

BILLING INVOICE

Class : Motor Car

Issue Date : November 12, 2025
SA No. : 0000195

Assured : DINGLASAN, JAYMAR M.

Address : UNIT 2634 LIGHT RESIDENCE, MANDALUYONG CITY, METRO MANILA

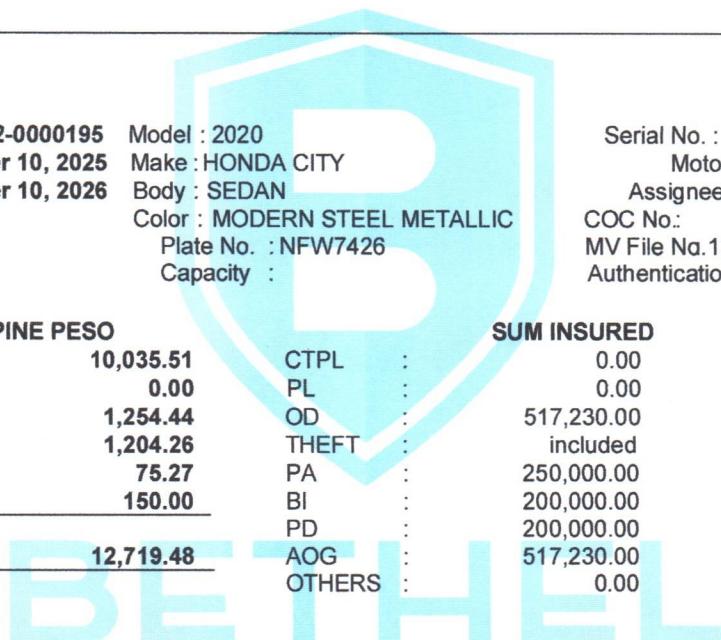
TIN # :
Agent Code : B3102-0001

Particulars

Policy Number : PC-B3102-0000195 Model : 2020
 Period Of Insurance: November 10, 2025 Make : HONDA CITY
 November 10, 2026 Body : SEDAN
 Color : MODERN STEEL METALLIC
 Plate No. : NFW7426
 Capacity :

Serial No. : PADGM6620LV618845
 Motor No.: L15Z17401576
 Assignee :
 COC No.:
 MV File No.136600000302719
 Authentication No.

Currency	PHILIPPINE PESO		SUM INSURED	PREMIUM
Premium (VATable)	10,035.51	CTPL	0.00	0.00
Premium (VAT Exempt)	0.00	PL	0.00	0.00
Doc Stamps	1,254.44	OD	517,230.00	6,051.59
Value Added Tax	1,204.26	THEFT	included	0.00
Municipal Tax	75.27	PA	250,000.00	250.00
Miscellaneous	150.00	BI	200,000.00	420.00
		PD	200,000.00	1,245.00
Total Amount Due	12,719.48	AOG	517,230.00	2,068.92
		OTHERS	0.00	0.00



Payment should be made in favor of
 BETHEL GENERAL INSURANCE AND SURETY CORP.
 ELIZA KARLA B. GARDOCE
Certified Correct

NOTE: THIS IS NOT A RECEIPT

If payment is made to our collector or representative demand for a Provisional Receipt, and if our Official Receipt is not received by you within (5) days, please notify us immediately. Please make your check payable to the BETHEL GENERAL INSURANCE AND SURETY CORP.

NOTE: Should the policy be cancelled or endorsed to a lower value, the insured is still liable to pay the full amount of the documentary stamps as stipulated in the policy prior to cancellation/endorsement.

**POLICY SCHEDULE
PRIVATE CAR**

Policy No: PC-B3102-0000195
COC No. :

DATE ISSUED: November 12, 2025
SA No. : 0000195

Insured : DINGLASAN, JAYMAR M.

Premium	10,035.51
Doc. Stamps	1,254.44
V.A.T.	1,204.26
L.G.T.	75.27
Miscellaneous	150.00
Total Php.	12,719.48

Address : UNIT 2634 LIGHT RESIDENCE, MANDALUYONG CITY, METRO MANILA

Agent Code: B3102-0001 / **Renewing/Replacing:** PC-B3102-0000034 **Remarks:** NEW

Period of Insurance : November 10, 2025 (12:00 noon) **To** November 10, 2026 (12:00 noon)

SCHEDULED VEHICLE

Model : 2020	MV File No. : 136600000302719	Plate No. : NFW7426
Body : SEDAN		Authenticaton No. :
Make : HONDA CITY		
Motor No. : L15Z17401576	Serial No.: PADGM6620LV618845	Color: MODERN STEEL METALLIC

SECTION I / II - THIRD PARTY LIABILITY(Subject to the Schedule of Indemnities)**PREMIUMS**

SECTION III Insured's Estimate of Value of Scheduled Vehicle

Php. **517,230.00** 6,051.59 - Own Damage / Theft Included

Limit on Accessories:

Deductible: Php. 2,000.00	Towing: Php. 500.00	Authorized Repair Limit: Php. 2,500.00
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SECTION IVA, IVB, PA, AOG & OTHERS

Bodily Injury	Php. 200,000.00	420.00
Property Damage	Php. 200,000.00	1,245.00
Personal Accident	Php. 250,000.00	250.00
Acts of Nature	Php. 517,230.00	2,068.92
Other Charges		150.00

FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY AT TIME OF ISSUE:

1 DRIVER AND 4 OCCUPANTS OR PASSENGERS AT Php. 50,000.00 EACH

PLEASE BE ADVISED THAT THE STANDARD MOTOR CAR POLICY COVERAGE IS SUSPENDED WHILST THE SUBJECT MOTOR CAR IS ON BOARD SEA-FARING VESSELS SAILING INTER-ISLAND WITHIN THE PHILS. IT IS THEREFORE RECOMMENDED THAT YOU SECURE A MARINE CARGO POLICY TO COVER YOUR MOTOR CAR AGAINST LOSS OR DAMAGE OCCURRING DURING THE ABOVE MENTIONED TRANSIT.

IN WITNESS WHEREOF, a duly authorized officer of the company has set his hand hereunto in CALAPAN CITY Philippines this November 12, 2025.

We provide the insurance you deserve **BETHEL GENERAL INSURANCE AND SURETY CORP.**

Documentary Stamps to the value shown
herein have been properly affixed and
cancelled on the duplicate copy of the Policy

DAN RUSSEL S. COLLERA

Branch Manager

AUTHORIZED SIGNATURE

B3102-0001 / B3102E / 2:44 pm / 11/12/25

Warranties and Clauses

ATTACH TO AND FORMING PART OF BETHEL GENERAL INSURANCE AND SURETY CORP. POLICY NO.: PC-B3102-0000195

ACCESSORIES/STEREO CLAUSE

It is hereby declared and agreed that the Company shall not be liable under Section III of this Policy in respect of loss or damage to:

- a. Any accessories installed in the insured vehicle unless such accessories are specifically and individually declared and valued in the proposal and/or Policy.
- b. Car Stereo/Tape units installed in the insured vehicle including their attachments, such as, amplifier, equalizer, speaker system and or any other related accessories, except for their declared value in the proposal and/or Policy or maximum aggregate limit of Ps 5,000.00 whichever is less.

ACTS OF GOD INCLUSION CLAUSE

It is hereby declared and agreed that in consideration of an additional premium the words "Earthquake, Typhoon, Flood, Hurricane, Volcanic Eruption and other convulsion of nature" part of General Exclusion No. 3 of the Policy are hereby deleted.

AIRBAG CLAUSE

The Company will pay and/or replace the airbags including the cost of re-installation following its deployment or discharge consequent upon a sudden and accidental impact to the insured vehicle provided that due to such impact the said vehicle sustained damages that are compensable under Section III of the policy.

The Company, however, will not pay or claims in respect of damage to the airbags not for the cost of its re-installation as a result of the following:

- a. faulty (i) design, (ii) manufacturer, or (iii) installation regardless of whether the scheduled vehicle is damaged at the same time.
- b. discharge or deployment of airbags while the scheduled vehicle is undergoing repairs.

BETHEL
**GENERAL INSURANCE
AND SURETY CORPORATION**

We provide the insurance that works for you

ATTACH TO AND FORMING PART OF BETHEL GENERAL INSURANCE AND SURETY CORP. POLICY NO.: PC-B3102-0000195

AUTO PASSENGER PERSONAL ACCIDENT ENDORSEMENT

Notwithstanding what is stated in the printed conditions of the policy, IT IS HEREBY DECLARED AND AGREED THAT, in consideration of the payment of an additional premium, this policy covers accidents resulting in loss of life, disablement or medical expenses sustained while the Insured is riding in, boarding in or alighting out of the covered vehicle either as passenger or driver.

DEFINITIONS

COVERED VEHICLE shall mean the motor vehicle described in the policy. PASSENGER shall mean any person using the vehicle as actual occupant of any of the Covered Vehicle's seats. DRIVER shall mean any person who is duly licensed to operate the covered vehicle, and one who is actually driving and is authorized to drive by the owner of the covered vehicle at the time of the accident. INSURED wherever used in this policy shall mean each passenger or driver of the covered vehicle at the time of the accident.

NOW THIS POLICY WITNESSETH that if the subject(s) of insurance shall sustain accidental bodily injury while riding in, boarding in or alighting out of the covered vehicle which injury shall solely and independently of any other cause result in his death or disablement as hereinafter defined or necessitate medical surgical treatment as hereinafter defined, the Company will subject to the terms provisos and conditions of and endorsed on this Policy (which terms provisos and conditions shall so far as the nature of them respectively will permit be deemed conditions precedent to the right to recover under this policy), pay to the registered owner of the covered vehicle, the sum or sums of money specified in the Table of Benefits.

TABLE OF BENEFITS - I

ACCIDENTAL BODILY INJURY sustained while the subject(s) of insurance is riding in, boarding in or alighting out of the covered vehicle either as a passenger or driver which injury shall solely and independently of any other cause result in:

A. Death - occurring within one hundred eighty (180) days of bodily injury as aforesaid 100% per seat/person

B. Permanent Disablement occurring within one hundred eighty (180) days of bodily injury as aforesaid and not followed within one hundred eighty (180) days of the said bodily injury by the death of the Insured: the percentages in Table of Benefits II of 100% per seat/person

C. Medical and Surgical treatment for such injury: Indemnity for the expenses of such treatment incurred by the Insured subject to a Limit in respect of Any One Accident 10% per seat/person

DESCRIPTION OF PERMANENT DISABILITY

**PERCENTAGE OF THE SUM
SPECIFIED IN BENEFIT B
OF TABLE OF BENEFITS I**

Loss of two limb -----)	
Loss of both hands, or all fingers and both thumbs -----)	
Loss of both feet -----)	
Total loss of sight of both eyes -----)	100%
Injuries resulting in being permanently bedridden -----)	
Any other injury causing permanent total disablement -----)	
Loss of arm at or above elbow -----)	70%
Loss of arm between elbow and wrist -----)	50%
Loss of hand -----)	42 1/2%
Loss of four fingers and thumb of one hand -----)	42 1/2%
Loss of four fingers -----)	35%
Loss of thumb -----)	15%
Loss of index finger -----)	10%
Loss of middle finger -----)	6%
Loss of ring finger -----)	5%
Loss of little finger -----)	4%
Loss of metacarpals - first or second (additional) -----)	3%
third, fourth, or fifth (additional) -----)	2%
Loss of leg at or above knee -----)	60%
Loss of leg between knee and ankle joint -----)	40%
Loss of foot at ankle joint -----)	40%
Loss of toes - all of one foot -----)	15%
Loss of Big Toe -----)	5%
Loss of any other toe other than Big Toe, each -----)	1%
Loss of sight of one eye -----)	30%
Loss of hearing - both ears -----)	50%
- one ear -----)	7%

Total Permanent loss of the use of a member shall be treated as loss of such member.

The loss of the first joint of the thumb or any finger or of any toe shall be considered as equal to the loss of one-half of the thumb or finger or toe and the benefit shall be one-half of the benefit above specified for the loss of the thumb or finger or toe.

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The loss of more than one phalange of the thumb or any other finger or of any toe shall be treated as loss of the entire thumb or finger or toe.

Where, however, there is loss of two or more parts of the hand, the percentage payable shall not be more than the loss of the whole hand.

Where the injury is not specified the Company will adopt a percentage of disablement which is not inconsistent with the provisions of this Table.

The aggregate of all percentages payable to each passenger/driver in respect of any one accident shall not exceed 100% of the benefit per occupant.

DOCUMENTARY STAMPS ADVISORY

Please be advised that effective October 1, 2001, the Bureau of Internal Revenue under Revenue Regulations Number 15-2001, has implemented the use of "ON-LINE ELECTRONIC DOCUMENTARY STAMP (DST)", among insurance companies.

In view of the above, the Documentary Stamp Tax (DST) becomes immediately due once a policy is issued. In effect, when a policy is cancelled, the liability for DST still exists and the same shall be chargeable to the Insured.

DRUNKEN DRIVER CLAUSE

This policy is inoperative when the driver of the vehicle is found to be under the influence of liquor or of alcoholic breath without prejudice to the No Fault Indemnity Provision under Section II.

MOTOR CAR VALID LICENSE CLAUSE

This Company shall not be liable under this policy if at the time of the accident, the driver of the insured vehicle does not hold a valid license. For this purpose, a license of Traffic Violation Receipt (TVR) which has expired is not considered valid.

NON-CASA CLAUSE (FOR VEHICLE MORE THAN 36 MONTHS OLD)

NON-CASA CLAUSE (FOR VEHICLE MORE THAN 36 MONTHS OLD)

REPAIR SHOP CLAUSE

(For units more than 3 years old)

In case of damage to the scheduled vehicle, including loss or damage to its accessories if insured hereon, claim settlement shall be based on the reasonable cost of repair or installation of the same at "NON-CASA" motor sop rates.

ROADSIDE ASSISTANCE

Subject to IBERO ASISTENCIA Roadside Assistance (Php 150.00 for private cars and Php 225.00 for TNVS/Grab/For Hire).

When in need of assistance service, please call Bethel Roadside Assistance center and inform the operator of your name, vehicle, make/model, plate no., location, contact no. and nature of assistance required.

EMERGENCY 24/7 HOTLINE NO: (02) 8-459-4799

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TERRORISM EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within this Insurance or any endorsements thereto it is agreed, that this Policy excluded loss, damage, cost or expense or whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

WARRANTED NO LOSS

"Warranted No Loss upon issued date"

WHAT TO DO IN CASE OF CLAIM

What To Do in a Traffic Accident

1. Do not panic.
2. Check if anyone is injured and requiring medical attention.
3. If there is personal injury, call 117 for emergency medical or police assistance. Do not remove the vehicle unless extremely necessary to rescue or extricate injured parties.
4. If you have camera or a cellular phone with camera, take pictures showing the position of the vehicles, the damages sustained and the plate numbers.
5. Move vehicles to the roadsides if no one is injured so as not to obstruct traffic flow. You can create the vehicle position in the accident later with a sketch to be signed by both drivers.
6. Exchange information and particulars with other parties involved:
 - Vehicle Registration Certificate
 - Driver's License
 - Year Model/Type/Color of Vehicle
 - Contact No. of the Other party
 - Extent of damage of the adverse party
7. Do not admit liability or argue who is at fault
8. Never leave your damaged vehicle unattended.
9. Call our office immediately for possible roadside assistance at Tel. (02) 8.459-4799 or any of our accredited repair shops nearest you. Never forget to get checklist of your vehicle from the repair shop where you would bring your car.

Documentary Requirements in Filing a Claim:

For Own Damage Claim

1. Photocopy of the Insurance Policy and Official Receipt;
2. Photocopy of Driver's License and Official Receipt of the person driving the vehicle at the time of the accident;
3. Photocopy of Registration Certificate and Official Receipt of the insured vehicle;
4. Police Report or Affidavit of the accident;
5. Pictures showing the damage portions and the plate number;
6. Stencils of motor and chassis numbers. We offer pick up deliver of your damaged vehicle thru our accredited motor repair shops.

For Theft Claim

1. Original Registration Certificate and O.R. of the scheduled vehicle;
2. Original key & duplicate keys, if any;
3. Police Report;
4. Alarm Sheet;
5. Complaint Sheet;
6. Certificate from TMG Camp Crame that the scheduled vehicle is not yet recovered;
7. Statement of driver taken at the police station;

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PERSONAL ACCIDENT TO 1 DRIVER AND 4 PASSENGERS/HELPERS AT Php. 50,000.00 EACH UNIT OR TOTAL OF Php. 250,000.00

BETHEL GENERAL INSURANCE AND SURETY CORP.



DAN RUSSEL S. COLLERA
Branch Manager

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BETHEL

GENERAL INSURANCE
AND SURETY CORPORATION

We provide the insurance that works for you