without clearance and/or approval of BPI MS.

BPI MS EXPRESS ROADSIDE ASSISTANCE (ERA) PROGRAM HOTLINE: (632) 8687-8585

This is an added feature for our Comprehensive Motor Car Policyholders. This feature gives you peace of mind while you are on the road and is provided to you by one of the most trusted non-life insurance company in the Philippines.

VEHICLE ASSISTANCE

A. Emergency Towing Assistance *(limited to Php 3,500.00 per event subject to 3 events per year due to mechanical breakdown and unlimited if accident related)*

In the event that your vehicle breaks down or is involved in an accident and becomes immobilized while on the road, ERA will assist you in arranging a towing service to bring the vehicle to the nearest garage.

B. Minor On-Site Vehicle Repair Assistance *(limited to Php 3,500.00 per event subject to 3 events per year due to mechanical breakdown and unlimited if accident related)*

In the event that your vehicle breaks down outside your residence and immediate minor repair such as changing of tires, boosting of battery, jump starting of vehicle, oil or fuel delivery is deemed possible, ERA shall assist you by sending a car mechanic to your site. ERA shall not be responsible for the cost of tires, batteries, oil and fuel.

C. Alternative Travel Assistance *(limited to Php 2,000.00 per event subject to 3 events per year due to mechanical breakdown and unlimited if accident related)*

If your vehicle cannot be repaired within 6 hours from the time of breakdown, ERA will assist you in organizing an alternative transport for you to return to your home.

D. Repatriation of Vehicle *(limited to Php 2,000 per event subject to 3 events per year due to mechanical breakdown and unlimited if accident related)*

If your vehicle cannot be repaired when it breaks down, ERA will assist you in arranging for the repatriation of your vehicle to your place of residence.

E. Arrangement of Hotel Accommodation Assistance *(limited to Php 2,000 per event subject to 3 events per year due to a mechanical breakdown and unlimited if accident related)*

Should your vehicle break down or be immobilized and cannot be repaired within 24 hours, ERA will assist you by arranging hotel accommodation at the nearest location.

F. Gasoline Refill Assistance
If a User's Vehicle is immobilized while on the road due to lack of fuel, Aspire shall arrange for the attendance of a gasoline refill service operator to the User's site.

G. Vehicle Removal Assistance *(limited to Php 8,000 per event subject to 3 events per year due to a mechanical breakdown and unlimited if accident related)*

If your vehicle is involved in an accident where it is completely immobilized and has fallen into a ravine, ERA will arrange for a towing company to recover the vehicle.

H. Arrangement for Rental Transport
Should your vehicle be involved in a vehicular accident and be immobilized for repair at the workshop, ERA will arrange for the rental of a vehicle of the same capacity whenever possible.

I. Continuation of Journey
If the User's Vehicle cannot be repaired and he urgently needs to reach his destination, Aspire will assist the User in organizing alternative transport for the User to continue his journey.

PERSONAL ASSISTANCE

A. Directory Assistance (Police Assistance)
ERA will provide you the contact number of the nearest police station

B. Car-Napping Assistance
ERA will assist you in reporting to the nearest police station in regard to the car-napping incident.

C. Emergency Locksmith Assistance
ERA will provide referral information to a locksmith and assist in arranging an on-site service, if necessary.

D. Vehicle Registration Assistance
During registration period, ERA may provide assistance in registering your declared vehicle to the relevant transport authorities.

E. MMDA Traffic Advisory
ERA will provide traffic advisories within Metro Manila.

F. Emergency Message Relay
ERA shall transmit urgent messages to BPI MS and/or your family in the event that your vehicle breaks down or is involved in a vehicular accident.

G. Claims Procedure Assistance
In the event that you need to file a claim with BPI MS, ERA will provide you with information on how and when to file a claim.

H. Referral to Claims Department
In the event that you need to contact BPI MS Claims Department, ERA will provide for consistency change of the User with the contact details such as the name of the person in charge or telephone number.

I. Accident Notification Assistance
ERA will assist you in filing a claim and will notify BPI MS and the surveyor of the claim on the actual day.

J. Road Direction Assistance
ERA shall provide information on the landmarks and nearest routes to requested locations within Metro Manila.

K. Parts and Service Locator
ERA shall refer accredited merchants and automotive shops within Metro Manila.

MEDICAL ASSISTANCE

A. Ambulance Assistance
In case you were injured in a vehicular accident, ERA will assist you in organizing an ambulance to take you to the nearest hospital.

B. Arrangement of Hospital Admission
In case your medical condition requires hospitalization, ERA will assist you in hospital admission within the Philippines.

ERA FREQUENTLY ASKED QUESTIONS (FAQs)

Q: Which vehicles are qualified to avail of the Express Roadside Assistance?
A: The following are qualified to avail of the ERA cover:
- Vehicle must have an Own Damage/Theft coverage
- Vehicle is not used for public transport of person or merchandise, for hire, with or without driver
- Vehicle does not exceed 3,500kgs in weight
- Vehicle is not more than 10 years old

Q: Who will shoulder the fees if I call BPI MS ERA Hotline using cellphone or landline outside Metro Manila?
A: The initial call is at the expense of the policyholder, but after giving the necessary information to BPI MS ERA such as Name, Policy Number, Plate Number, Make, Model, Color and Contact Number, BPI MS ERA will call back the policyholder to minimize the cost to the caller.

Q: Can ERA tow anywhere in the Philippines?
A: Yes. If client is in a remote location, ERA makes the best effort to send a towing provider from the nearest major city. If all else fails, ERA can reimburse the towing cost as long as the client filed a case through the hotline. Reimbursement is subject to submission of BIR-issued receipt, two (2) valid IDs, etc.

Q: How fast can a towing provider reach my location?
A: ERA representative will give the client an estimated time of arrival. They also give updates to the client about the client about the tow truck's location from time to time. ERA can also provide the tow truck driver's number so client may be in touch with the driver personally.

Q: What if the actual cost of towing is higher than the Php 3,500.00 limit?
A: ERA representative will then inform the client about the cost and will ask if he/she is willing to shoulder the excess rate.

Q: My car broke down in the basement parking lot, can I ask ERA to tow my car?
A: Retrieval of vehicle inside the basement parking lot/building is not covered, The vehicle must be taken out of the building first before towing because of vertical clearance.

Q: What if my car broke down in the middle of expressway?
A: Since ERA has no jurisdiction inside major highways (i.e. North Luzon Express Way (NLEX), Subic Clark Tarlac Express Way (SCTEX), SOMCO (Skyway and NAIAEX), South Luzon Express Way (SLEX), STAR Tollways)), ERA can only provide assistance to arrange towing to the nearest/desired exit at a standard rate of Php 3,900.00 at your expense. From there, ERA can tow your vehicle.

BRANCH NETWORK

HEAD OFFICE
11th, 14th, 16th & 18th Floors, 6811 BPI-Philam Life, Makati,
Ayala Avenue, Salcedo Village Bel-Air, City of Makati, NCR,
Fourth District, Philippines 1209
Tel. No.: (02) 8840-9000
Fax No.: (02) 8840-9098
Website: www.bpims.com

METRO MANILA

QUEZON CITY
G/F, Cyber Park Tower 1, 60 General Aguinaldo Ave., Araneta Center,
Cubao, Quezon City
Tel. Nos.: (02) 8911-2824 • 8912-7121
8995-7757 • 8911-1330
Fax No.: (02) 8912-7821

ALABANG
6/F CTP Alpha Building, Investment Drive, Madrigal Business Park,
Ayala Alabang, Muntinlupa City
Tel. No.: (02) 8840-9155 • 8840-9156 • 8840 9113 • 8802-1743

MOTOR CLAIMS EVALUATION CENTER (CLEC)
14/F 6811 BPI-Philam Life Makati, Ayala Avenue,
Salcedo Village Bel-Air, City of Makati
Tel. Nos.: (02) 8840-9115 • 8840-9118 • 8840-9121

LUZON

DAGUPAN
BPI Dagupan-Arellano Branch Annex Building, Arellano Street,
Dagupan City, Pangasinan
Tel. Nos.: (075) 515-3808 • 522-0614 • 523-5111
Telefax No.: (075) 523-1812

TUGUEGARAO
U/G Level, Castillo Commercial Building, 23 Rizal Street,
Tuguegarao City, Cagayan
Tel. Nos.: (078) 396-2514 • 396-2515
Telefax No.: (078) 844-4241

BAGUIO SATELLITE OFFICE
2/F BPI Family Savings Bank Malcolm Branch,
Agoncillo Street corner Perfecto Street, Malcolm Square, Baguio City
Telefax No.: (074) 442-2310

SAN FERNANDO
2/F Kingspire Business Centre, Km. 71 McArthur Highway,
Brgy. San Isidro, San Fernando City, Pampanga
Tel Nos.:(045) 455-5759 • 961-1823
Telefax: (045) 961-1822

CABANATUAN SATELLITE OFFICE
3/F BPI Cabanatuan Melencio Building, 794 Melencio Street,
Brgy. Dimasalang, Cabanatuan City, Nueva Ecija
Tel. No.: (044) 940-9392

IMUS
2/F J. Antonio Building, 1167 E. Aguinaldo Highway, Bayan Luma 7,
Imus City, Cavite
Tel. No.: (046) 471-1466 • 471-1280 • 471-1271

LIPA
Unit C-1C K-Pointe Business Center, Ayala National Hi-Way,
Sabang, Lipa City, Batangas
Tel. Nos.: (043) 756-0051 • 756-6454 • 757-2195 • 757-2196
Telefax No.: (043) 757-2681

NAGA
G/F ADC Building cor. Catmon II, Magsaysay Ave. Naga City, Camarines Sur
Tel Nos.: (054) 881-0086 • 8840-9128 • 0917-8149922

VISAYAS

CEBU
11/F Ayala Life-FGU Center, Mindanao Avenue corner Biliran Road,
Cebu Business Park, Cebu City, Cebu
Tel. Nos.: (032) 415-7632 • 415-7639 • 415-8299 • 231-4563 • 231-4620
Fax No.: (032) 415-7634

ILOILO
2/F BPI General Luna Highway Branch, General Luna Street,
Iloilo City, Iloilo
Tel. Nos.: (033) 335-0079 • 337-8992 • 509-7967 • 337-8123
Telefax No.: (033) 337-1865

BACOLOD
G/F BPI Family Savings Bank Building, 10th Street corner Lacson Street,
Bacolod City, Negros Occidental
Tel. Nos.: (034) 433-1102 • 433-4616 • 433-6370
Fax No.: (034) 435-0373

MINDANAO

CAGAYAN DE ORO
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