



CITIBANK 30-DAY PURCHASE PROTECTION CLAIM FORM

Please state as fully and accurately as possible the information asked for hereunder and return this form within 14 days from date of discovery of a claim together with supporting documents to:

OONA INSULAR INSURANCE CORPORATION

Claims Department

Address: 9th Floor Mapfre Insular Corporate Center, Acacia Avenue, Madrigal Business Park, Ayala Alabang, Muntinlupa City

Tel. No.: (02) 8876-4400

Mobile Nos.: Globe (0917-5817175) ; Smart (0920-9186242)

Email Address: pa_claims@oona-insurance.com.ph

The acceptance of this form is not in itself an admission of liability on the part of Citibank N.A. - Philippine Branch ("Citibank Philippines") or any insurer (where applicable).

Note: Terms and Conditions apply.

CARDHOLDER'S INFORMATION	
Name: _____	
Address: _____	
Home Tel. No. _____	Mobile No. _____
Business Tel. No. _____	Fax No. _____
Citi Card No. _____	Email _____
Type of Card: (Please tick accordingly)	
<input type="checkbox"/> Citi Core Classic Card	
<input type="checkbox"/> Citi Core Gold Card	
<input type="checkbox"/> Citi Core Platinum Card	
<input type="checkbox"/> Citi PremierMiles Card	
<input type="checkbox"/> Citi Prestige Card	
<input type="checkbox"/> Citi Cash Back Card	
<input type="checkbox"/> Mercury Drug Citi Card	
<input type="checkbox"/> Mercury Drug Citi Gold Card	
<input type="checkbox"/> Shell Citi Gold Card	
<input type="checkbox"/> Shell Citi Platinum Card	
Please take note that other Citi Cards not specified above are not included in the 30-Day Protection Program.	
CLAIM DETAILS	
Purchase: Date _____	Loss: Date _____
Time: _____	Time: _____
Place and Country: _____	Place and Country: _____

Describe in detail how it occurred (Please attach separate sheet if necessary) and provide details of lost Item:

Have you ever before sustained loss of a similar nature? Yes ___ No ___

Was this loss reported to the Police? Yes ___ No ___

If Yes, state name and address of the Police Station: _____

DOCUMENTS REQUIRED

To facilitate evaluation of your claim, please ensure you submit all the necessary documents with this form: (Please tick box if submitted)

- Original Sales Receipt/Invoice
- Police Report/Notarized Affidavit (For Insured Personal Property lost)
- Photocopy of Billing Statement
- Photograph of Item

By submitting this form, I confirm that I accept and agree to be bound by Oona's Data Privacy Statement, which can be found at <https://myoona.ph/privacy-policy/>. I expressly consent to the processing of my information as stated in aforementioned link. I hereby declare that to the best of my knowledge and belief, the above statement and answers are true and correct in every respect.

Printed Name and Signature of Cardholder Date

For claims follow-up, please contact:

OONA INSULAR INSURANCE CORPORATION

Claims Department

Address: 9th Floor Mapfre Insular Corporate Center, Acacia Avenue, Madrigal Business Park, Ayala Alabang, Muntinlupa City

Tel. No.: (02) 8876-4400

Mobile Nos.: Globe (0917-5817175) ; Smart (0920-9186242)

Email Address: pa_claims@oona-insurance.com.ph



30-Day Purchase Protection Program (“Program”) Terms and Conditions:

A. Definitions and Interpretations

1. “Citibank Card” means a Citi Core Classic/Gold/Platinum Card, Citi PremierMiles Card, Citi Prestige Card, Citi Cash Back Card, Mercury Drug Citi Card, Mercury Drug Citi Gold Card, Shell Citi Gold Card and Shell Citi Platinum.
2. “Cardholder” means the holder of one or more Citi credit cards (whether Principal or Supplementary card) issued by Citibank, N.A. Philippines. The Citi credit card must be valid, active and in good credit standing at the time of claim and at the time of the payment of the claim (where applicable).
3. “Item” means any tangible personal property of the Cardholder, the full cost or a portion of the cost of which has been charged to a Citi credit card either on straight charge or by installment, not being properly excluded under these Terms and Conditions.
4. “Theft” means any act of stealing or attempt or threat thereof, including snatching or entry or pick pocketing but excluding burglary, robbery and hold-up.
5. “Burglary” means loss of Item following forcible and violent entry or exit from the premises where the Item is situated, or committed by any person feloniously concealed therein.
6. “Robbery” and/or “Hold-up” means loss of Item following or during assault or violence or threat of it.
7. “Public Transportation” means any air, land or water conveyance that is duly licensed for the regular transportation of fare-paying passengers.
8. “Geographical Limits” mean anywhere in the world unless otherwise amended.
9. “Operative Period” shall have the meaning as set forth in Clause C.

B. Coverage

If during the Operative Period any Item shall accidentally be lost within the Geographical Limits and the loss is not excluded hereunder, Citibank will, at Citibank’s option, reimburse the Cardholder by payment in respect of such loss, subject to Sections D and G of these Terms and Conditions, or by repair, reinstatement or replacement, and in either instance, subject to the Cardholder paying or bearing the Cardholder’s participation in Clause F.

C. Operative Period

The Program shall apply to the purchases made by the Cardholder within the Geographical Limits from the date of purchase until 23.59 hours on the 30th day thereafter, except for items purchased under a merchandising program where purchase is made online and in which case cover shall commence from the date of delivery in undamaged condition to the Cardholder and until 23.59 hours on the 30th day thereafter; provided the entire cost of the purchase has been charged to the Cardholder’s Citi credit card. In the event that only a portion of the purchase price is charged to the Citi credit card, the Program shall not cover more than the corresponding proportionate amount of the loss which the amount charged to the Citi credit card bears to the purchase price.

D. Benefit Limit

The Program is subject to the following benefit limits depending on the type of Citi credit card used, whether the purchase was made on straight charge or the PayLite Installment Plan.

BENEFITS	CITI GOLD CARD CITI PLATINUM CARD CITI PREMIERMILES CARD CITI PRESTIGE CARD CITI CASH BACK CARD MERCURY DRUG CITI CARD MERCURY DRUG CITI GOLD CARD SHELL CITI GOLD CARD SHELL CITI PLATINUM CARD	CITI CLASSIC CARD
Limit per item	PHP 75,000	PHP 25,000
Limit per occurrence	PHP 250,000	PHP 75,000

E. Maximum Benefit Limit

The Program shall not make any payment in excess of the Benefit Limits stated above in case the Cardholder has duplicate or multiple Citi credit cards.

F. Cardholder's Participation

The amount to be reimbursed to the Cardholder shall be subject to the Cardholder paying or bearing the participation depending on the circumstances surrounding the loss, as follows:

1. Participation equivalent to 50% of the cost of the Item subject to a minimum participation of PHP 1,000, if loss is due to Theft.

Example:

A Cardholder purchases an Item using his Citi Gold Card equivalent to PHP50,000. The Item was lost due to Theft within the Operative Period. The Cardholder's participation is equivalent to 50% of the purchase price charged to the card (or PHP25,000). If claim is valid and not otherwise excluded, the Program will reimburse the Cardholder for PHP25,000.

2. Participation of PHP1,000 if loss is due to Burglary, Robbery and Hold-Up.

Example:

A Cardholder purchases an Item using his Citi Gold Card equivalent to PHP50,000. The Item was lost due to Robbery within the Operative Period. The Cardholder's Participation is equivalent only to PHP1,000. If claim is valid and not otherwise excluded, the Program will reimburse the Cardholder for PHP49,000.

G. Valuation

The Program shall only pay the purchase price of the Item or the portion of such purchase price charged to the Citi credit card or the Benefit Limits above, whichever is lower, and subject to the Cardholder's participation.

H. Excluded Property

The Program does not cover any loss to:

1. Property that is insured under an insurance policy unless its coverage does not extend to cover such loss;
2. Property that is covered under a guarantee or warranty unless the loss is not otherwise covered;
3. Consumables and perishables;
4. Motor vehicles, motorcycles or their motors, equipment and accessories (including communication devices intended solely for use in the vehicle), bicycles, marine craft, aircraft, model airplane and boats;
5. Business property purchased to be used for a business purpose;
6. Cash, bank and currency notes, checks, travelers checks, money orders, postal orders, postage stamps, securities, negotiable instruments of any kind, bullion, rare or precious coins, documents or tickets of any kind, unset gemstones;
7. Livestock, pets, animals, plants or other living creatures.

I. Excluded Causes

The Program shall not cover any loss caused by or arising from:

1. Mechanical, electrical or electronic breakdown, failure or derangement;
2. Theft from any unattended vehicle unless all windows are securely closed and all doors, boot and openings are securely locked and there is visible sign of break-in or forcible opening or entry;
3. Marring or scratching, denting, chaffing, deterioration, depreciation, alteration, maintenance, any process of cleaning or drying, repairing, renovation, bleaching, dyeing, restoring or servicing of any purchased;
4. Leakage, loss of weight, shrinkage, evaporation, bulging, buckling, contamination, insect or vermin, inherent vice, wear and tear, rust, corrosion, mildew, atmospheric, or climactic conditions (including wind, rain, hail, sleet, snow and frost) or any other gradually operating causes;
5. Delay, seizure, confiscation, destruction, requisition, retention or detention by customs or other government of public authority or official;
6. The intentional, deliberate or fraudulent acts of the Cardholder or his representatives, or anyone residing in the same household or to whom the Item has been entrusted;

7. Mysterious disappearance or unexplained losses;
8. Transit by air, vessels or ships, trains or vehicles, or any other modes of Public Transportation unless the Item is hand-carried by the Cardholder during the course of the transit;
9. Product defects, faulty or defective design, material or workmanship, latent defect;
10. Ionizing radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosives or hazardous properties of any nuclear assembly or nuclear component thereof;
11. Acts of God (including but not limited to earthquake, volcanic eruption, hurricane, cyclone, typhoon, windstorm and tornado, flood including overflow of the sea, sandstorm).

J. General Exclusions

The Program shall not cover any loss caused by or arising from:

1. Any consequence of war, invasion, act of foreign enemy, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, riot, strikes, military or popular uprising, rebellion, insurrection, military or usurped power, coup d' etat, martial law or state of siege or any other events or causes which determine the proclamation or maintenance of martial law or state of siege;
2. The Cardholder's failure to exercise the necessary level of care and attention needed to avoid or diminish such loss to the Item;
3. Diminution in value or loss of use of the Item or consequential loss of any and every kind

K. Claims Conditions

1. In case of claim, the Cardholder must notify Citibank, or its Claims Service Provider, within thirty (30) days from the occurrence of the loss.
2. The Cardholder shall furnish all particulars and evidence required by Citibank or its Claims Service Provider at his/her expense and in the form and manner prescribed by Citibank or its Claims Service Provider.
3. In case of loss of the Item, the Cardholder shall notify the Police immediately and obtain a police report.
4. The Cardholder shall complete a Claim Form and submit it to the Claims Service Provider within fourteen (14) days of its issuance together with the following:
 - a. Police Report (for Item lost)
 - b. Original Sales Receipt/Invoice
 - c. Photocopy of Citi credit card Statement of Account
 - d. Photograph of Item
 - e. The Item, when requested, at the Cardholder's expense
5. The Program may reinstate or repair or replace the lost Item, as the case may be at the option of Citibank. Upon settlement of total loss or salvage, Item shall become absolute property of Citibank to dispose of as it deems fit and for its own benefit. In no event shall the Cardholder abandon the Item to Citibank or its Claims Service Provider unless with the prior written consent of Citibank.
6. In the event of a claim under the Program, Citibank or its Claims Service Provider may at any time use all legal means in its own or the Cardholder's name to recover any part of the Item or to obtain reimbursement of any loss, and the Cardholder or its representative shall give all information and assistance for that purpose.
7. Claim Forms and Proof of loss
Written notice must be given by or on behalf of the Cardholder to Citibank at its office located at UnionBank Plaza Building, Meralco Avenue cor. Onyx & Sapphire Sts., Ortigas Center, Pasig City, Philippines with information sufficient to identify the Cardholder, within thirty (30) days from date of occurrence of loss. Within thirty (30) from the date of notice to Citibank, the Cardholder must submit to the Claims Service Provider the Claim Form covering the occurrence, the character and extent of the loss, certification and such other documents or information that are necessary to support the claim.
8. All evidence, proof, information, accounts, receipts, certificates, statements, reports and any other documents required by Citibank shall be furnished at the expense of the Cardholder and shall be in such form and of such nature as Citibank may prescribe.
9. Settlement of Claim
The amount of any loss which may be covered under this Program shall be paid within ninety (90) days after due written proof of such loss and ascertainment of the loss and the loss is covered under the Program.

L. General Conditions

1. Conditions Precedent to Liability

The due observance and fulfillment of these Terms and Conditions in so far as they relate to anything to be done or complied with by the Cardholder shall be conditions precedent to any liability to make any payment under the Program.

2. Fraud/Misrepresentation/Error

No claim shall be payable under the Program, if the Cardholder makes any statement, declaration or information given to Citibank or its Claims Service Provider in support of any claim under the Program, or if the Cardholder by any suppression or concealment or any untrue, erroneous or fraudulent statement or any intentional exaggeration as regards to the property lost or the value or amount thereof or if any loss be occasioned by or through the willful act or with the knowledge or connivance of the Cardholder or anyone acting on behalf of the Cardholder.

3. Pair and Set

Where any Item consists of articles in a pair or set, the Program shall not cover more than the value which such articles may have as a part of such pair or set.

4. Payment of Claim

Payment of valid claims under the Program is payable to the Cardholder via electronic fund transfer.

5. Termination

The Program will terminate as of the date the Cardholder ceases to be an eligible Cardholder (whose Citibank Card is valid, active and in good credit standing) or when Citibank terminates the Program, whichever is earlier.

6. Legal Actions

If a claim be made and be rejected and an action or suit be not commenced in any court of competent jurisdiction within twelve (12) months from receipt of notice of such rejection, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

7. Venue

Any legal action arising from the Program shall be filed in the appropriate courts of Muntinlupa or Pasig City, at the option of the complainant, to the exclusion of other courts.

8. Currency

Benefits under the Program shall be payable in Philippine Peso