

POLITICAL VIOLENCE INSURANCE

A stand-alone insurance against physical loss or damage to heavy equipment as a result of an act or series of acts, including the use of force or violence for political, religious or ideological purposes. Political Violence insurance (which includes Terrorism & Sabotage) will cover the cost of repair or replacing the damaged equipment on the same site or nearest available site.

Requirements for Quotation:

- 1. Nature of the business
- 2. Description of properties to be insured
 - Quantity
 - Description of property
 - Value and intended use/ function of the property
- 3. Project sites/location of property
- 4. Security measures implemented within the premises
- 5. Period of cover
- 6. Confirmation of no loss and threat in the location of properties.

Claim Documents:

- 1. Incident Report
- 2. Affidavit of Loss or Damage to Property
- 3. Police Report
- 4. Pictures of Damaged Property / Items
- 5. Repair Estimate
- 6. Quotation of New Replacement Unit

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 completed, Pioneer will notify the insured regarding the settlement of the claim.

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