



SENON INSURANCE ADJUSTERS & APPRAISERS

Unit 3G10 Olivarez Condominium, Juanita De Leon St., San Dionisio, Parañaque City

Tel. Nos.: (02)856-3621; 856-0435; 984-2274; Telefax No. 553-3734;

Email address: claims@senonadjuster.com; siaa@senonadjuster.com

SERVICES OFFER: APPRAISAL- ADJUSTMENT- FORENSIC INVESTIGATION & ROOT CAUSE ANALYSIS -FORENSIC ACCOUNTING-MARINE SURVEY

Concordia
Global Network

Our Ref. No.: SENON-21-13623BWD/REC

Your Claim No.: Please Advise _____

June 28, 2021

ROMEE NICKER ALIBUDBUD CAPATE

L18, B17 Molave St. Jubilation West,
Biñan, Laguna

Thru : **BDO INSURANCE BROKERS, INC.**
43rd Floor, BDO Corporate Center Ortigas
12 ADB Avenue, Ortigas Center, Mandaluyong City

Attention : **MS. ROSELLE R. FABILLARAN**
Claims Department- Consumer 2

Subject` : **Insured: ROMEE NICKER ALIBUDBUD CAPATE**
Damaged to insured properties due to heavy rain occurred
on **June 1, 2021**, at L18, B17 Molave St. Jubilation West,
Biñan, Laguna
Insurer: THE MERCANTILE INSURANCE CO., INC.
Policy No.: FI-SFP-HO-20-0000629-01

Gentlemen:

This is to inform you that our investigation in relation to your claim as well as the policy condition of Typhoon Endorsement was approved by Insurers, **THE MERCANTILE INSURANCE CO., INC.**, who engaged us to evaluate your claim under the terms and conditions of the policy.

As you are aware, the claim arose consequent upon damage to the insured properties occurred on June 1, 2021. Due to heavy rains brought by the incoming typhoon the rainwater entered the premises through the small openings between the roofing and the roof gutter. As a result, the Insured's ceiling, electrical outlets, and contents were wetted and damage. We also confirmed that the building does not sustained physical damages.

From the manner how the loss occurred, damages sustained by the Insured properties are not recoverable under the policy because rainwater is excluded in the Broad Water Damage Endorsement. Moreover, even the policy has the **Typhoon Endorsement**, the same is not recoverable in the absence of the physical destruction on the building.



Member: Association of Philippine Adjustment Companies (APAC); Philippine Association of Realty Appraiser (PARA);

Philippine Institute of Loss Adjusters (PILA); Australasian Institute of Chartered Loss Adjusters (AICLA-Aff)

Cebu City Satellite office: 3rd Floor, Room 2314, Bayanihan Flats, Abuno St., Pajac Lapu Lapu City, Cebu

Davao City Satellite Office: Nasol Building, Matibay St., Poblacion 2, Compostela, Davao De Oro

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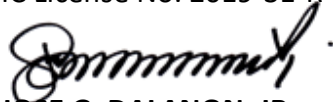
Therefore, it is our considered opinion that the Insured's claim is not recoverable. Thus, Insurer's is absolved from any liability.

We trust that you understand our position on the matter. However, thank you for the valued cooperation and assistance you have extended to us whilst attending to this case.

Very truly yours,

SENON INSURANCE ADJUSTERS & APPRAISERS

IC License No. 2019-31-R-FMC



JOSE G. DALANON, JR., LLB, REA, PILA, AICLA (Aff)

CEO/General Manager

PTR No. 2585408, January 14, 2021, Parañaque City

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