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**Business
Establishment
Insurance**

business establishment insurance

MI NEGOCIO

- Best for entrepreneurs and tenants who want to secure their businesses against loss or damage.
- Ideal for offices, clinics, restaurants, retail stores, and beauty salons.
- Provides protection for business assets including the building and improvements and its contents such as equipment, furniture, fixtures, fittings and other stocks and comes with FREE benefits.

MI NEGOCIO MAS

- Comprehensive business establishment insurance with the coverage and benefits provided in Mi Negocio PLUS MORE additional benefits provided for FREE.

MI NEGOCIO SUPERIOR

- UPGRADED Comprehensive business insurance with Superior Protection with more coverages fit for your business needs.
- Ideal for the following businesses:
 - Banks & Financial Institutions
 - BPO, Call Center, IT Consultants
 - Medical, Dental, Optical Clinics
 - Office Commercial
 - Ports & Terminals
 - Real estate I Construction Companies
 - Retail, Wholesale, Convenient Stores
 - Schools & Universities
 - Manpower I Security Agency
 - Vehicle I Equipment Owners
 - Churches
 - Broadcasting & Multimedia
 - Hospitals
 - Resorts
 - Hotels
 - Restaurants, Food Chain, Kiosk
 - Department Stores
 - Event Organizers
 - Golf Clubs
 - Car Dealers
- Property Sum Insured ranging from Php 1,000,000 to Php 35,000,000.00

WHY CHOOSE OONA FOR MY BUSINESS?

SPECIAL FEATURE:

Total Loss Allowance.

This allowance benefit is paid 7 days after establishment of liability after a total loss to help you rebuild your business. This benefit is given ON TOP of the proceeds you will get from the coverage provided in the package.

COVERAGE	MI NEGOCIO	MAS	SUPERIOR
PERILS INSURED			
Fire and Lightning	✓	✓	✓
Extended Cover	✓	✓	✓
Riot, Strike	✓	✓	✓
Malicious Damage	✓	✓	✓
Earthquake Fire / Shock	✓	✓	✓
Typhoon	✓	✓	✓
Flood*	✓	✓	✓
Volcanic Eruption**	✗	✗	✓
Accidental Bursting or Overflowing of Water Tanks and Pipes	✓	✓	✓
Broad Water Damage	✓	✓	✓
Sprinkler Leakage	✓	✓	✓
CLAUSES			
Fire Fighting & Extinguishing Expense	5% of sum insured, max of PHP 100,000 whichever is lower	5% of sum insured, max. of PHP 200,000 whichever is lower	5% of sum insured, max. of PHP 200,000 whichever is lower
Professional Fees	5% of sum insured, max of PHP 100,000 whichever is lower	5% of sum insured, max. of PHP 200,000 whichever is lower	5% of sum insured, max. of PHP 200,000 whichever is lower
Removal of Debris	5% of sum insured, max of PHP 100,000 whichever is lower	5% of sum insured, max. of PHP 200,000 whichever is lower	5% of sum insured, max. of PHP 200,000 whichever is lower
Temporary Removal	PHP 100,000 aggregate limit	PHP 200,000 aggregate limit	PHP 200,000 aggregate limit
EXTENSIONS OF COVER			
Burglary and Robbery	✗	5% of sum insured, max of PHP 500,000 whichever is lower	
Comprehensive General Liability	✗	5% of TSL, max. of PHP 750,000 CSL & in the aggregate whichever is lower	Limit depends on floor area for business permit requirement
Money Insurance	✗	PHP 50,000 per occurrence and in the aggregate	PHP 200,000 per occurrence and in the aggregate
Electronic Equipment Insurance	✗	PHP 250,000 in the aggregate	
Plate Glass	PHP 5,000 in the aggregate	PHP 20,000 aggregate limit	PHP 100,000 aggregate limit
Personal Accident Coverage	✗	Maximum of 10 named employees	
Accidental Death and Disablement	✗	PHP 50,000	
Medical Reimbursement	✗	PHP 5,000	
Burial Expense	✗	PHP 5,000	
Total Loss Allowance / Special Emergency Allowance – 15% of SI max. Php300,000 whichever is lesser	✓	✓	✓
Automatic Increase/Capital Add't Clause	✗	✗	10%, 30days
Business Interruption Cover (Optional)	✗	✗	subject to submission of B worksheet
Goods in transit	✗	✗	5% of sum insured, max. of PHP 200,000 whichever is lower
Fidelity Guarantee	✗	✗	
Business Emergency Assistance	✗	✗	PHP 5,000 per service per availment; max. of 3
Machinery Breakdown	✗	✗	PHP 250,000 in the aggregate

*Note: For listed areas only. Available upon inquiry. ** Conditions apply.