

Checklist of Documents for Filing of Claims for BPI MS Fire / Property Insurance Policy Holders

In the event of any covered loss event, please notify BPI MS immediately. An initial loss advice should be made within twenty-four (24) hours following the occurrence of the loss event regarding your property. In the event of loss after normal business hours (i.e. Saturdays & Sundays and Holidays), please notify BPI MS on the next business day.

1. Please prepare the following information and send to bpimsclaims@bpims.com:
 - Policy Number
 - Date, time and place of loss event
 - Nature of loss or damage
 - Brief description relating to the circumstances/loss discovery including comments as to how the loss event have occurred
 - Extent of loss or damage, with initial cost estimate of loss or damage, if such information is already available
 - Contact details for survey (inspection/investigation)

Upon receipt of the notification, BPI MS will appoint a loss adjuster. A loss adjuster is an independent third party who assess the amount of compensation that should be paid to the insured based on the terms and conditions of the BPI MS Insurance policy.

The nominated loss adjuster will coordinate with you (insured) or your representative for the schedule of survey/inspection.

Here are the general documents and other requirements that you need to prepare:

1. Sworn Statement of Claim (form to be provided by the loss adjuster)
2. Non-waiver Agreement (form to be provided by the loss adjuster)
3. Bureau of Fire Protection / Fire Department Report (if fire originated from other premises)
4. Bureau of Fire Protection / Fire Department Anti-Arson Report (if fire originated from other premises)
5. Photographs, if available

Please have these specific requirements prepared as well:

1. Detailed Estimate of Replacement/reconstruction Cost and Detailed Bill of Materials Prepared by duly licensed contractor
2. Copy of Building Plan or Sketch prepared by a duly licensed contractor
3. Copy of Building Permit
4. Certified Copy of Declaration of Real Property and Transfer Certificate of Title
5. Lease Agreement (if lot/building doesn't belong to Insured) or Contract
6. Inventory of affected and unaffected items (for policies with Content Coverage)

You may submit your claim documents at the BPI MS Head Office or BPI MS Branches servicing you. If you procured your BPI MS Insurance Policy via a BPI MS Accredited Agent, he/she may also accept and forward your claim documents in your behalf. You can also send your claim documents via email to bpimsclaims@bpims.com.

IMPORTANT NOTE:

Evaluation of your claim request will commence upon submission of complete documents.

The authority of an adjuster is limited to the determination of the value of the loss and damage under pertinent provisions of the Policy. Therefore, any request for documentation as well as any inquiries and request for information should not be CONSTRUED as an admission of liability on the part of BPI MS, but rather, only as part of inquiries and investigation.

Additional reasonable information or documents may be requested should Nominated Loss Adjuster find this necessary in the course of verification works. The documentary requirements will vary depending on the nature of loss and extent of damages of the insured properties.