

# CRISISGUARD

## Property Insurance for Residential and Business Risks



A stand-alone annual policy on property insurance for residential risks and micro-, small-, and medium enterprises. The cover extends to loss or damage caused by riots, strikes, civil commotion, malicious damage, insurrection, revolution, rebellion, mutiny and/or coup d'état, and war and/or civil war.

### Coverage:

- Protection from loss or damage caused by Terrorism or similar acts of violence, such as: riots, strikes, civil commotion, malicious damage, insurrection, revolution, rebellion, mutiny and/or coup d'état, and war and/or civil war.
- CrisisGuard can be applied to residential properties and micro, small, and medium enterprises with a maximum insured value of PhP 50 Million.
- Covered areas include: Agusan Del Norte, Agusan Del Sur, Bukidnon, Camiguin, Compostela Valley, Cotabato, Davao City, Davao Del Norte, Davao Del Sur, Davao Oriental, Lanao Del Norte, Misamis Occidental, Misamis Oriental, North Cotabato, Sarangani, South Cotabato, Sultan Kudarat, Surigao Del Norte, Surigao Del Sur, Zamboanga Del Norte, Zamboanga Del Sur, Zamboanga Sibugay, and Zamboanga City

### Requirements for Quotation:

1. Name of the insured
2. Complete address of the property, and information on the structure to be insured
3. Duly accomplished Political Violence Proposal Form
4. Other documents as may be required by the underwriter

### General Claim Procedure:

1. In case of a loss, the insured should contact Pioneer or his agent/broker as soon as he can. The Claims team is readily available for guidance as needed.
2. Once safety aspects are dealt with, the insured should try to protect his property from further loss or damage and/or deterioration.
3. Pioneer will immediately assign claims personnel and/or loss adjuster to inspect the damaged property and gather information relevant to the claim.

### Claim Documents:

To expedite the claims process, the following should be submitted within sixty (60) days from the date of loss:

1. Police report or any other similar document from a law enforcement authority.
2. Sworn Statement of Fire Claim (provided by the Loss Adjuster).
3. Non-waiver agreement (provided by the Loss Adjuster).
4. Affidavit of Loss (executed by the claimant).
5. Fire Investigation Report (secured from the Bureau of Fire Protection).
6. Copy of Business Permit (if applicable).
7. Copy of Articles of Incorporation (if applicable).
8. Colored photographs.
9. Other requirements as requested by Pioneer.

### Contact Information:

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