

# GENERAL ACCIDENT

## Comprehensive Inland Transit

An insurance product for cargo owners and/or cargo movers which gives complete protection for merchandise or goods in case of loss or damage caused by accidents, acts of nature, robbery and hijacking; personal accident insurance for the authorized driver and helpers; and protection against legal liability caused by accidental bodily injury or property damage to a third party arising from the use of the delivery truck.

### Requirements for Quotation:

1. detailed description and full listing of the cargoes to be insured;
2. details of conveyance, transit routes and frequency of transit;
3. total number of drivers and helpers;
4. loss experience for the past 3 to 5 years; and
5. required coverage with and without RORO cover.

### General Claim Guidelines:

1. In case of loss, the insured should notify Pioneer or his broker/agent soonest;
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.
3. Once the evaluation process is complete, Pioneer will notify the insured regarding the settlement of the claim.

### Claim Documents:

1. Incident or Police Report;
2. Affidavit of Driver / Helper;
3. Delivery Receipts / Sales Invoices/O.R. / P.R.;
4. List of Stocks Inventory (before and after the loss);
5. Purchase Order;
6. Package List;
7. Pictures of Damaged Items;
8. Bill of Lading or Airway Bill; and
9. List of Items Affected / Damaged with respective values

### For Third Party Property Damage

1. Incident Report
2. Medical / Doctor's Certificate
3. Hospital Bills / Statement of Account
4. Doctor's Medicine Prescription
5. Original Receipts (for medicines, professional fees, etc.)
6. Doctor's Diagnosis Report

### For Third Party Property Damage

1. Incident Report from Security Guard or Witness
2. Affidavit of Insured's Employee and Third Party claimant
3. Driver's License w/ O.R. (Insured and Third Party, if applicable)
4. Certificate of Registration w/ O.R. (Insured and Third Party)
5. Pictures of the damaged third party property
6. Repair Estimate of the damaged third party property
7. Certificate of No Claim of Third Party from Motor Car Insurer (if applicable)
8. Police Report

### For Personal Accident

1. Death, Disablement and Dismemberment: death and medical certificate
2. Medical reimbursement: medical certificate, original receipts from doctor and hospital, and doctor's prescription for medicine and supplies

### Pioneer Contact Center:

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