

PROPERTY CLAIM

General Requirements

1. Insurance Policy Contract, Policy Schedule and its Official Receipt of Premium Payment
2. Endorsements / Attachments (if any)
3. Sworn Statement of Claim (notarized)
4. Non-Waiver Agreement (notarized)
5. Certification from Bureau of Fire Protection
6. Photographs
7. Assured's Affidavit or Statement declaring
 - Nature of ownership of the property insured
 - Location of property
 - Extent of damage and salvage value
 - Value of property damaged and destroyed
 - Liens and encumbrances (if any)
 - Year the building was constructed and original construction cost (for building)
 - Any information related to the loss

Additional Requirements

For Building Loss

- A civil engineers or architects detailed estimate (obtained at the expense of the Assured) to place the building in the same state as before the fire (no contemplated improvements may be included in the estimate and a proper allowance for age and depreciation, etc. must be allowed)
- Certified copy of the building permit
- Certified copy of the Declaration of Real Property for the building
- Copy of the building plan/sketch prepared by the engineer/architect
- Lease contract or agreement if the assured is not the lot owner
- Certificate of Lot Title
- Deed of Sale, if the building was purchased

For Contents / FFF / Machinery & Equipment Loss

- A complete inventory of all the items contained in the insured premises showing the cost price of each and date acquired
- A detailed inventory or list of the items damaged or destroyed showing the cost price of each and date acquired
- Records, purchase invoices, delivery receipts or any other proof of acquisition
- Contract of Lease or Agreement, if the assured is not the building owner
- If insured property is owned by a company or corporation
- Mayor's Permit / Business License / Certificate of Registration of Business Name
- Certified copies of Income Tax Returns for the last two (2) years and the accompanying Financial Statements filed with BIR, in case of total loss

