



FILING PROPERTY INSURANCE CLAIM

Requirements:

1. Sworn Statement of Claim (form to be provided by adjuster)
2. Non-waiver Agreement (form to be provided by adjuster)
3. Photographs, if available
4. Detailed Estimate of Replacement/reconstruction Cost and Detailed Bill of Materials Prepared by a Duly Licensed Contractor
5. Copy of Building Plan or Sketch Prepared by a Duly Licensed Contractor
6. Copy of Building Permit
7. Certified Copy of Declaration of Real Property and Transfer Certificate of Title
8. Lease Agreement (If lot/building belongs to other party) or Contract
9. Inventory of affected and unaffected items (for contents only)

Note:

The authority as adjuster is limited to the determination of the value of the loss and damage under pertinent provisions of the Policy. Therefore, any request for documentation as well as any inquiries and request for information should not be CONSTRUED as an admission of liability on the part of your INSURERS, but rather, only as part of our inquiries and investigation.

Additional reasonable information may be requested should we find this necessary in the course of our verification work. The documentary requirements will vary depending on the nature of loss and extent of damages.

Claims Notification:

In the event of any loss that may give rise to a claim, the Insured or his designated personnel will advise the Insurer immediately.

1. Initial loss advice should be made within twenty-four (24) hours following the occurrence of the loss. The advice would be made via:
 - a) Telephone, confirmed via e-mail
 - b) Facsimile and/or e-mail by Insured to Insurers with the following information:
 - Policy Number
 - Date, time, and place of loss
 - Nature of the loss or damage
 - Brief description relating to the circumstances/loss discovery including comments as to how loss could have occurred
 - The extent of loss or damage, with initial cost estimate of loss or damage, if such information is already available
 - Contact details for survey (inspection/investigation)
2. Upon receipt by Insurers of the loss notification, Insurer will appoint a loss adjuster.
3. For urgent cases, in the event of a loss occurring after the normal business hours (i.e., Saturdays & Sundays and Holidays), then Insured should endeavour to advise the representative of Insurers at the respective landline phones as shown in the contact details section of this procedure. If this is not possible, then notification should be made on the next working day.

Insurers will then contact the Nominated Loss Adjuster.



BPI/MS Insurance Corporation

A joint venture of Bank of the Philippine Islands and Mitsui Sumitomo Insurance

Upon receipt of the telephone advice or initial loss notification, the Nominated Loss Adjuster will then contact the Insured's representative to arrange the schedule of survey (inspection/investigation).

Submission of Claim Documents:

Upon completion, Insured may submit the insurance claim requirements either directly to BPI/MS Insurance or the Nominated Loss Adjuster.

Non-Motor Contact Numbers and E-mail Addresses:

1. Marjorie N. Sto. Tomas
Landline No.: 840-9322
E-mail Address: mnstotomas@bpims.com
2. Mark P. Tindugan
Landline No: 840-9563
E-mail Address: mptindugan@bpims.com
3. Gary D. Miranda
Landline No: 840-9564
E-mail Address: gdmiranda@bpims.com
4. Tyra Allyson P. Sison
Landline No: 840-9566
E-mail Address: tapsison@bpims.com