

# MOTOR

## Insurance For Your Vehicle



**Pioneer offers the following coverages:**

**A. Compulsory Third-Party Liability (CTPL) Coverage:**

Covers the liability of the insured from vehicular accident resulting to bodily injury and/or death of third party

**B. Comprehensive Coverage**

**Own Damage and Theft**

- Covers repair/replacement of vehicle if damaged/lost in an accident, or by fire, explosion, lightning and malicious acts

**Excess Voluntary Third Party Liability – Bodily Injury/Death**

- Covers your legal liability in excess of CTPL for vehicular accident-related bodily injury/death to a third party

**Voluntary Third Party Liability – Property Damage**

- Covers your legal liability for vehicular accident-related property damage to a third party

**C. Extensions Under Comprehensive Coverage:**

**Acts of Nature (AON) Cover**

- Covers repair/replacement of vehicle if damaged/lost by flood, typhoon, hurricane, earthquake, volcanic eruption, and other natural disasters

**Accident Insurance for Passengers**

- Covers the medical expenses incurred by you and your passengers as a result of vehicular accident

**Loss of Use**

- Up to Php7,500.00 reimbursement per accident for actual transportation expenses whilst vehicle is being repaired.

**Personal Effects**

Up to Php15,000.00 per accident, covers vehicular accident-related loss of or damage to personal effects excluding:

- a. Money, stamps, tickets, documents, securities & other negotiable commercial instruments
- b. Goods or samples carried in connection with any trade or business
- c. Electronic gadgets (e.g laptop, notebook, portable media player, tablet, mobile phone, digital camera, etc)

**Pet Injury Coverage**

Up to Php15,000.00 per accident, covers vehicular accident-related injury/death of pets whilst inside the vehicle.

**Requirements for Quotation:**

- a. Required:
  - Vehicle details (year, make, model, spec type)
  - Assured's details (name, address, contact number)
- b. Optional:
  - Previous insurance / Coverage details wanted by Bank (if any) / Current other quotations (if applicable)
  - Driver details (age, gender, driver's license, years of driving experience, average distance driven everyday / average number of hours spent driving everyday) .

**General Claim Procedure:**

Submit the necessary documents for all claims:

- Police Report / Affidavit of Accident / Accident Report
- Photocopy of Driver's License
- Photocopy of the Insured's Certificate of Registration (CR) and current Official Receipt (OR) of Registration

**For Own Damage Claim**

(in addition to the above three (3) necessary documents)

- Photos of the damage/s sustained by vehicle, including the vehicle's plate number

**For Third Party Property Damage Claim**

(in addition to the above three (3) necessary documents)

- Photocopy of the third party (TP) driver's license
- Copy of TP's vehicle's repair estimate
- Photos of the damage/s sustained by TP's vehicle including its plate number
- Certificate of No Claim from TP's insurance company
- Contact details of the Third Party Claimant

**For Third Party Bodily Injury/Death Claim – CTPL and Excess:**

In addition to submission of above three (3) necessary documents, immediately notify your agent or Pioneer for assignment of an adjuster. If the accident happened on a weekend or outside office hours, you can call AutoRescue Hotline (+63 2 8459 4732) for contact details of accredited adjusters.

**For Theft of Whole Vehicle:**

In addition to submission of above three (3) necessary documents:

- I. notify immediately your agent or Pioneer of the theft loss
- II. report within 24 hours the loss to the nearest police and Highway Patrol Group (HPG) detachment
- III. submit the following documents
  - a. Complaint Sheet
  - b. Alarm Sheet
  - c. Certificate of Nationwide Alarm
  - d. Certificate of Non-Recovery (released by HPG after 90 days from reporting of the loss)
  - e. Original Certificate of Registration and OR
  - f. Car Key, its duplicate, and Owner's Manual, if available

**For Acts of Nature Claim:**


1. Tow vehicle to the nearest accredited motor shop for immediate cleaning and detailing
2. Submit the above three (3) necessary documents to your agent or Pioneer.

**Contact Information:**

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