GUIDELINES IN SUBMITTING A FIRE CLAIM

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It has been noted that some insurance companies require numerous and complicated documents to substantiate a fire claim. In view of this and in order to effect expeditious settlement of claims, the Insurance Commission in consultation with representatives of PIRA, Inc., the Association of Insurance Brokers of the Philippines, Inc. and the Association of Philippine Adjustment Companies, Inc., issues the attached guidelines in submitting a fire claim.

It is understood that should additional proofs be required the same shall be used only for the ascertainment of the legitimacy and reasonableness of the claim and not to unduly delay the settlement thereof.

All concerned should be guided accordingly.

Adopted: 16 Oct. 1998

(SGD.) EDUARDO T. MALINIS
Insurance Commissioner

Attachment:

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1. The forwarding to the insured of the claim forms for completion is not an admission of liability on the part of the insurance company.

2. All information asked for in said forms should be furnished in detail. A careful description of every damaged article or item should be given together with the information on the manner of its acquisition by the claimant(s).

3. Upon the occurrence of a loss and pending instructions from the insurance company, its agents or adjuster, the insured should take all reasonable steps to protect the salvage from deterioration. The debris and the traces of the fire should not be removed until the insurer's representatives have had the opportunity to inspect them.

4. There is a prescribed period within which to file the claim with the insurance company and it is important that the policy condition relating thereto be complied with. If, for any reason, an extension of the period is needed, it is essential that the company's permission be obtained in writing.

5. The cause of loss should be stated as explicitly as possible, and, where the cause is not known, any suspicion of incendiarism should be mentioned.

6. The duly accomplished claim forms must be accompanied with the following:

A. For Building Claims

> 1. A civil engineer's or architect's detailed estimate (obtained at the expense of the insured) to place the building in the same state of repair as before the loss. (The estimate must not include contemplated improvements but a proper allowance for age and depreciation, etc. must be considered.)

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2. Certified copy of building permit

3. Certified copy of Declaration of Real Property

4. Copy of plan of the building or sketch prepared by an engineer or architect

5. Lease Contract if the insured is not the lot owner

6. Affidavit declaring the date and cost of construction.

B. For Furniture and Equipment Claims

1. A detailed list of the damaged articles or items showing the cost of each and date acquired

2. Records, invoices, receipts, etc., if any

C. For Goods and Merchandise (Stock in Trade) Claims

1. Books of accounts, financial statements, purchases and sales invoices and all other business records

2. Certified copies of income tax returns of the insured for the last two years

3. Latest inventory of merchandise filed with the Bureau of Internal Revenue or any government entity prior to the loss

4. If the damage sustained is partial, a detailed inventory of the damaged articles or items, showing the cost of each, the extent of loss and salvage value

5. Affidavit stating the location of other stores or warehouses and amount of insurance on stocks contained therein, if any.

D. Also required for all types of claims above, whether falling under A, B or C, is an affidavit or statement declaring:

1. Nature of ownership of the property insured
2. Location of property
3. Extent of damage, and salvage value
4. Liens and encumbrances, if any
5. Any other information relative to the loss

N.B. The claimant(s) should in every case state the total value of the property covered by the insurance policy or policies, or by the policy provisions under which the claim is made. The company reserves the right to require such additional proofs and documents as it may consider necessary for the ascertainment of the reasonable amount of loss and to support a claim.

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