

ENGINEERING

Erection All Risks (EAR)



EAR offers full protection against the risks involved in the erection of machinery, plant and any steel structures and electro-mechanical works. Sudden, unforeseen and accidental physical loss or damage occurring to the insured contract works on the project site can be indemnified. The EAR policy may also include testing/commissioning and maintenance period.

This product provides a supplementary Third Party Liability (TPL) that covers third party property damage and/or bodily injury that occurs in connection with the execution of the project.

Requirements for Quotation:

1. Title of the Contract/Project
2. Complete address of the Project Site
3. Information about the Project Owner
4. Information about the Contractors/Sub-contractors/Suppliers/Manufacturers
5. Estimated Completion/Contract Duration
6. 100% Total Contract Price
7. Submit a copy of the Construction Agreement, Bill of Materials, Time Schedule, Technical Specifications of the Machinery/Equipment to be erected/installed and other relevant project documents as may be required by the Underwriter.

General Claim Procedure:

1. The Insured should:
 - a) notify Pioneer or his broker/agent within 14 days from date of loss occurrence, to give an indication of the nature and extent of loss or damage;
 - b) take all steps within his power to minimize the extent of the loss or damage;
 - c) preserve the parts affected and make them available for inspection by a representative or surveyor of Pioneer;
 - d) furnish all such information and documentary evidence as may be required by Pioneer; and
 - e) inform the police authorities in case of loss or damage due to theft, burglary or sabotage.
2. Insured is given sixty (60) days from the date of the loss to submit/render a proof of loss duly signed and sworn to by the Insured, stating:
 - a) the knowledge and belief of the time/origin of the loss
 - b) amount of loss encumbrances
 - c) all other contracts of insurance
 - d) all other information related to the insured properties
3. The Insured or any of his representatives should always make themselves available for the inspection of the incident.

Claim Documents:

1. Sworn statement of proof of loss
2. Non-waiver agreement
3. Detailed incident report
4. Photographs of damaged properties or structures
5. Full copy of the construction agreement
6. Breakdown of the contract value/bill of materials
7. Detailed rehabilitation/repair cost estimate for the damaged properties or structures
8. PERT/CPM and/or bar chart (as necessary)
9. Accomplishment report as to the time of the loss (as necessary)
10. Other technical plans (as necessary) for e.g. construction plans and/or drawings, such as plant layout, structural analysis and design, etc.

For Third Party Liability Claims

- a. Bodily injury and/or death
 1. Original copies of medical receipts and other related expenses
 2. Doctors' certification regarding the extent of injury
 3. Copy of formal complaint/subpoena if the third party has taken legal action against the insured
 4. Written statements of the witnesses
- b. Property damage
 1. Repair cost estimate for the damaged properties
 2. Quotations for the repair

For Theft and Burglary Claims

1. Photographic evidence of the point of entry and/or exit
2. Police report
3. Inventory of stolen and/or missing properties
4. Documentary evidence as proof of loss, e.g. invoices, etc.

Contact Information:

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