Line & Subline

MOTOR VEHICLE
PRIVATE CAR

Policy ID 6500543019

Term

From JUL 1, 2023 12:00 NOON To JUL 1, 2024 12:00 NOON

Issue Date JUN 07, 2023

Assured : DENR-PENRO SAN JOSE
Address : SAN JOSE, ANTIQUE

Currency	PHILIPPINE PESO
Amount Due	586.76
Other Charges	0.00
Local Tax	30.00
VAT	53.65
Fire Service Tax	0.00
Premium Tax	0.00
Doc Stamps	56.00
Premium	447.11

REPLACING POLICY NO. MV-PC-GSISILO-0031377

1 MITSUBISHI

ADVENTURE GX D MT

Plate No 060106 Deductible 0.00

Motor No 4D56AAP1028 Towing 0.00

Serial No PAEVB5MLHGB002472 Repair Limit 0.00

Color POLAR WHITE

Coverage Sum Insured Premiums
Compulsory Third Party Liability- 100,000.00 447.11

Bodily Injury

Total: 100,000.00 447.11

GENERAL INFORMATION:

MV FILE NO. 0601-476627

WARRANTIES AND CLAUSES AT THE TIME OF ISSUE : MOTOR CAR/CARGO

IMPORTANT NOTICE

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 Philippines.

It is therefore recommended that you secure a Marine Cargo Policy to cover your Motor Car against Loss or Damage occuring during the above mentioned transit.

PROVISIONS FOR FILING NOTICE OF LOSS

The Insured under the Policy is required to file a Notice of Loss to the Insurance Company, without unnecessary delay, that is , within sixty (60) days

USER : PHX_GSIS INTERMEDIARY: ILO

from the date of accident or discovery of the loss.

Failure to submit said Notice of Loss on the above stipulated prescription period shall mean a loss of interest on the part of the Insured and will exonerate the Insurer from any liability on the benefit of the Insurance to which the Insured may be entitled to.

SUBJECT TO GSIS STANDARD MOTOR CAR POLICY TERMS AND CONDITIONS MOTOR VEHICLE (MV) CLAIMS DOCUMENTARY REQUIREMENTS

Basic Minimum Requirements:

- a. Photocopy of current Official Receipt (OR) of Car Registration;
- b. Photocopy of valid Driver's License and Official Receipt of the driver at the time of the accident.
- c. Original or Certified True Copy of Police Report or original copy of the duly notarized Owner's or Driver's Affidavit of Accident or duly accomplished claim form and signed by parties involved and traffic authorities or incident report duly signed by person in authority;
- d. Repair estimates:
 - One (1) estimate is from dealer/casa; or
 - At least two (2) estimates from motor shops
- e. Memorandum of Receipt or Acknowledgment Receipt or Trip Ticket issued by the concerned agency, whenever applicable; and
- f. Pictures of the vehicle involved showing the damaged portion with the plate number of the vehicle.

Additional Requirements:

In addition to the Basic Minimum Requirements, the following are requirements specific to each peril.

- a. For Third Party Property Damage (TPPD) Claim
 - 1. Certificate of No Claim from Insurer of Third Party, if applicable;
 - 2. For reimbursement, Original OR issued by the shop as proof of payment for the repair;
 - 3. For properties other than motor vehicle:
 - a. Proof of ownership of the damaged property;
 - b. Estimate of repair of the damaged property; and
 - c. Photographs of the damaged property.
- b. For Carnapped Vehicle Claim

- 1. Complaint sheet (original or certified true copy);
- 2. Alarm sheet (original or certified true copy);
- 3. Original Certificate of Non-Recovery issued by the Philippine National Police Traffic Management Command; and
- 4. Outstanding balance or waiver from the mortgagee, if mortgaged (to be required upon receipt of acceptance of offer from the Insured).
- c. For Third Party Bodily Injury (TPBI)/Death Claim
 - 1. Original Medical Certificate issued by the attending physician or certified true copy of the Medical Abstract for BI claim;
 - Certified true copy of the hospital billings or statement of account;
 - 3. Original ORs or Invoices as proof of payment of the hospital billings and medicines;
 - 4. Original ORs or Invoices of funeral and burial expenses;
 - 5. Original copy of the Death Certificate of the victim(s) issued by the Philippine Statistics Authority (PSA);
 - 6. For minor or single victims:
 - a. PSA Birth Certificate for minor or single victims;
 - b. PSA Marriage Certificate of parents for minor or single victims; or
 - c. Certification from a person of authority of minor's guardian in the absence of parents.
 - 7. In case of death of married victim, PSA Marriage Certificate.
- d. Unnamed Driver and Unnamed Passenger Personal Accident (UPPA) Claim
 - 1. Original Medical Certificate issued by the attending physician or certified true copy of the Medical Abstract;
 - Certified true copy of the hospital billings or statement of account;
 - 3. Original ORs or Invoices as proof of payment of the hospital billings and medicines;
 - 4. Original ORs or Invoices of funeral and burial expenses;
 - 5. Original copy of the Death Certificate of the victim(s) issued by the PSA;
 - 6. For minor or single victims:
 - a. PSA Birth Certificate for minor or single victims;
 - b. PSA Marriage Certificate of parents for minor or single victims: or
 - c. Certification from a person of authority of minor's guardian in the absence of parents.

- 7. In case of death of married victim, PSA Marriage Certificate.
- e. No Fault Indemnity Claim
 - 1. Medical Report and evidence of medical or hospital expense; and/or
 - 2. PSA Death Certificate and evidence sufficient to establish proper payee.

Other Documentary Requirements:

After evaluation of the claim based on the basic documentary requirements, the claims processor may request for any of the following as may be necessary:

For Loss or Damage (LD) Claim

- Copy of the Vehicle Sales Invoice for new vehicles if CR and OR is not yet available;
- 2. Copy of Deed of sale/Deed of Donation (in the event that the Insured and the Claimant are not one and the same);
- 3. Memorandum of Receipt issued by the Agency, if the Insured unit is assigned as a service vehicle to a particular employee of the agency or Acknowledgement Receipt of Equipment, if the Insured unit is transferred from one agency to another;
- 4. Original OR issued by the shop as proof of payment of the repair cost for claims subject to reimbursement; and
- 5. Statement of Account or waiver issued by the Mortgagee if insured vehicle is mortgaged and the policy contain a Mortgagee Clause. This is required in Constructive Total Loss (CTL) retained unit settlement.

The Claims Department, Insurance Group, may require submission of additional documents, as may be warranted, depending on the circumstances of the loss.

PROVISION ON GSIS APPLICABLE TAXES & DOCUMENTARY STAMP TAX:

It is understood that all applicable taxes, including Documentary Stamp Tax (DST), if any shall be borne by the Insured.

For this purpose, the insured acknowledges that the GSIS is not a withholding agent for DST and hereby undertakes and commits itself to make direct payments to the BIR of any DST that may be imposed on the execution and performance of this Policy.

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