PIONEER®
YOUR INSURANCE

GENERAL ACCIDENT

Contractors Plant & Machinery Insurance

Protection against partial or total loss or damage on machines and heavy equipment used for mining and general construction. The coverage applies whether the insured item is at rest or at work or being dismantled for the purpose of cleaning or overhauling.

Requirements for Quotation:

1. Nature of the business;
2. Project sites/location of property;
3. List of properties to be insured
4. Measures/procedures to safeguard the equipment in the event of catastrophic loss (earthquake, typhoon, flood);
5. Hiring procedures and qualification requirements for machine operators;
6. Loss experience for the past 3 to 5 years.

General Claim Guidelines:

1. In case of loss, the insured should notify Pioneer or his broker/agent within 14 days from date of the incident.
2. Pioneer will then inform the insured on how the claim will be evaluated:
   a) Claim documents may be requested for in-house evaluation and processing of the claim; OR
   b) For more complex cases, an independent adjuster is appointed to handle the evaluation of the claim. The adjuster will contact the insured to schedule an inspection.

Once the evaluation process is complete, Pioneer will notify the insured regarding the settlement of the claim.

Claim Documents:

1. Incident report
2. Police report
3. Pictures of damaged property/items
4. Repair estimate
5. Quotation of new replacement
6. Proof of Payment of Repairs, if any

Pioneer Contact Center:

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