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**MOTOR CAR POLICY SCHEDULE**

**LINE / SUBLINE : MOTOR CAR - COMPREHENSIVE VEHICLE**

**Date Issued : April 22, 2025**

**POLICY NO. : CV-R-41214/25  
NEW POLICY**

**PERIOD OF INSURANCE**  
**From : April 17, 2025**  
**To : April 17, 2026**

**INSURED : RHOLEAN BUILDERS INCORPORATED**  
**ADDRESS : PUROK 5 BOUDARY SAN VINCENTE SAN BARTOLOME STO  
TOMAS, PAMPANGA, PHILIPPINES**

PREMIUM	:	PHP	27,729.25
DOCUMENTARY STAMPS	:		3,466.50
EXPANDED VAT	:		3,327.51
LOCAL GOVERNMENT TAX	:		30.50
OTHERS	:		150.00
<b>AMOUNT DUE</b>	:	<b>PHP</b>	<b><u>34,703.76</u></b>

**Total Sum Insured : CLICK HERE TO REVEAL AMOUNT IN WORDS**  
**Mortgagee : UNIONBANK**

(PHP 2,057,100.00)

**INSURED UNITS**

VEHICLE INSURED	:	2023 FORD NEXT GENERAL EVEREST 2.0L TREND 4X2	SERIAL NO.	:	MNCRXXMAWRPD05631
YEAR MODEL	:	2023	MOTOR NO.	:	P0WQRPD05631
MAKE	:	FORD	PLATE No.	:	C5G304
TYPE OF BODY	:	NEXT GENERAL EVEREST 2.0L TREND 4X2	MV FILE No.	:	-
COLOR	:	ARCTIC WHITE			
TOWING	:	PHP 1000			
AUTHORIZED REPAIR LIMIT	:	PHP 8,285.50			

**SCHEDULE OF SUM INSURED AND PREMIUMS**

Peril/s	Sum Insured	Premium
<b>Item 1</b>		
OWN DAMAGE	PHP 1,457,100.00	13,296.04
THEFT	1,457,100.00	4,917.71
ACTS OF NATURE	1,457,100.00	7,285.50
EXCESS BODILY INJURY	250,000.00	585.00
PROPERTY DAMAGE	250,000.00	1,395.00
PERSONAL ACCIDENT	100,000.00	250.00
<b>TOTAL</b>	<b>PHP 2,057,100.00</b>	<b>27,729.25</b>

**SCHEDULE OF DEDUCTIBLES**

Deductibles	Amount	Rate (%)	Peril/s
<b>Item1</b>			

The Company shall not be liable to pay for loss or damage on the first One (1) percent or minimum of P 10,000.00 whichever is higher on any event or series events.

1 ACTS OF NATURE

Attached to and forming part of CV-R-41214/25

Deductibles	Amount	Rate (%)	Peril/s
1% of Sum Insured or minimum of P 3,000.00 whichever is higher on each & every Loss	PHP	14,571.00	OWN DAMAGE
1% of Sum Insured or minimum of P 3,000.00 whichever is higher on each & every Loss	PHP	14,571.00	THEFT

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## WARRANTIES AND CLAUSES

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**Drunkin Driver's and Valid License Clause**

**Force Majure or Convulsion of Nature Inclusion Clause**

**Mortgagee Clause**

**Standard Repair Clause**

**War and Terrorism Exclusion Endorsement**

**Y2K Exclusion Endorsement - Motor Car**

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## GENERAL INFORMATION

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This Policy extends to cover Personal Accident for one (1) Unnamed Authorized Driver and four (4) Unnamed Passengers at Php. 20,000.00 each.

Subject to Drunken Driver's Clause, Valid License Clause, Standard repair Clause, Y2K Exclusion Clause, War/Terrorism Endt.

Medical Reimbursement 10% of cover.

Auto Assistance Program.

IN WITNESS WHEREOF, the company has caused this policy to be signed by its duly authorized officer / representative as of the date of issue at , this 22nd day of April 2025.

User ID : EDV629  
Printing Date : 22-April-25 9:35:10  
Cred. Branch : Recovery  
Policy ID : 7348420250422  
Agent : 099

**ALPHA INSURANCE & SURETY COMPANY, INC.**

  
**MACARIO P. CORPUZ**  
Authorized Signatory



**Clause(s) for Policy No. CV-R-41214/25**

**MORTGAGEE CLAUSE**

LOSS &/or DAMAGE, if any, under this policy, is payable to UNIONBANK as their interest may appear, subject to the terms, conditions, clauses, and warranties of this policy.

FURTHER DECLARED AND AGREED that this policy or any renewal thereof shall not be cancelled and/or allowed to lapse without prior written notification and conformity by UNIONBANK.

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**DRUNKEN DRIVER'S CLAUSE**

Notwithstanding anything contained to the contrary, it is expressly stipulated and agreed that this policy shall not indemnify any damage or loss incurred while the driver is under the influence of intoxicating liquor or drug.

**VALID LICENSE CLAUSE**

This Company shall not 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.

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**STANDARD REPAIR CLAUSE**

IT IS HEREBY DECLARED AND AGREED THAT IN THE EVENT OF A CLAIM FOR OWN DAMAGE UNDER SECTION III HEREOF, IF THE SCHEDULED VEHICLE IS MORE THAN 2 YEARS OLD AT THE TIME OF THE LOSS, REPAIR SHALL BE UNDERTAKEN BY A NON-DEALER (NON-CASA) REPAIR SHOP ACCREDITED WITH THE COMPANY.

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**Y2K EXCLUSION ENDORSEMENT - MOTOR CAR**

The Company will not indemnify the insured against:

Damage or Consequential Loss or Legal Liability or in respect of any other costs and expenses of whatsoever nature directly or indirectly cause by or contributed to or arising from:

the failure of liability at any time of any computer, electronic, equipment, data processing equipment or media, microchip, integrated circuit or similar device or any computer software, whether the property of the Insured or not, to:

- (a) recognize correctly or treat any date as its true calendar date and/or
- (b) capture, save, retain, process, manipulate or interpret correctly any data information command or instruction as a result of
  - (i) its failing to treat any calendar date as its true date or
  - (ii) the operation of any programmed command which by reason of a failure or inability to treat any date as its true

calendar date

cause the loss of data or an inability to capture, save, retain or process correctly such data at any time.

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**WAR AND TERRORISM EXCLUSION ENDORSEMENT**

Notwithstanding any provision to the contrary within this insurance or any endorsements thereto it is agreed that this insurance excludes loss, damage, cost or expense of 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;

(1) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution,

insurrection, civil commotion assuming the proportions of or amounting to an uprising military or usurped power, or

(2) any act of terrorism

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of the 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 (1) and/or (2) above.

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 remain in full force the effect.

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**FORCE MAJEURE OR CONVULSION OF NATURE 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.

Further declared and agreed that the Company shall not be liable to pay for loss or damage on the first One (1) percent or minimum of