

GENERAL ACCIDENT

BusinessOne

A comprehensive insurance package for business owners and entrepreneurs.

Summary of Insurance Benefits:

PROPERTY INSURANCE

Provides financial resources to pay for damages caused by fire & lightning. As an added option, damage due to other causes such as earthquake, typhoon, flood, explosion, falling aircraft, vehicle impact, riot, strike, broad water damage may also be included.

BUSINESS INTERRUPTION

Provides funds for incremental expenses needed to continue business operations. For example, expenses incurred to temporarily relocate your business premises or costs to rent substitute equipment.

BURGLARY & ROBBERY INSURANCE

Reimbursement for loss of merchandise, furniture and appliances, machinery, equipment including money/securities as a result of robbery or burglary.

LOSS DUE TO EMPLOYEE DISHONESTY

Financial assistance to immediately recover losses as a result of fraud committed by an employee.

LEGAL LIABILITY TO THIRD PARTIES

Financial assistance to cover legal fees to respond to a demand letter, including negotiations with the claimant/s, legal defense expenses, and compensatory damages ordered by the court.

OFFICERS & EMPLOYEES PERSONAL ACCIDENT INSURANCE

Coverage to help compensate company officers or employees who sustain accidental bodily injury.

OFFICERS & EMPLOYEES HOSPITAL ASSURANCE PLAN

Additional option that provides daily allowance benefit to help officers/employees cope with unseen expenses while they are confined due to accidental bodily injury and/or covered illness in any recognized hospital anywhere in the Philippines. This daily allowance will be paid regardless of other benefits that the officer/employee is entitled to.

Requirements for Quotation

1. Full business name
2. Complete address of building location
3. Property values broken down between building and contents
4. Building construction (Please indicate whether concrete or semi-concrete)

Claim Documents:

- Incident report
- Police report
- For Property insurance: picture of damaged properties, affidavit of loss and value of the damaged properties
- For Burglary/Robbery and General Liability Property damage: picture of damaged properties, proof of loss and/or damage,
- For General Liability Bodily injury: medical/doctor's certificate, receipts for medical expenses, doctor's medicine prescription
- For Group Personal Accident: death and medical certificate
- For Hospital assistance plan: hospital statement of account, charge slip and discharge slip



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