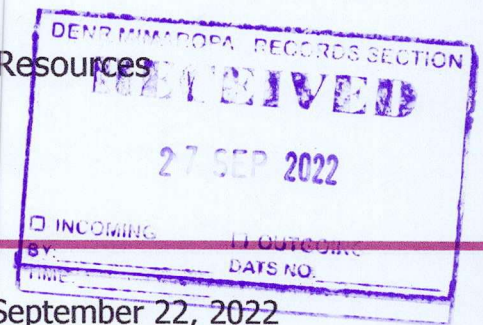




Republic of the Philippines
Department of Environment and Natural Resources
MIMAROPA REGION
**Provincial Environment and Natural
Resources Office**



September 22, 2022

FOR : **The Regional Executive Director
MIMAROPA Region**

THRU : **The Assistant Director
Management Services**

FROM : **The In-charge Office of the PENRO
Calapan City, Oriental Mindoro**

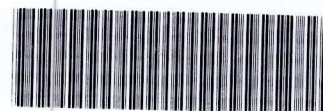
SUBJECT : **REPORT ON THE INSURANCE OF PENR AND CENR OFFICE
BUILDING IN THE GOVERNMENT SERVICE INSURANCE
SYSTEM (GSIS) FOR THE CALENDAR YEAR 2022.**

Please be informed that the following office buildings in the province of Oriental Mindoro are insured to Government Insurance System (GSIS) CY 2022:

1. Two (2) Storey, Office Building Main Building, PENR Office located at Suqui, Calapan City;
2. Two (2) Storey, Annex Office Building Guesthouse and EMB Office located at Suqui, Calapan City;
3. NLNP Information Center Building located at Pasi, Socorro, Oriental Mindoro;
4. One Storey Office Building/Guesthouse Bongabong Clonal Nursery, Brgy. Bukal, Bongabong Oriental Mindoro;
5. Wildlife Rescue Center Building located at Bulalacao, Oriental Mindoro;
6. One Storey Office Building CENRO Roxas Office, San Mariano Roxas, Oriental Mindoro.

For information and record.


ALMA E. GIBE



DENRPENRO2209000034

JULY
2021



REPUBLIC OF THE PHILIPPINES

GOVERNMENT SERVICE INSURANCE SYSTEM

Alangilan, Ermita City
VAT REG TIN 000-766-810-055

OFFICIAL RECEIPT NO. 5240011309

THE GSIS ACKNOWLEDGES RECEIPT OF
THE PAYMENT, SUBJECT TO THE CONDITIONS
APPEARING ON THE REVERSE SIDE
OF THIS RECEIPT.

DATE 09/15/2022

PAYOR/MORTGAGOR/REMITTING AGENCY

TIN

DENR-PENRO CALAPAN

ADDRESS/OFFICE

BUSINESS STYLE:

CALAPAN CITY ORIENTAL MINDORO

INSURANCE OBJECT

ACCT. PAID	AMOUNT IN PESOS	ACCT. PAID	AMOUNT IN PESOS
FHIT-Taxes Pay-DST	3,165.00		
P-GI-TG-F-E/Sh	5,760.00		
P-GI-TG-F-Flood	1,200.00		
P-GI-TG-F-OthPeril	15,360.00		
P-GI-TG-F-Typh	3,000.00		
OUTPUT TAX-GI	3,038.40		

09/12/2022 00494046 LBP CALAPAN PHP 31,523.40
*** 1 OF 1 CHECK PRINTED

REMARKS:

Non-VATable Sale 3,165.00
VATable Sale 25,320.00
VAT Zero Rated Sale 0.00
VAT Exempt Sale 0.00
VAT Amount 3,038.40

TOTAL AMOUNT PAID ➡ 31,523.40

DEDUCTION

TOTAL AMOUNT RECEIVED ➡ 31,523.40

AMOUNT IN WORDS

*** THIRTY-ONE THOUSAND FIVE HUNDRED TWENTY-THREE PHP and 40/100
only ***

MODE OF PAYMENT

☐ CASH TOTAL CASH AMOUNT

☒ CHECK TOTAL CHECK AMOUNT 31,523.40

GOVERNMENT SERVICE INSURANCE SYSTEM

O.R. NO.

BY CMEVANGELIO

5240011309

BIR CAS Permit No: 0516-110-00260-CBAJAR

Ref: OP No. 1800590068

NOTE: THIS RECEIPT IS NOT CONSIDERED OFFICIAL UNLESS IT BEARS A SYSTEM GENERATED NUMBER AND SIGNED BY AN AUTHORIZED CLERK OF THE GSIS

Policy ID: 4000545428

Line & Subline
FIRE
NON-MORTGAGE

Premium PHP
Doc Stamps
Prem Tax
Fire Service Tax
VAT
Local Tax
Other Charges

Endt No. FI-NM-GSISBTS-20220000230N
Policy No. FI-NM-GSISBTS-0003469

Issue Date September 21, 2022
Effectivity Date November 25, 2022
Expiry Date November 25, 2023

Amount Due PHP

Assured : DEPT OF ENVIRONMENT & NATURAL RESOURCES-PENRO CALAPAN
Address : CALAPAN CITY, ORIENTAL MINDORO

IT IS HEREBY DECLARED AND AGREED THAT :

THE CORRECT DESCRIPTION FOR THE PROPERTY UNDER GSIS FIRE POLICY FI-NM-GSISBTS-0003469 IS
DENR CENRO ROXAS BUILDING.

EXCEPT AS HEREIN VARIED, ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.

Entered in the office books this September 21,
2022.

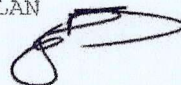
GOVERNMENT SERVICE INSURANCE SYSTEM

CONFORME:

IMPORTANT NOTICE TO ASSURED

The Insurance Code (P.D. 612 and OIC Circular
#80) requires Assured's conformity to this
endorsement. Please sign on the space provided
for and return one copy to us within thrity
(30) days. Your failure to do so will mean
your conformity to this endorsement.

MARIEL C. ACLAN
OFFICER I



DEPT OF ENVIRONMENT & NATURAL RESOURCES-PENRO
CALAPAN

By

USER: RIAENDAYA

INTERMEDIARY: BATS

Policy ID 4000545428

Line & Subline	Premium	25,320.00
FIRE	Doc Stamps	3,165.00
NON-MORTGAGE	Premium Tax	0.00
	Fire Service Tax	0.00
Policy No. FI-NM-GSISBTS-0003469	VAT	3,038.40
	Local Tax	0.00
Term	Other Charges	0.00
From NOV 25, 2022	Amount Due	31,523.40
To NOV 25, 2023		
Issue Date SEP 15, 2022	Currency	PHILIPPINE PESO

Assured : DEPT OF ENVIRONMENT & NATURAL RESOURCES-PENRO CALAPAN
Address : CALAPAN CITY, ORIENTAL MINDORO

REPLACING POLICY NO. FI-NM-GSISBTS-0002912

TOTAL SUM INSURED : PHP 4,000,000.00

SUM INSURED : PHP PHP 4,000,000.00 ON THE FOLLOWING ITEMS :

ITEM PROPERTY INSURED

1 BUILDING	4,000,000.00
TWO STOREY OFFICE BLDG.	
FOR THE ACCOUNT OF DENR-PENRO REG IV-B MIMAROPA	
LOCATED AT BRGY. SUQUI, CALAPAN CITY, OR. MINDORO	
LOC. OF RISK : SUQUI, CALAPAN CITY, ORIENTAL MINDORO	DISTRICT: CALMIN
CALAPAN CITY, ORIENTAL MINDORO	BLOCK : UNBLK
CONSTRUCTION : BUILDING	
OCCUPANCY : OFFICE	

SCHEDULE OF RATES AND PREMIUMS :

Item	Perils	TI	Sum Insured	Premiums
1	Fire And Lightning	3.2.2.A	4,000,000.00	15,360.00
	Full Earthquake	7.1.0.1	4,000,000.00	5,760.00
	Typhoon	9.1.0.IV	4,000,000.00	3,000.00
	Flood	9.2.0.IV	4,000,000.00	1,200.00
			ITEM SUB-TOTAL	25,320.00
			TOTAL	25,320.00

GENERAL INFORMATION :

WARRANTED NO LOSS AS OF DATE OF ISSUE ON SEPTEMBER 15, 2022. POLICY WILL BE IN FULL FORCE AND EFFECT UPON PAYMENT OF PREMIUM. SEC.77 OF THE INSURANCE CODE OF THE PHILIPPINES.

WARRANTIES AND CLAUSES AT THE TIME OF ISSUE :

PROVISION FOR FILING NOTICE OF LOSS

The Insured under the policy is required to file a Notice of Loss to the insurance

USER: RIAENDAYA

INTERMEDIARY: BATS

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003469

cloud burst or explosion, whether incidental to Typhoon or by theft whether occurring during or after a Typhoon or by the neglect of the Insured to use all reasonable means to save and preserve the property during and after a Typhoon.

- c) Loss or damage caused by rain whether driven by wind or not, unless the building insured or containing the property insured shall first sustain an actual damage to roof or walls by the direct force of a Typhoon and shall then be liable for such loss or damage to the building or insured property therein as may be caused by rain entering the building through openings in the roof or walls direct action of such Typhoon.
 - d) Loss or damage to any building, or the contents thereof, if on the happening of such loss or damage the building was already in a damaged, defective, fallen or displaced condition as regards foundations, walls, ceiling, roofs, roof gutters and flashing, roof lights, air vents, doors, windows and transoms.
 - e) Loss or damage occasioned by or through or in consequence of the action or order of any government or public authority.
4. In the event of this policy being surrendered by the Insured for cancellation, the Company shall retain a premium in accordance with customary Short Period of Rate Scale.
5. It is understood and agreed that the insured shall bear the first 2% of the actual value of the affected item/s under this endorsement on any one Typhoon occurrence the duration and extent of which shall be limited to 168 consecutive hours.
6. It is further understood and agreed that in the computation of loss or damage, Condition No. 20 (Average Clause) of this Policy shall apply after the application of deductible as provided herein.
7. Provided always that all the printed conditions of the policy to which this schedule is attached shall apply except as they may be hereby expressly varied.

FLOOD ENDORSEMENT

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003469

3. All stocks in trade (raw materials, work-in-process, supplies and finished goods), contained in each building;
4. All other contents contained in each building.

All losses caused by earthquake or series of earthquake (whether continuous or sporadic and whether or not due to the same seismic conditions) during each period of 48 consecutive hours commencing from the first tremor shall be considered as arising out one occurrence.

In case of other insurance on the same item of property, this clause shall apply only one regardless of the number of policies or insurers.

It is further understood and agreed that in the computation of the claims payable, Condition No. 20 (Average Clause) of this Policy shall apply after the application of the deductible provided herein.

IT IS FURTHER UNDERSTOOD AND AGREED THAT notwithstanding what is stated in Condition Nos. 11 and 12 of this Policy to the contrary if this policy is issued for a period of less than one year or if this policy is surrendered by the Insured for cancellation, premium shall be charged or retained in accordance with the following scale of percentages of the annual rate:

From inception up to 3 months	50%
In excess of 3 months up to six months	75%
After six (6) months.....	100%

GUIDELINES ON SUBMISSION OF SUPPORTING DOCUMENTS FOR NON-MOTOR CLAIMS

1. The Assured/Claimant must submit the complete basic documentary requirements within thirty (30) calendar days from the date of notification of loss/claim.
2. The Claims Processor and/or Independent Adjuster may request additional requirements which the Assured/Claimant shall submit within fifteen (15) calendar days from receipt of the GSIS written notification of additional requirements.
3. Submission of documents may be extended for justifiable reason/s, subject to the submission of a written request by the Assured/Claimant within the original mandatory period.

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

JULY
2021



REPUBLIC OF THE PHILIPPINES

GOVERNMENT SERVICE INSURANCE SYSTEM

Alangilan, Palangas City
VAT REG TIN 000-766-810-055

OFFICIAL RECEIPT NO. 5240011313

THE GSIS ACKNOWLEDGES RECEIPT OF
THE PAYMENT, SUBJECT TO THE CONDITIONS
APPEARING ON THE REVERSE SIDE
OF THIS RECEIPT.

DATE 09/15/2022

PAYOR/MORTGAGOR/REMITTING AGENCY

TIN

DENR-PENRO CALAPAN

ADDRESS/OFFICE

BUSINESS STYLE:

CALAPAN CITY ORIENTAL MINDORO

INSURANCE OBJECT

ACCT. PAID	AMOUNT IN PESOS	ACCT. PAID	AMOUNT IN PESOS
FHIT-Taxes Pay-DST	712.50		
IP-GI-TG-F-E/Sh	1,296.00		
IP-GI-TG-F-Flood	270.00		
IP-GI-TG-F-OthPeril	3,456.00		
IP-GI-TG-F-Typh	675.00		
OUTPUT TAX-GI	683.64		

09/12/2022 00494042 LBP CALAPAN PHP 7,093.14
*** 1 OF 1 CHECK PRINTED

REMARKS:

Non-VATable Sale 712.50
VATable Sale 5,697.00
VAT Zero Rated Sale 0.00
VAT Exempt Sale 0.00
VAT Amount 683.64

TOTAL AMOUNT PAID ➡ 7,093.14

DEDUCTION

TOTAL AMOUNT RECEIVED ➡ 7,093.14

AMOUNT IN WORDS

*** SEVEN THOUSAND NINETY-THREE PHP and 14/100 only ***

MODE OF PAYMENT

☐ CASH TOTAL CASH AMOUNT

☒ 7,093.14

☐ CHECK TOTAL CHECK AMOUNT

GOVERNMENT SERVICE INSURANCE SYSTEM

O.R. NO.

BY CMEVANGELIO

5240011313

BIR CAS Permit No: 0613-116-00260-CBAVAR

Ref: OP No. 1300590768

GSISOR2021

000362958

NOTE: THIS RECEIPT IS NOT CONSIDERED OFFICIAL UNLESS IT BEARS A SYSTEM GENERATED NUMBER AND SIGNED BY AN AUTHORIZED CASHIER OF THE GSIS

Policy ID 4000545431

Line & Subline

FIRE
NON-MORTGAGE

Policy No. FI-NM-GSISBTS-0003470

Term

From NOV 25, 2022
To NOV 25, 2023

Issue Date SEP 15, 2022

Premium 5,697.00
Doc Stamps 712.50
Premium Tax 0.00
Fire Service Tax 0.00
VAT 683.64
Local Tax 0.00
Other Charges 0.00

Amount Due 7,093.14

Currency PHILIPPINE PESO

Assured : DEPT OF ENVIRONMENT & NATURAL RESOURCES-PENRO CALAPAN
Address : CALAPAN CITY, ORIENTAL MINDORO

REPLACING POLICY NO. FI-NM-GSISBTS-0002911

TOTAL SUM INSURED : PHP 900,000.00

SUM INSURED : PHP PHP 900,000.00 ON THE FOLLOWING ITEMS :

ITEM PROPERTY INSURED

1 BUILDING 900,000.00
WILD LIFE RESCUE CENTER
BUILDING

LOC. OF RISK : BULALACAO, ORIENTAL MINDORO
BULALACAO, ORIENTAL MINDORO

DISTRICT: BUL
BLOCK : UNBLK

SCHEDULE OF RATES AND PREMIUMS :

Item	Perils	TI	Sum Insured	Premiums
1	Fire And Lightning	3.2.2.A	900,000.00	3,456.00
	Full Earthquake	7.1.0.1	900,000.00	1,296.00
	Typhoon	9.1.0.IV	900,000.00	675.00
	Flood	9.2.0.IV	900,000.00	270.00
ITEM SUB-TOTAL				5,697.00
TOTAL				5,697.00

GENERAL INFORMATION :

WARRANTED NO LOSS AS OF DATE OF ISSUE ON SEPTEMBER 15, 2022. POLICY WILL BE IN FULL FORCE AND EFFECT UPON PAYMENT OF PREMIUM. SEC.77 OF THE INSURANCE CODE OF THE PHILIPPINES.

WARRANTIES AND CLAUSES AT THE TIME OF ISSUE :

PROVISION 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 from date of accident or discovery of the loss.

USER: RIAENDAYA INTERMEDIARY: BATS

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003470

arising out one occurrence.

In case of other insurance on the same item of property, this clause shall apply only one regardless of the number of policies or insurers.

It is further understood and agreed that in the computation of the claims payable, Condition No. 20 (Average Clause) of this Policy shall apply after the application of the deductible provided herein.

IT IS FURTHER UNDERSTOOD AND AGREED THAT notwithstanding what is stated in Condition Nos. 11 and 12 of this Policy to the contrary if this policy is issued for a period of less than one year or if this policy is surrendered by the Insured for cancellation, premium shall be charged or retained in accordance with the following scale of percentages of the annual rate:

From inception up to 3 months	50%
In excess of 3 months up to six months.....	75%
After six (6) months.....	100%

GUIDELINES ON SUBMISSION OF SUPPORTING DOCUMENTS FOR NON-MOTOR CLAIMS

1. The Assured/Claimant must submit the complete basic documentary requirements within thirty (30) calendar days from the date of notification of loss/claim.
2. The Claims Processor and/or Independent Adjuster may request additional requirements which the Assured/Claimant shall submit within fifteen (15) calendar days from receipt of the GSIS written notification of additional requirements.
3. Submission of documents may be extended for justifiable reason/s, subject to the submission of a written request by the Assured/Claimant within the original mandatory period.

The request for extension shall be approved by the Claims Department Manager in the Central Office and the Branch Manager concerned in the Branch Offices, provided that the extension of time should not be more than the prescribed period, i.e. additional 30 calendar days for the submission of the complete basic documentary requirements and another 15 calendar days for the submission of additional requirements reckoned from the lapse of the

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003470

entirely enclosed and under roof with all outside doors and windows permanently in place or property contained in any portion of any building described in this policy not completely enclosed and roofed.

3. The company shall not be liable for:

- a) Loss or damage caused directly or indirectly by flood, tidal wave, high water or overflow whether driven by wind or not. The Company shall not be liable for loss and/or damage caused directly or indirectly by backing up of sewers, drains, canals, creeks, rivers and/or storm drainage system.
- b) Loss or damage caused directly or indirectly by landslide, subsidence, cloud burst or explosion, whether incidental to Typhoon or by theft whether occurring during or after a Typhoon or by the neglect of the Insured to use all reasonable means to save and preserve the property during and after a Typhoon.
- c) Loss or damage caused by rain whether driven by wind or not, unless the building insured or containing the property insured shall first sustain an actual damage to roof or walls by the direct force of a Typhoon and shall then be liable for such loss or damage to the building or insured property therein as may be caused by rain entering the building through openings in the roof or walls direct action of such Typhoon.
- d) Loss or damage to any building, or the contents thereof, if on the happening of such loss or damage the building was already in a damaged, defective, fallen or displaced condition as regards foundations, walls, ceiling, roofs, roof gutters and flushing, roof lights, air vents, doors, windows and transoms.
- e) Loss or damage occasioned by or through or in consequence of the action or order of any government or public authority.

4. In the event of this policy being surrendered by the Insured for cancellation, the Company shall retain a premium in accordance with customary Short Period of Rate Scale.

5. It is understood and agreed that the insured shall bear the first 2% of the actual value of the affected item/s under this endorsement on any one Typhoon occurrence the duration and extent of which shall be limited to 168 consecutive hours.

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

JULY
2021



REPUBLIC OF THE PHILIPPINES

GOVERNMENT SERVICE INSURANCE SYSTEM

Alangilan, Batangas City
VAT REG TIN 000-766-810-055

OFFICIAL RECEIPT NO. 5240011310

THE GSIS ACKNOWLEDGES RECEIPT OF
THE PAYMENT, SUBJECT TO THE CONDITIONS
APPEARING ON THE REVERSE SIDE
OF THIS RECEIPT.

DATE 09/15/2022

PAYOR/MORTGAGOR/REMITTING AGENCY		TIN	
DENR-PENRO CALAPAN			
ADDRESS/OFFICE		BUSINESS STYLE:	
CALAPAN CITY ORIENTAL MINDORO			
INSURANCE OBJECT			
ACCT. PAID	AMOUNT IN PESOS	ACCT. PAID	AMOUNT IN PESOS
PHIT-Taxes Pay-D&T	1,331.50		
P-GI-TG-F-E/Sh	2,160.00		
P-GI-TG-F-Flood	450.00		
P-GI-TG-F-OthPeril	6,915.00		
P-GI-TG-F-Typh	1,125.00		
OUTPUT TAX-GI	1,278.00		
09/12/2022 00494045 LBP CALAPAN		PHP 13,259.50	
*** 1 OF 1 CHECK PRINTED			
REMARKS:		Non-VATable Sale 1,331.50 VATable Sale 10,650.00 VAT Zero Rated Sale 0.00 VAT Exempt Sale 0.00 VAT Amount 1,278.00	
TOTAL AMOUNT PAID ➡			13,259.50
DEDUCTION		TOTAL AMOUNT RECEIVED ➡ 13,259.50	
AMOUNT IN WORDS *** THIRTEEN THOUSAND TWO HUNDRED FIFTY-NINE PHP and 50/100 only ***			
MODE OF PAYMENT			
<input type="checkbox"/> CASH TOTAL CASH AMOUNT ✓			
<input checked="" type="checkbox"/> 13,259.50			
<input type="checkbox"/> CHECK TOTAL CHECK AMOUNT			
GOVERNMENT SERVICE INSURANCE SYSTEM		O.R. NO.	
BY CMEVANGELIO		5240011310	

BIR CAS Permit No: 0613-110-00000-CE/JAR

Ref: OP No. 1300590769

Policy ID 4000545429

Line & Subline		Premium	10,650.00
FIRE		Doc Stamps	1,331.50
NON-MORTGAGE		Premium Tax	0.00
		Fire Service Tax	0.00
Policy No. FI-NM-GSISBTS-0003467		VAT	1,278.00
		Local Tax	0.00
		Other Charges	0.00
Term		Amount Due	13,259.50
From	NOV 25, 2022		
To	NOV 25, 2023		
Issue Date		Currency	PHILIPPINE PESO

Assured : DEPT OF ENVIRONMENT & NATURAL RESOURCES--PENRO CALAPAN
Address : CALAPAN CITY, ORIENTAL MINDORO

REPLACING POLICY NO. FI-NM-GSISBTS-0002909

TOTAL SUM INSURED : PHP 1,500,000.00

SUM INSURED : PHP PHP 1,500,000.00 ON THE FOLLOWING ITEMS :

ITEM PROPERTY INSURED

1 BUILDING 1,500,000.00
ONE STOREY OFFICE BLDG/GUEST HOUSE
FOR THE ACCOUNT OF DENR-BONGABONG CLONAL NURSEY/GUEST HOUSE
LOCATED AT BRGY. BUKAL, BONGABONG, OR. MINDORO
LOC. OF RISK : BUKAL, BONGABONG, ORIENTAL MINDORO DISTRICT: ORMBO
BONGABONG, ORIENTAL MINDORO BLOCK : UNBLK
CONSTRUCTION : BUILDING
OCCUPANCY : OFFICE

SCHEDULE OF RATES AND PREMIUMS :

Item	Perils	TI	Sum Insured	Premiums
1	Fire And Lightning	3.2.3.A	1,500,000.00	6,915.00
	Full Earthquake	7.1.0.1	1,500,000.00	2,160.00
	Typhoon	9.1.0.IV	1,500,000.00	1,125.00
	Flood	9.2.0.IV	1,500,000.00	450.00
ITEM SUB-TOTAL				10,650.00
TOTAL				10,650.00

GENERAL INFORMATION :

WARRANTED NO LOSS AS OF DATE OF ISSUE ON SEPTEMBER 15, 2022 POLICY WILL BE IN FULL
FORCE AND EFFECT UPON PAYMENT OF PREMIUM. SEC.77 OF THE INSURANCE CODE OF THE
PHILIPPINES.

WARRANTIES AND CLAUSES AT THE TIME OF ISSUE :

PROVISION FOR FILING NOTICE OF LOSS

The Insured under the policy is required to file a Notice of Loss to the insurance

USER: RIAENDAYA

INTERMEDIARY: BATS

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of
the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003467

cloud burst or explosion, whether incidental to Typhoon or by theft whether occurring during or after a Typhoon or by the neglect of the Insured to use all reasonable means to save and preserve the property during and after a Typhoon.

- c) Loss or damage caused by rain whether driven by wind or not, unless the building insured or containing the property insured shall first sustain an actual damage to roof or walls by the direct force of a Typhoon and shall then be liable for such loss or damage to the building or insured property therein as may be caused by rain entering the building through openings in the roof or walls direct action of such Typhoon.
 - d) Loss or damage to any building, or the contents thereof, if on the happening of such loss or damage the building was already in a damaged, defective, fallen or displaced condition as regards foundations, walls, ceiling, roofs, roof gutters and flushing, roof lights, air vents, doors, windows and transoms.
 - e) Loss or damage occasioned by or through or in consequence of the action or order of any government or public authority.
4. In the event of this policy being surrendered by the Insured for cancellation, the Company shall retain a premium in accordance with customary Short Period of Rate Scale.
5. It is understood and agreed that the insured shall bear the first 2% of the actual value of the affected item/s under this endorsement on any one Typhoon occurrence the duration and extent of which shall be limited to 168 consecutive hours.
6. It is further understood and agreed that in the computation of loss or damage, Condition No. 20 (Average Clause) of this Policy shall apply after the application of deductible as provided herein.
7. Provided always that all the printed conditions of the policy to which this schedule is attached shall apply except as they may be hereby expressly varied.

FLOOD ENDORSEMENT

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003467

- 3. All stocks in trade (raw materials, work-in-process, supplies and finished goods), contained in each building;
- 4. All other contents contained in each building.

All losses caused by earthquake or series of earthquake (whether continuous or sporadic and whether or not due to the same seismic conditions) during each period of 48 consecutive hours commencing from the first tremor shall be considered as arising out one occurrence.

In case of other insurance on the same item of property, this clause shall apply only one regardless of the number of policies or insurers.

It is further understood and agreed that in the computation of the claims payable, Condition No. 20 (Average Clause) of this Policy shall apply after the application of the deductible provided herein.

IT IS FURTHER UNDERSTOOD AND AGREED THAT notwithstanding what is stated in Condition Nos. 11 and 12 of this Policy to the contrary if this policy is issued for a period of less than one year or if this policy is surrendered by the Insured for cancellation, premium shall be charged or retained in accordance with the following scale of percentages of the annual rate:

From inception up to 3 months	50%
In excess of 3 months up to six months	75%
After six (6) months.....	100%

GUIDELINES ON SUBMISSION OF SUPPORTING DOCUMENTS FOR NON-MOTOR CLAIMS

- 1. The Assured/Claimant must submit the complete basic documentary requirements within thirty (30) calendar days from the date of notification of loss/claim.
- 2. The Claims Processor and/or Independent Adjuster may request additional requirements which the Assured/Claimant shall submit within fifteen (15) calendar days from receipt of the GSIS written notification of additional requirements.
- 3. Submission of documents may be extended for justifiable reason/s, subject to the submission of a written request by the Assured/Claimant within the original mandatory period.

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.



REPUBLIC OF THE PHILIPPINES

GOVERNMENT SERVICE INSURANCE SYSTEM

Alangilan, Balangue City
VAT REG TIN 000-766-810-055

OFFICIAL RECEIPT NO. 5240011315

THE GSIS ACKNOWLEDGES RECEIPT OF
THE PAYMENT, SUBJECT TO THE CONDITIONS
APPEARING ON THE REVERSE SIDE
OF THIS RECEIPT.

DATE 09/15/2022

PAYOR/MORTGAGOR/REMITTING AGENCY

TIN

DENR-PENRO CALAPAN

ADDRESS/OFFICE

BUSINESS STYLE:

CALAPAN CITY ORIENTAL MINDORO

INSURANCE OBJECT

ACCT. PAID	AMOUNT IN PESOS	ACCT. PAID	AMOUNT IN PESOS
PHIT-Taxes Pay-DST	1,108.00		
P-GI-TG-F-E/Sh	2,016.00		
P-GI-TG-F-Flood	420.00		
P-GI-TG-F-OthPeril	5,376.00		
P-GI-TG-F-Typh	1,050.00		
OUTPUT TAX-GI	1,063.44		

09/12/2022 00494041 LBP CALAPAN PHP 11,033.44
*** 1 OF 1 CHECK PRINTED

REMARKS:

Non-VATable Sale 1,108.00
VATable Sale 8,862.00
VAT Zero Rated Sale 0.00
VAT Exempt Sale 0.00
VAT Amount 1,063.44

TOTAL AMOUNT PAID ➡ 11,033.44

DEDUCTION

TOTAL AMOUNT RECEIVED ➡ 11,033.44

AMOUNT IN WORDS

*** ELEVEN THOUSAND THIRTY-THREE PHP and 44/100 only ***

MODE OF PAYMENT

☐ CASH TOTAL CASH AMOUNT☒ CHECK TOTAL CHECK AMOUNT 11,033.44

GOVERNMENT SERVICE INSURANCE SYSTEM

O.R. NO.

BY CMEVANGELIO

5240011315

BIR CAS Permit No: 0513-115-00210-CE/AR

Ref IDP No. 1300599300

NOTE: THIS RECEIPT IS NOT CONSIDERED OFFICIAL UNLESS IT BEARS A SYSTEM GENERATED NUMBER AND SIGNED BY AN AUTHORIZED CASHIER OF THE GSIS

000252050

Policy ID 4000545432

Line & Subline

FIRE
NON-MORTGAGE

Policy No. FI-NM-GSISBTS-0003471

Term

From NOV 25, 2022
To NOV 25, 2023

Issue Date SEP 15, 2022

Premium 8,862.00
Doc Stamps 1,108.00
Premium Tax 0.00
Fire Service Tax 0.00
VAT 1,063.44
Local Tax 0.00
Other Charges 0.00

Amount Due 11,033.44

Currency PHILIPPINE PESO

Assured : DEPT OF ENVIRONMENT & NATURAL RESOURCES-PENRO CALAPAN
Address : CALAPAN CITY, ORIENTAL MINDORO

REPLACING POLICY NO. FI-NM-GSISBTS-0002908

TOTAL SUM INSURED : PHP 1,400,000.00

SUM INSURED : PHP PHP 1,400,000.00 ON THE FOLLOWING ITEMS :

ITEM PROPERTY INSURED

1 BUILDING 1,400,000.00
NLNP INFORMATION CENTER
BUILDING

LOC. OF RISK : PASI, SOCORRO, ORIENTAL MINDORO DISTRICT: MORSOC
PASI, SOCORRO, ORIENTAL MINDORO BLOCK : UNBLK

SCHEDULE OF RATES AND PREMIUMS :

Item	Perils	TI	Sum Insured	Premiums
1	Fire And Lightning	3.2.2.A	1,400,000.00	5,376.00
	Full Earthquake	7.1.0.1	1,400,000.00	2,016.00
	Typhoon	9.1.0.IV	1,400,000.00	1,050.00
	Flood	9.2.0.IV	1,400,000.00	420.00
ITEM SUB-TOTAL				8,862.00
TOTAL				8,862.00

GENERAL INFORMATION :

WARRANTED NO LOSS AS OF DATE OF ISSUE ON SEPTEMBER 15, 2022. POLICY WILL BE IN FULL FORCE AND EFFECT UPON PAYMENT OF PREMIUM. SEC.77 OF THE INSURANCE CODE OF THE PHILIPPINES.

WARRANTIES AND CLAUSES AT THE TIME OF ISSUE :

PROVISION 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 from date of accident or discovery of the loss.

USER: RIAENDAYA INTERMEDIARY: BATS

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003471

arising out one occurrence.

In case of other insurance on the same item of property, this clause shall apply only one regardless of the number of policies or insurers.

It is further understood and agreed that in the computation of the claims payable, Condition No. 20 (Average Clause) of this Policy shall apply after the application of the deductible provided herein.

IT IS FURTHER UNDERSTOOD AND AGREED THAT notwithstanding what is stated in Condition Nos. 11 and 12 of this Policy to the contrary if this policy is issued for a period of less than one year or if this policy is surrendered by the Insured for cancellation, premium shall be charged or retained in accordance with the following scale of percentages of the annual rate:

From inception up to 3 months	50%
In excess of 3 months up to six months.....	75%
After six (6) months.....	100%

GUIDELINES ON SUBMISSION OF SUPPORTING DOCUMENTS FOR NON-MOTOR CLAIMS

1. The Assured/Claimant must submit the complete basic documentary requirements within thirty (30) calendar days from the date of notification of loss/claim.
2. The Claims Processor and/or Independent Adjuster may request additional requirements which the Assured/Claimant shall submit within fifteen (15) calendar days from receipt of the GSIS written notification of additional requirements.
3. Submission of documents may be extended for justifiable reason/s, subject to the submission of a written request by the Assured/Claimant within the original mandatory period.

The request for extension shall be approved by the Claims Department Manager in the Central Office and the Branch Manager concerned in the Branch Offices, provided that the extension of time should not be more than the prescribed period, i.e. additional 30 calendar days for the submission of the complete basic documentary requirements and another 15 calendar days for the submission of additional requirements reckoned from the lapse of the

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003471

entirely enclosed and under roof with all outside doors and windows permanently in place or property contained in any portion of any building described in this policy not completely enclosed and roofed.

3. The company shall not be liable for:
 - a) Loss or damage caused directly or indirectly by flood, tidal wave, high water or overflow whether driven by wind or not. The Company shall not be liable for loss and/or damage caused directly or indirectly by backing up of sewers, drains, canals, creeks, rivers and/or storm drainage system.
 - b) Loss or damage caused directly or indirectly by landslide, subsidence, cloud burst or explosion, whether incidental to Typhoon or by theft whether occurring during or after a Typhoon or by the neglect of the Insured to use all reasonable means to save and preserve the property during and after a Typhoon.
 - c) Loss or damage caused by rain whether driven by wind or not, unless the building insured or containing the property insured shall first sustain an actual damage to roof or walls by the direct force of a Typhoon and shall then be liable for such loss or damage to the building or insured property therein as may be caused by rain entering the building through openings in the roof or walls direct action of such Typhoon.
 - d) Loss or damage to any building, or the contents thereof, if on the happening of such loss or damage the building was already in a damaged, defective, fallen or displaced condition as regards foundations, walls, ceiling, roofs, roof gutters and flushing, roof lights, air vents, doors, windows and transoms.
 - e) Loss or damage occasioned by or through or in consequence of the action or order of any government or public authority.
4. In the event of this policy being surrendered by the Insured for cancellation, the Company shall retain a premium in accordance with customary Short Period of Rate Scale.
5. It is understood and agreed that the insured shall bear the first 2% of the actual value of the affected item/s under this endorsement on any one Typhoon occurrence the duration and extent of which shall be limited to 168 consecutive hours.

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

JULY
2021

REPUBLIC OF THE PHILIPPINES
GOVERNMENT SERVICE INSURANCE SYSTEM

Alangilan, Balanga City
VAT REG TIN 000-766-810-055

OFFICIAL RECEIPT NO.

5240011312

DATE 09/15/2022

THE GSIS ACKNOWLEDGES RECEIPT OF
THE PAYMENT, SUBJECT TO THE CONDITIONS
APPEARING ON THE REVERSE SIDE
OF THIS RECEIPT.

PAYOR/MORTGAGOR/REMITTING AGENCY

TIN

DENR-PENRO CALAPAN

ADDRESS/OFFICE

BUSINESS STYLE

CALAPAN CITY ORIENTAL MINDORO

INSURANCE OBJECT

ACCT. PAID	AMOUNT IN PESOS	ACCT. PAID	AMOUNT IN PESOS
FHIT-Taxes Pay-DST	4,792.50		
P-GI-TG-F-E/Sh	7,776.00		
P-GI-TG-F-Flood	1,520.00		
P-GI-TG-F-OthPeril	24,894.00		
P-GI-TG-F-Typh	4,050.00		
OUTPUT TAX-GI	4,600.80		

09/12/2022 00494044 LEP CALAPAN
*** 1 OF 1 CHECK PRINTED

PHP 47,733.30

REMARKS:

Non-VATable Sale 4,792.50
VATable Sale 38,340.00
VAT Zero Rated Sale 0.00
VAT Exempt Sale 0.00
VAT Amount 4,600.80

TOTAL AMOUNT PAID ➡

47,733.30

DEDUCTION

TOTAL AMOUNT RECEIVED ➡

47,733.30

AMOUNT IN WORDS

*** FORTY-SEVEN THOUSAND SEVEN HUNDRED THIRTY-THREE PHP and
80/100 only **

MODE OF PAYMENT

☐ CASH TOTAL CASH AMOUNT

47,733.30

☒ CHECK TOTAL CHECK AMOUNT

GOVERNMENT SERVICE INSURANCE SYSTEM

O.R. NO.

BY CMEVANGELIO

5240011312

BIR CAS Permit No: 0613-116-00260-CB

Ref. OP No. 1300695910

000362957

NOTE: THIS RECEIPT IS NOT CONSIDERED OFFICIAL UNLESS IT BEARS A SYSTEM GENERATED NUMBER AND SIGNED BY AN AUTHORIZED CASHIER OF THE GSIS

Policy ID 4000545430

Line & Subline

FIRE
NON-MORTGAGE

Policy No. FI-NM-GSISBTS-0003468

Term

From NOV 25, 2022
To NOV 25, 2023

Issue Date SEP 15, 2022

Premium 38,340.00
Doc Stamps 4,792.50
Premium Tax 0.00
Fire Service Tax 0.00
VAT 4,600.80
Local Tax 0.00
Other Charges 0.00

Amount Due 47,733.30

Currency PHILIPPINE PESO

Assured : DEPT OF ENVIRONMENT & NATURAL RESOURCES-PENRO CALAPAN
Address : CALAPAN CITY, ORIENTAL MINDORO

REPLACING POLICY NO. FI-NM-GSISBTS-0002910

TOTAL SUM INSURED : PHP 5,400,000.00

SUM INSURED : PHP PHP 5,400,000.00 ON THE FOLLOWING ITEMS :

ITEM PROPERTY INSURED

1 BUILDING

5,400,000.00

TWO STOREY OFFICE BLDG/GUEST HOUSE
FOR THE ACCOUNT OF DENR-EMB REG IV-B MIMAROPA
LOCATED AT BRGY. SUQUI, CALAPAN CITY, OR. MINDORO

LOC. OF RISK : BRGY. SUQUI, CALAPAN CITY, OR. MINDORO
CALAPAN CITY, ORIENTAL MINDORO

DISTRICT: CALMIN
BLOCK : UNBLK

SCHEDULE OF RATES AND PREMIUMS :

Item Perils	TI	Sum Insured	Premiums
1 Fire And Lightning	3.2.3.A	5,400,000.00	24,894.00
Full Earthquake	7.1.0.1	5,400,000.00	7,776.00
Typhoon	9.1.0.IV	5,400,000.00	4,050.00
Flood	9.2.0.IV	5,400,000.00	1,620.00
ITEM SUB-TOTAL			38,340.00
TOTAL			38,340.00

GENERAL INFORMATION :

WARRANTED NO LOSS AS OF DATE OF ISSUE ON SEPTEMBER 15, 2022. POLICY WILL BE IN FULL FORCE AND EFFECT UPON PAYMENT OF PREMIUM. SEC.77 OF THE INSURANCE CODE OF THE PHILIPPINES.

WARRANTIES AND CLAUSES AT THE TIME OF ISSUE :

PROVISION 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 from date of accident or discovery of the loss.

USER: RIAENDAYA

INTERMEDIARY: BATS

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FT-NM-GSISBTS-0003468

the manner provided herein.

Any supplementary agreement seeking to amend this condition prepared by agent, broker or Fund official shall be deemed invalid and of no effect.

No payment in respect of any premium shall be deemed to be payment to the Fund unless a printed form of receipt for the same signed by an Official or duly appointed Agent of the Fund shall have been given to the insured, except when such printed receipt is not available at the time of payment and the Fund or its representatives accepts the premium in which case a temporary receipt other than the printed form may be issued in lieu thereof.

Except only in those specific cases where corresponding rules and regulations which now are or may hereafter be in force provide for the payment of the stipulated premiums, in periodic installments at fixed percentages, it is hereby declared, agreed and warranted that this policy shall be deemed effective valid and binding upon the Fund only when the premiums therefore have actually been paid in full and duly acknowledged in a receipt signed by any authorized official or representative/agent of the Fund in such manner as has provided herein.

3. The Insured shall give notice to the Fund of any insurance or insurances already effected or which may subsequently be effected covering any of the property or properties consisting of stocks in trade, goods in process and/or inventories only hereby insured, and unless such notice be given and the particulars of such insurance or insurances be stated therein or endorsed on this Policy pursuant to Section 50 of the Insurance Code, by or on behalf of the Fund before the occurrence of any loss or damage, all benefits under this policy shall be deemed forfeited, provided however, that this condition shall not apply when the total insurance or insurances in force at the time of loss or damage is not more than P200,000.00.

4. All insurance under this Policy:
(1) on any building or part of any bu

TYPHOON AND FLOOD ENDORSEMENTS

TYPHOON ENDORSEMENT

IT IS HEREBY UNDERSTOOD AND AGREED THAT in consideration of the Payment by the insured to the Company of an additional premium. It is hereby agreed that this insurance as herein defined subject to the Special Conditions hereinafter contained extends to include loss or damage directly caused by Typhoon.

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003468

- e) Loss or damage occasioned by or through or in consequence of the action or order of any government or public authority.
4. In the event of this policy being surrendered by the Insured for cancellation, the Company shall retain a premium in accordance with customary Short Period of Rate Scale.
5. It is understood and agreed that the insured shall bear the first 2% of the actual value of the affected item/s under this endorsement on any one Typhoon occurrence the duration and extent of which shall be limited to 168 consecutive hours.
6. It is further understood and agreed that in the computation of loss or damage, Condition No. 20 (Average Clause) of this Policy shall apply after the application of deductible as provided herein.
7. Provided always that all the printed conditions of the policy to which this schedule is attached shall apply except as they may be hereby expressly varied.

FLOOD ENDORSEMENT

In consideration of the payment by the Insured to the Company of an additional premium, it is hereby agreed that this insurance as herein defined subject to the Special Conditions hereinafter contained extends to include loss or damage directly caused by Flood.

DEFINITION:

The term "FLOOD" is defined as the entr

FULL EARTHQUAKE ENDORSEMENT

In consideration of the payment by the Insured to the Company of an additional premium the Company agrees, notwithstanding what is stated in the printed conditions of this policy to the contrary, that this insurance covers loss or damage (including loss or damage by fire) to any of the property insured by this Policy occasioned by or through or in consequence of Earthquake.

Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003468

Condition Nos. 11 and 12 of this Policy to the contrary if this policy is issued for a period of less than one year or if this policy is surrendered by the Insured for cancellation, premium shall be charged or retained in accordance with the following scale of percentages of the annual rate:

From inception up to 3 months50%
In excess of 3 months up to six months75%
After six (6) months.....100%

GUIDELINES ON SUBMISSION OF SUPPORTING DOCUMENTS FOR NON-MOTOR CLAIMS

- 1. The Assured/Claimant must submit the complete basic documentary requirements within thirty (30) calendar days from the date of notification of loss/claim.
- 2. The Claims Processor and/or Independent Adjuster may request additional requirements which the Assured/Claimant shall submit within fifteen (15) calendar days from receipt of the GSIS written notification of additional requirements.
- 3. Submission of documents may be extended for justifiable reason/s, subject to the submission of a written request by the Assured/Claimant within the original mandatory period.

The request for extension shall approved by the Claims Department Manager in the Central Office and the Branch Manager concerned in the Branch Offices, provided that the extension of time should not be more than the prescribed period,i.e. additional 30 calendar days for the submission of the complete basic documentary requirements and another 15 calendar days for the submission of additional requirements reckoned from the lapse of the original mandatory period.

- 4. Failure of the assured/Claimant to submit the documents within the required or extended period shall result in the denial of the claim. For this purpose, the Operating Units Concerned shall ensure that the Assured/Claimant is properly notified in writing of the requirements, its corresponding timelines and the implication of its non- or delayed submission.

DEDUCTIBLE CLAUSE

FIRE EXTINGUISHING APPLIANCES WARRANTY

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.



REPUBLIC OF THE PHILIPPINES
GOVERNMENT SERVICE INSURANCE SYSTEM

Alangilan, Batangas City
VAT REG TIN 000-766-810-055

OFFICIAL RECEIPT NO. 5240011314

THE GSIS ACKNOWLEDGES RECEIPT OF
THE PAYMENT, SUBJECT TO THE CONDITIONS
APPEARING ON THE REVERSE SIDE
OF THIS RECEIPT.

DATE 09/15/2022

PAYOR/MORTGAGOR/REMITTING AGENCY
DENR-PENRO CALAPAN

TIN

ADDRESS/OFFICE

CALAPAN CITY ORIENTAL MINDORO

BUSINESS STYLE:

INSURANCE OBJECT

ACCT. PAID	AMOUNT IN PESOS	ACCT. PAID	AMOUNT IN PESOS
FHIT-Taxes Pay-DST	14,242.50		
IP-GI-TG-F-E/Sh	25,920.00		
IP-GI-TG-F-Flood	5,400.00		
IP-GI-TG-F-OthPeril	69,120.00		
IP-GI-TG-F-Typh	13,500.00		
OUTPUT TAX-GI	13,672.80		

09/12/2022 00494047 LBP CALAPAN PHP 141,855.30
*** 1 OF 1 CHECK PRINTED

REMARKS:

Non-VATable Sale 14,242.50
VATable Sale 113,940.00
VAT Zero Rated Sale 0.00
VAT Exempt Sale 0.00
VAT Amount 13,672.80

TOTAL AMOUNT PAID ➡ 141,855.30

DEDUCTION

TOTAL AMOUNT RECEIVED ➡ 141,855.30

AMOUNT IN WORDS

*** ONE HUNDRED FORTY-ONE THOUSAND EIGHT HUNDRED FIFTY-FIVE PHP
and 30/100 only **

MODE OF PAYMENT

[] CASH TOTAL CASH AMOUNT

X 141,855.30

[] CHECK TOTAL CHECK AMOUNT

GOVERNMENT SERVICE INSURANCE SYSTEM

O.R. NO.

BY CMEVANGELIO

5240011314

BIR CAS Permit No: 0613-116-00250-CB/AR

Ref: P No. 130058355

NOTE: THIS RECEIPT IS NOT CONSIDERED OFFICIAL UNLESS IT BEARS A SYSTEM GENERATED NUMBER AND SIGNED BY AN AUTHORIZED CLERK OF THE GSIS

Policy ID 4000545456

Line & Subline		Premium	113,940.00
FIRE		Doc Stamps	14,242.50
NON-MORTGAGE		Premium Tax	0.00
		Fire Service Tax	0.00
Policy No. FI-NM-GSISBTS-0003472		VAT	13,672.80
		Local Tax	0.00
		Other Charges	0.00
Term		Amount Due	141,855.30
From	NOV 25, 2022		
To	NOV 25, 2023		
Issue Date	SEP 15, 2022	Currency	PHILIPPINE PESO

Assured : DEPT OF ENVIRONMENT & NATURAL RESOURCES-PENRO CALAPAN
Address : CALAPAN CITY, ORIENTAL MINDORO

REPLACING POLICY NO. FI-NM-GSISBTS-0002525

TOTAL SUM INSURED : PHP 18,000,000.00

SUM INSURED : PHP PHP 18,000,000.00 ON THE FOLLOWING ITEMS :

ITEM PROPERTY INSURED

1 BUILDING	18,000,000.00
TWO STOREY OFFICE BLDG.	
FOR THE ACCOUNT OF DENR-PENRO REG IV-B MIMAROPA	
LOCATED AT BRGY. SUQUI, CALAPAN CITY, OR. MINDORO	
LOC. OF RISK : SUQUI, CALAPAN CITY, ORIENTAL MINDORO	DISTRICT: CALMIN
CALAPAN CITY, ORIENTAL MINDORO	BLOCK : UNBLK
CONSTRUCTION : BUILDING	
OCCUPANCY : OFFICE	

SCHEDULE OF RATES AND PREMIUMS :

Item	Perils	TI	Sum Insured	Premiums
1	Fire And Lightning	3.2.2.A	18,000,000.00	69,120.00
	Full Earthquake	7.1.0.1	18,000,000.00	25,920.00
	Typhoon	9.1.0.IV	18,000,000.00	13,500.00
	Flood	9.2.0.IV	18,000,000.00	5,400.00
ITEM SUB-TOTAL				113,940.00
TOTAL				113,940.00

GENERAL INFORMATION :

WARRANTED NO LOSS AS OF DATE OF ISSUE ON SEPTEMBER 15, 2022. POLICY WILL BE IN FULL FORCE AND EFFECT UPON PAYMENT OF PREMIUM. SEC.77 OF THE INSURANCE CODE OF THE PHILIPPINES.

WARRANTIES AND CLAUSES AT THE TIME OF ISSUE :

PROVISION FOR FILING NOTICE OF LOSS

The Insured under the policy is required to file a Notice of Loss to the insurance

USER: RIAENDAYA

INTERMEDIARY: BATS

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003472

cloud burst or explosion, whether incidental to Typhoon or by theft whether occurring during or after a Typhoon or by the neglect of the Insured to use all reasonable means to save and preserve the property during and after a Typhoon.

- c) Loss or damage caused by rain whether driven by wind or not, unless the building insured or containing the property insured shall first sustain an actual damage to roof or walls by the direct force of a Typhoon and shall then be liable for such loss or damage to the building or insured property therein as may be caused by rain entering the building through openings in the roof or walls direct action of such Typhoon.
- d) Loss or damage to any building, or the contents thereof, if on the happening of such loss or damage the building was already in a damage, defective, fallen or displaced condition as regards foundations, walls, ceiling, roofs, roof gutters and flushing, roof lights, air vents, doors, windows and transoms.
- e) Loss or damage occasioned by or through or in consequence of the action or order of any government or public authority.
- 4. In the event of this policy being surrendered by the Insured for cancellation, the Company shall retain a premium in accordance with customary Short Period of Rate Scale.
- 5. It is understood and agreed that the insured shall bear the first 2% of the actual value of the affected item/s under this endorsement on any one Typhoon occurrence the duration and extent of which shall be limited to 168 consecutive hours.
- 6. It is further understood and agreed that in the computation of loss or damage, Condition No. 20 (Average Clause) of this Policy shall apply after the application of deductible as provided herein.
- 7. Provided always that all the printed conditions of the policy to which this schedule is attached shall apply except as they may be hereby expressly varied.

FLOOD ENDORSEMENT

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.

ATTACHED TO AND FORMING PART OF THE POLICY ID FI-NM-GSISBTS-0003472

4. Failure of the assured/Claimant to submit the documents within the required or extended period shall result in the denial of the claim. For this purpose, the Operating Units Concerned shall ensure that the Assured/Claimant is properly notified in writing of the requirements, its corresponding timelines and the implication of its non- or delayed submission.

FULL EARTHQUAKE ENDORSEMENT

In consideration of the payment by the Insured to the Company of an additional premium the Company agrees, notwithstanding what is stated in the printed conditions of this policy to the contrary, that this insurance covers loss or damage (including loss or damage by fire) to any of the property insured by this Policy occasioned by or through or in consequence of Earthquake.

Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire should be deemed to apply also to loss or damage occasioned by or through or in consequence of Earthquake.

1. Consequential Loss

No consequential loss or damage of any kind or description nor any loss or damage caused by confiscation or willful destruction by Government or any Municipal or Local Authority is covered.

2. Excess Clause

IT IS UNDERSTOOD AND AGREED THAT the Insured shall bear that portion of the loss or damage caused by earthquake to each affected item of insured property equivalent to 2% of its actual cash value at the time of loss, for each claim or series of claims arising out of one occurrence. For the purpose of this clause, the following shall be considered as separate items of insured property, regardless of what is indicated in the policy schedule:

1. Each building, including machinery, equipment and fixtures normal to its operation;
2. All machinery and equipment contained in each building;
3. All stocks in trade (raw materials, work-in-process, supplies and finished

Documentary Stamps to the value stated above have been affixed and properly cancelled on the office copy of the Policy.