



Como Preparar su Negocio para la Temporada de Huracanes

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Agenda

❑ **Deberes del Asegurado**

- Inmediatamente Recibe su Póliza de Seguros
- Antes del Inicio de la Temporada de Huracanes
 - ✓ XXXX
- Ser habitual en revisión de Cubiertas y Límites de Seguros durante año póliza

❑ **¿Qué Hacer **Antes** del Inicio de Temporada de Huracanes?**

❑ **Pasos a Seguir Inmediatamente **Luego** de Daños a Propiedad**

❑ **Recomendaciones al Preparar su Reclamación de Propiedad**

❑ **Notas Adicionales – Reclamo de **Pérdida de Ingreso****



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Deberes del Asegurado



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¿Qué Deberes tiene el Asegurado Inmediatamente recibe Póliza de Seguros?

- ❑ **Leer detalladamente** todas las secciones póliza de seguros
 - Verificar información contenida es correcta y solicitar cualquier cambio necesario
 - ✓ Asegurado(s) Nombrado(s), Dirección postal, Fecha de Efectividad, etc.
 - Revisar descripción de la(s) propiedad(es) asegurada(s)
 - ✓ Descripción construcción, dirección física y ocupación son correctas
 - ✓ **Límite(s)** de seguros y % **coaseguros** según requeridos y/o revisados
 - ✓ Tipo de Valorización acordada (**Costo de Reemplazo / Actual Cash Value**)
 - ✓ Deducibles
 - ✓ Peligros asegurados
 - ✓ Acreedor hipotecario (si aplica)
 - Leer en detalle **Sección de Exclusiones** y comprender alcance de cada una
 - Revisar **Sección de Condiciones** y comprender obligaciones de cada parte
 - Consultar dudas con su **Productor** de Seguros / **Representante Autorizado**



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Póliza de Seguros

Secciones Esenciales de una Póliza

❑ Declaraciones

- Contiene información esencial sobre el asegurado y el propósito del seguro
 - ✓ Nombre(s) del Asegurado y Dirección postal
 - ✓ Fecha de inceptión y vencimiento
 - ✓ Descripción de propiedad asegurada, dirección física, límites de seguros, etc.

❑ Acuerdo de Seguros

- Establece el compromiso de aseguradora para indemnizar al asegurado en caso de pérdidas/daños sujeto a límites, condiciones y exclusiones

❑ Exclusiones

- Detalla las causas y/o peligros eliminados de la póliza de seguros

❑ Condiciones

- Especifica requisitos/obligaciones a ser cumplidas por cada una de las partes
- Son obligatorios entre los contratantes





COMMERCE INSURANCE COMPANY OF PUERTO RICO

954 Ponce de Leon Avenue, Suite 406, San Juan, PR 00907

POLICY NO. PKG-00987654
RENEWAL OF PKG-00765432

Account Number Named Insured and Mailing Address

Distribuidores de Puerto Rico, Inc. &/or
Comestibles de Puerto Rico Corp.
PO Box 12345
San Juan, PR 00901-1234

AGENCY AND MAILING ADDRESS

CCPR INSURANCE AGENCY
954 Ponce de Leon Avenue
Suite 406
San Juan, PR 00907

POLICY PERIOD: From 11/15/2021 To 11/15/2022 at 12:01am Standard Time at Your Mailing Address shown above.

Named Insured is: Corporation Business Description: Distributor

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.

	PREMIUM
COMMERCIAL PROPERTY	\$ 1,528
COMMERCIAL GENERAL LIABILITY	\$ 915
COMMERCIAL CRIME	\$ -
COMMERCIAL INLAND MARINE	\$ 100
TOTAL PREMIUM	\$ 2,543
POLICY PREMIUM	\$ 2,543

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS

See forms Schedule

NOTE" IF NO ENTRY APPEARS ON THE ABOVE ENDORSEMENTS, INFORMATION REQUIRED TO COMPLETE THE FORM WILL BE SHOWN ON THE SUPPLEMENTAL FORM DECLARATION IMMEDIATELY FOLLOWING THE APPLICABLE ENDORSEMENT.

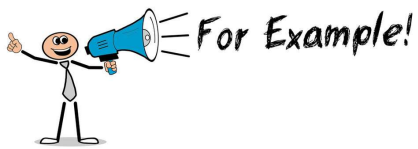
THESE DECLARATIONS, IF APPLICABLE, TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS, AND SUPPLEMENTAL FORM DECLARATION(S), IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

BY: _____
AUTHORIZED REPRESENTATIVE

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COMMERCE INSURANCE COMPANY OF PUERTO RICO

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COMMERCIAL PROPERTY DECLARATION

POLICY PERIOD: From 11/15/2021 To 11/15/2022 at 12:01am Standard Time at Your Mailing Address shown above.

LOCATION: 1 BUILDING: 1

PROPERTY AT YOUR PREMISES

ADDRESS: 25 BETANCES STREET, CAGUAS, PR

BUILDING DESCRIPTION: ON A ONE STORY ALL CONCRETE BUILDING OCCUPIED AS GROCERY DISTRIBUTOR LOCATED AT ABOVE MENTIONED ADDRESS.

PROTECTION CLASS: 8 CONSTRUCTION: FIRE RESISTIVE CONSTRUCTION YEAR: 1995

COVERAGES PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH AN AMOUNT OF INSURANCE IS SHOWN

Coverage	Causes of Loss	Deductible	Coinsurance	Amount of Insurance
Building Replacement Cost	Special including Theft Earthquake	\$500	90%	\$90,000
		5%	90%	\$90,000
Business Personal Property Replacement Cost	Special including Theft Earthquake	\$500	90%	\$45,000
		5%	90%	\$45,000
Business Income & Extra Expense Business Income Including Rental Value	Special including Theft Earthquake		100%	\$60,000
			100%	\$60,000

Deductible Exceptions

See Form CP 03 30 P.R. - Windstorm Percentage Deductible Clauses

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Póliza de Propiedad Comercial

Definiciones Esenciales

❑ Tipos de Valorización – Póliza de Propiedad

- Costo de Reemplazo
- Valor Actual (*Actual Cash Value*)

❑ Costo de Reemplazo

- Costo de reparar o reemplazar propiedad afectada con mismo tipo de materiales y calidad existente antes de la pérdida
- No contempla deducción por depreciación
- Límite de Seguros debe ser **Costo de Reemplazo** al momento de pérdida
✓ **Momento de la Pérdida** ≠ Incepción de Póliza
- Si propiedad no es reparada/reemplazada → pago de pérdida será **ACV**

❑ Valor Actual (*Actual Cash Value*)

- Costo de reemplazo o reparación **menos** depreciación acumulada



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Póliza de Propiedad Comercial

Definiciones Esenciales

Coaseguro

- % que representa proporción de límite de seguros con respecto valor total
- %'s permitidos son: **80%; 90% ó 100%**

Deducible

- Porción de toda pérdida asegurada que es asumida por el asegurado

Tipos de Deducibles

- **Cantidad fija (\$)**
- **Por ciento (%)**
 - ✓ **Huracán** - (2%) - Aplica al límite de seguros de la propiedad afectada
 - ✓ **Terremoto** - (5%) - Aplica al límite de seguros de la propiedad afectada

En límites *Blanket* - % aplica sobre valor de propiedad(es) afectada(s)



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Póliza de Propiedad Comercial

¿Qué es la Cláusula de Coaseguro ?

- ❑ Cláusula esencial en toda Póliza de Propiedad
- ❑ Requiere asegurado mantenga límite de seguros igual a, por lo menos, un por ciento (%) específico de valor de propiedad asegurada
- ❑ Obliga al asegurado reportar valor de exposición real en riesgo
 - Permite aseguradora cobrar la prima por exposición real
- ❑ Límite de Seguros = costo (Reemplazo o ACV) **al momento de pérdida**
 - **Momento de la Pérdida** ≠ **Incepción de Póliza**
- ❑ Límite de propiedad asegurada insuficiente (*underinsured*)
 - Aplica penalidad de coaseguro y reduce el pago de la pérdida
 - Porción de toda pérdida asegurada que es asumida por el asegurado



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Póliza de Propiedad Comercial

¿Cómo Aplica la Cláusula de Coaseguro?

1. Determinar **costo** (Reemplazo o ACV) propiedad al momento de pérdida
2. **Multiplicar** costo (**Paso 1**) por **% coaseguro** indicado en **Declaraciones**
3. **Dividir** Límite de Seguros (**Declaraciones**) por resultado del **Paso 2**
4. **Multiplicar** cantidad determinada de la **pérdida** por resultado del **Paso 3**
5. Restar (deducir) el deducible del monto resultado del **Paso 4**

Límite de Seguros indicado
en Declaraciones

Did

Cantidad de Seguros
Requerida

=

Should



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Póliza de Propiedad Comercial

Ejemplo de Reclamación



Coverage	Causes of Loss	Deductible	Coinsurance	Amount of Insurance
Building	Special including Theft	\$500	90%	\$90,000 *
	Earthquake	5%	90%	\$90,000
Replacement Cost				
Business Personal Property	Special including Theft	\$500	90%	\$45,000
	Earthquake	5%	90%	\$45,000
Replacement Cost				

* Valor (Real) Edificio (a Fecha de Pérdida): **\$200,000** (Costo de Reemplazo)

Cantidad Reclamada por Daños al Edificio: **\$20,000**

Penalidad del Asegurado (*underinsured*): **\$10,000**



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Póliza de Propiedad Comercial

¿Cada Cuánto Tiempo debo Revisar los Límites de Seguros?

- ❑ Revisar límite de seguros cada vez surjan cambios en riesgo asegurado
 - Al realizar Mejoras/Remodelación de estructura
 - Adquisición de maquinaria, equipo, aumento en inventario, etc.
- ❑ Al menos 1 vez al año (durante el proceso de renovación de póliza)
 - Recomendable revisar límites por lo menos 1-2 ocasiones durante vigencia
 - ✓ De no hacerlo se arriesga posible Penalidad de Coaseguro por *underinsured*

Límites de Seguros en base al Costo de Reemplazo

- ❑ Debe ser Costo de Reemplazo de Propiedad al momento de la pérdida
 - Momento de la Pérdida \neq Incepción de Póliza
- ❑ Responsabilidad del Asegurado revisar límites según sea necesario
- ❑ Puede modificar límites cualquier momento durante vigencia de póliza
 - **No** tiene que **esperar** a renovación de póliza para revisar límites



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Pérdida de Ingreso

y

Gastos Extraordinarios



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Pérdida de Ingreso y Gastos Extraordinarios

¿Qué significa Pérdida de Ingreso?

- ❑ También conocida como **Business Income** o **Business Interruption**
- ❑ Cubre la pérdida financiera sostenida por el asegurado
 - Durante el **Periodo de Restauración** (periodo de recuperación)
 - Como resultado de suspensión (parcial o total) de las operaciones
 - Debido a daño directo a propiedad localizada en predio asegurado
 - Causada por un peligro asegurado bajo la póliza
 - ✓ O un peligro no excluido (*Covered Causes of Loss – Special Form*)
- ❑ Póliza define **Pérdida de Ingreso** como:

Ingreso Neto (o **Pérdida Neta**) que asegurado esperaba generar
y
Gastos Operacionales normales que continúan
durante **Periodo de Restauración**, incluyendo nómina (requerida)



Pérdida de Ingreso y Gastos Extraordinarios

¿Qué es la Cláusula de Coaseguro ?

- ❑ **Condición esencial** en toda Póliza de Propiedad / Pérdida de Ingreso
- ❑ Requiere asegurado mantenga límite de seguros igual a, por lo menos, un porcentaje (%) específico del valor de exposición real
- ❑ **Límite = Ingreso Neto y Gastos Operacionales** al momento de pérdida
 - **Momento de la Pérdida** ≠ Incepción de Póliza
- ❑ Si el límite es insuficiente (en caso de pérdida) aplicará una penalidad
 - Asegurado asumirá parte de la pérdida por estar *underinsured*
- ❑ **Ingreso Neto + Gastos Operacionales**, incluye nómina, esperados durante 12 meses luego de incepción de póliza

$$\left(\text{Amount of Loss} \times \frac{\text{Limit of Insurance}}{\text{Limits of Insurance Required}} \right) = \text{Loss Recovery}$$



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Pérdida de Ingreso y Gastos Extraordinarios

Límite de Seguros

- ❑ El límite de seguros que se indique en **Declaraciones** debe representar **Ingreso Neto** y **Gastos Operacionales** esperado durante ese año póliza
- ❑ Esto es:

Ingreso Neto Probable

+

Todos los Gastos Operacionales (incluyendo nómina)

Proyectados a generar (incurrir) durante 12 meses de vigencia póliza de seguros

***Excepto** (únicamente) aquellos gastos que póliza de seguros permite descontar



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Pérdida de Ingreso y Gastos Extraordinarios

¿Cómo Determino el Límite de Seguros?

- ❑ Cumplimentar ***Business Income Worksheet (BIW)***
 - Provisto por su Aseguradora o Productor de Seguros se lo envíe
 - ✓ De no recibir el ***BI Worksheet***, solicite a su Productor le envíe el mismo
- ❑ ***BIW*** debe ser cumplimentado únicamente por el **Asegurado**
 - **Asegurado** o su *CFO, Comptroller*, Director de Finanzas o su *CPA*
 - **No** puede ser cumplimentado por el Productor de Seguros
- ❑ Información a incluir basada en proyección para próximo 12 meses
 - Los 12 meses de vigencia de la póliza de seguros a emitir / renovar
- ❑ ***Business Income Worksheet*** debe ser firmado por **Asegurado**
- ❑ **Repetir este proceso** cualquier momento durante vigencia de la póliza
 - De ser necesario por cambios proyecciones de Ingresos/Gastos durante el año



Pérdida de Ingreso y Gastos Extraordinarios

Business Income Worksheet

POLICY NUMBER:

COMMERCIAL PROPERTY
CP 15 15 10 12

BUSINESS INCOME REPORT/WORKSHEET

Date:	
Your Name	Location

This worksheet must be completed on an accrual basis.

The beginning and ending inventories in all calculations should be based on the same valuation method.

Applicable When The Agreed Value Coverage Option Applies:

I certify that this is a true and correct report of values as required under this policy for the periods indicated and that the Agreed Value for the period of coverage is \$ _____, based on a Coinsurance percentage of _____%.

Signature: _____
Official Title: _____

Applicable When The Premium Adjustment Form Applies:

I certify that this is a true and correct report of values as required under this policy for the 12 months ended:

Signature: _____
Official Title: _____
Agent Or Broker: _____
Mailing Address: _____

Income And Expenses	12-Month Period Ending:		Estimated For 12-Month Period Beginning:	
	Manufacturing	Non-Manufacturing	Manufacturing	Non-Manufacturing
A. Gross Sales	\$	\$	\$	\$
B. Deduct: Finished Stock Inventory (at sales value) At Beginning	-		-	
C. Add: Finished Stock Inventory (at sales value) At End	+		+	
D. Gross Sales Value Of Production	\$		\$	
E. Deduct: Prepaid Freight – Outgoing	-	-	-	-
Returns And Allowances	-	-	-	-
Discounts	-	-	-	-
Bad Debts	-	-	-	-
Collection Expenses	-	-	-	-
F. Net Sales Net Sales Value Of Production	\$	\$	\$	\$
G. Add: Other Earnings From Your Business Operations (not investment income or rents from other properties): Commissions Or Rents	+	+	+	+
Cash Discounts Received	+	+	+	+
Other	+	+	+	+
H. Total Revenues	\$	\$	\$	\$



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Pérdida de Ingreso y Gastos Extraordinarios

Business Income Worksheet

Income And Expenses	12-Month Period Ending:		Estimated For 12-Month Period Beginning:	
	Manufacturing	Non-Manufacturing	Manufacturing	Non-Manufacturing
Total Revenues (Line H. from previous page)	\$	\$	\$	\$
I. Deduct:				
Cost Of Goods Sold (See page 5 for instructions.)	-	-	-	-
Cost Of Services Purchased From Outsiders (not your employees) To Resell, That Do Not Continue Under Contract	-	-	-	-
Power, Heat And Refrigeration Expenses That Do Not Continue Under Contract (if CP 15 11 is attached)	-	-	-	-
All Payroll Expenses Or The Amount Of Payroll Expense Excluded (if CP 15 10 is attached)	-	-	-	-
Special Deductions For Mining Properties (See page 6 for instructions.)	-	-	-	-
J.1. Business Income Exposure For 12 Months	\$	\$	\$	\$
J.2. Combined (firms engaged in manufacturing and non-manufacturing operations)	\$		\$	
The Figures In J.1. Or J.2. Represent 100% Of Your Actual And Estimated Business Income Exposure For 12 Months.				

Income And Expenses	12-Month Period Ending:		Estimated For 12-Month Period Beginning:	
	Manufacturing	Non-Manufacturing	Manufacturing	Non-Manufacturing
K. Additional Expenses:				
1. Extra Expenses – Form CP 00 30 Only (expenses incurred to avoid or minimize suspension of business and to continue operations)			\$	\$
2. Extended Business Income and Extended Period Of Indemnity – Form CP 00 30 Or CP 00 32 (loss of Business Income following resumption of operations for up to 60 days or the number of days selected under Extended Period Of Indemnity option)			+	+
3. Combined (all amounts in K.1. and K.2.)			\$	
L. Total Of J. And K.			"Estimated" Column \$	
<p>The figure in L. represents 100% of your estimated Business Income exposure for 12 months, and additional expenses. Using this figure as information, determine the approximate amount of insurance needed based on your evaluation of the number of months needed (may exceed 12 months) to replace your property, resume operations and restore the business to the condition that would have existed if no property damage had occurred.</p> <p>Refer to the agent or company for information on available coinsurance levels and indemnity options. The Limit of Insurance you select will be shown in the Declarations of the policy.</p>				



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¿Qué Otros Deberes tiene el Asegurado?

- ❑ Ser habitual en la revisión de Cubiertas y Límites de Seguros
 - Pueden cambiar Límites y Cubiertas en **cualquier momento durante año póliza**
- ❑ Compartir / Discutir detalles Pólizas personas claves del negocio
- ❑ Mantener vigente Programa de Manejo de Riesgo
 - Póliza de Seguros = Técnica de Transferencia de Riesgo Financiero
 - Póliza de Seguros ≠ Programa de Manejo de Riesgo
- ❑ Mantener informado a su Productor sobre cambios en operaciones
 - Recomendable antes de implementarlos para mejor ejecución



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Cómo Prepararnos Antes del Inicio Temporada de Huracanes



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¿Qué Debemos hacer Antes de Inicio Temporada de Huracanes?

- ❑ **Estar preparados** para un evento en cualquier momento del año
- ❑ Inspeccionar condiciones propiedad(es) 1-2 veces al año
 - Limpiar escombros en exterior/alrededores y revisar todos los desagües
 - Verificar equipos en techo (a/c's, extractores, etc.) están debidamente anclados
 - Asegurar impermeabilización y sellados de techo estén en óptimas condiciones
- ❑ Mantener inventario combustible/piezas de repuesto para equipos
 - Combustible almacenado de forma segura siguiendo recomendaciones *NFPA*
 - Piezas de reemplazo para generador de electricidad, bombas de agua, etc.
- ❑ Hacer *backup* de toda la base de datos
 - Y guardar duplicado en una “nube” y/o duplicado en lugar separado
- ❑ Mantener **registro** proveedores/contratistas cualificados (actualizado)
- ❑ Repasar pólizas de seguros y confirmar entiende todas sus partes
 - Mantenerla en lugar seguro y accesible



Pasos a Seguir Inmediatamente Después de Daños a la Propiedad

COMMERCIAL PROPERTY INSURANCE



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Pasos Iniciales Inmediatamente Luego de Daños a la Propiedad

- Proteger** la propiedad para evitar mayores daños
 - Mantener expediente de todo gasto relacionado a protecciones de la propiedad
- Realizar un inventario inicial de todos los daños sufridos
 - Recorrer los predios para identificar los daños ocasionados
 - Incluye verificar techos y funcionalidad del equipo (si posible)
 - Incluye tomar foto de todos los daños inicialmente identificados
- Documentar todos los daños y hallazgos
- Notificar de inmediato a Productor / Representante de Seguros
- Velar por la seguridad de todos los empleados y clientes
- Hacer todo lo posible por minimizar la interrupción de operaciones
 - De forma parcial o total; desde los predios o identificar posibles alternativas



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BUILDING AND PERSONAL PROPERTY COVERAGE FORM

E. Loss Conditions

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions:

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

3. Duties In The Event Of Loss Or Damage

- a. You must see that the following are done in the event of loss or damage to Covered Property:

- (1) Notify the police if a law may have been broken.
- (2) Give us prompt notice of the loss or damage. Include a description of the property involved.
- (3) As soon as possible, give us a description of how, when and where the loss or damage occurred.
- (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

- (5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.

- (6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also, permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

- (7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

- (8) Cooperate with us in the investigation or settlement of the claim.

- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.



Recomendaciones para Establecer Reclamación de Propiedad

COMMERCIAL PROPERTY INSURANCE



COMMERCIAL
PROPERTY
INSURANCE



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Cómo Preparar un Reclamo de Propiedad

- 1. Documentar** proceso de inspección inicial inmediata luego de la pérdida
 - a) Preferible tomar fotos y/o videos como parte del proceso de inspección
- 2. Separar** la propiedad afectada de aquella sin daños o sea salvable
- 3. Proteger** la propiedad ante posibles daños adicionales luego del evento
 - a) Incrementar medidas de seguridad para prevenir pérdidas adicionales
- 4. Minimizar** interrupción de las operaciones en la medida que sea posible
- 5. Notificación inmediata** a Productor de Seguros/Representante Autorizado
- 6.** Repasar su póliza de seguros (Condiciones, Deberes del Asegurado, etc.)
- 7. Organizar** toda información y evidencia a ser entregada en reclamación
- 8.** Buscar estimados de reparación y/o reemplazo de propiedad afectada
 - a) Preferible (si posible), más de una cotización



Cómo Preparar un Reclamo de Pérdida de Ingreso

COMMERCIAL PROPERTY
CP 00 30 10 12

BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM

2. Duties In The Event Of Loss

a. You must see that the following are done in the event of loss:

- (1) Notify the police if a law may have been broken.
- (2) Give us prompt notice of the direct physical loss or damage. Include a description of the property involved.
- (3) As soon as possible, give us a description of how, when and where the direct physical loss or damage occurred.
- (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

- (5) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

- (6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
- (7) Cooperate with us in the investigation or settlement of the claim.
- (8) If you intend to continue your business, you must resume all or part of your "operations" as quickly as possible.

b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.



Cómo Preparar un Reclamo de Pérdida de Ingreso

1. Notificación inmediata a Productor de Seguros/Representante Autorizado
2. Repasar su póliza de seguros (Condiciones, Deberes del Asegurado, etc.)
3. **Organizar** toda información y evidencia que entregará al ajustador
 - a) Mantenga copia de todos los documentos a entregar para futuras referencias
4. Asegúrese ajustador entiende todos los pormenores de su negocio
5. Estar preparado para demostrar (con documentos) pérdida reclamada
 - a) Reportes, contratos... sustentando posible tendencia de incremento en ventas
6. Mantener disponible la mayor cantidad de información financiera posible
 - a) Reportes detallados de ventas meses/años anteriores, en caso ser requeridos
7. Notifique al ajustador estimado de **Periodo de Restauración** (aproximado)
8. Informe (por escrito) si requiere adelantos de pagos de reclamación



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Reclamo de *Pérdida de Ingreso* Trate de *Evitar.....*

1. Notificación tardía de la reclamación a la compañía aseguradora
2. Falta de documentación o evidencia para sustentar cantidad reclamada
3. Proveer información incompleta, inexacta o imprecisa
 - a) Cambios en información provista originalmente (sin justificación razonable)
4. No poder demostrar (con documentos) la pérdida reclamada
 - a) No poder sustentar cantidad reclamada con reportes, contratos, etc.
5. Falta de comunicación entre las partes (asegurado, ajustador y/o contador)
 - a) No estar disponibles para reunirse a discutir información relacionada, etc.
6. Falta de comprensión de cubiertas de seguros, endosos y exclusiones
 - a) No comprender como aplica la cubierta(s) ni endosos provistos en póliza
7. Desconocimiento de aspectos financieros y/o de contabilidad
 - a) Desconocer pormenores de la industria particular del asegurado



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Thank
you



Thank you!

Carlos Olivencia, CPCU, AU, ARe, CIC, CRM

