

GENERAL ACCIDENT

Money, Securities and Payroll Robbery

Protection against loss of money used for business operations,
in case of robbery/hold-up, burglary, brigandage

Requirements for Quotation:

1. Information on the nature of the business
2. For money and payroll inside the premises:
 - location of premises
 - security measures within the premises
3. For money and payroll in transit:
 - frequency of transit, route and mode of transportation
 - security measures during transit
 - average amount of money inside premises as well as during transit
4. 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 as soon as he can.
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. Insured's Incident Report
2. Police Investigation Report
3. Audit Report / Findings together with documents to support the amount stolen (i.e. official receipts/provisional receipts, sales invoices)
4. Check vouchers / cancelled checks
5. Payroll Sheet (for payroll robbery)
6. Replenishment Record (for Petty Cash)
7. Collection Report (for Cash Collector)

Pioneer Contact Center:

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