

# **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:**

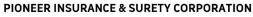
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