STRONGHOLD INSURANCE COMPANY, INCORPORATED

17th Floor, Security Bank Centre 6776 Ayala Avenue, Makati City
Tel. Nos. 8891-1329 to 37 * Fax Nos. 8891-1640, 8891-1326, 8891-1383
TIN 000-802-270-VAT

PRIVATE CAR POLICY

№ 4808320

NAME AND ADDRESS OF INSURED: ELAINE KATHLEEN E. BONIEL, TALISAY CITY	POLICY NO: 4808320
BUSINESS / PROFESSION	CONFIRMATION OF COVER
DATE ISSUED	OFFICIAL RECEIPT NO: [illegible]
PERIOD OF INSURANCE: FROM 12:00 Noon APRIL 12, 2024	TO 12:00 Noon APRIL 12, 2027

SCHEDULED VEHICLE

MODEL	MAKE	BODY	COLOR	M.V. FILE NO.
2024	SUZUKI	WHITE		
PLATE NO.	SERIAL / CHASSIS NO.	MOTOR NO.	AUTHORIZED CAPACITY	UNLADEN WEIGHT Kgs

SECTION I / II

THIRD PARTY LIABILITY (Subject to the Schedule of Indemnities)

ACCTS

LIMITS OF LIABILITY ₱ 100,000.00 1,898.95

PREMIUM PAID ₱

SECTION III

Insured's Estimate of Value of Schedule Vehicle ..... NOT COVERED ₱

Accessories:
1. NOT COVERED ₱
2. NOT COVERED
3. NOT COVERED
4. NOT COVERED

Deductible	Towing	Authorized Repair Limit
₱ NIL	₱ NIL	₱ NIL

SECTION IV

1. Bodily Injury	2. Property Damage
₱ NOT COVERED	₱ NOT COVERED

MORTGAGEE: NOT APPLICABLE

TPL ONLY

FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY AT TIME OF ISSUE:

PREMIUMS

Section I-A/II	₱
Section I-B/II	
Section III:	
Own Damage	1,341.03
Theft	168.00
Section IV-1	160.92
Section IV-2	10.50
Others:	
Acts of Nature	218.40
Auto Personal Accident	
TOTAL PREMIUM	
Documentary Stamps	1,898.85
Value Added Tax	
Local Gov't Tax	
TOTAL AMOUNT DUE	₱

AUTHORIZED DRIVER:

Any of the following:

(a) The Insured

(b) Any person driving on the Insured's order or with his permission.

Provided that the person driving is permitted, in accordance with the licensing law or other regulations, to drive the Scheduled Vehicle, or has been permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf, provided that for Sections I and II only of this Policy an authorized driver shall include a duly licensed driver but whose license at the time of the accident had expired.

LIMITATIONS AS TO USE:

Use only for social, domestic and pleasure purposes, and for the Insured's business or profession. This policy does not cover

(1) Use for the hauling and/or carrying of logs, lumber, sand, gravel, bottled beverages, gasoline products and/or other inflammable articles or materials.

(2) Use for racing, pace making, reliability trial or speed testing.

CEBU CITY 16 APRIL 2024

N.B. Provided that limitations (1) and (2) above may be deleted and the risks named therein covered by this policy upon agreement by, and payment of 20% additional premium to the Company.

(3) Use for the carriage of PASSENGERS or for hire or reward.

(4) Use for any purpose in connection with the Motor Trade.

SECTIONS I and II of this Policy cover THIRD PARTY liability arising from bodily injury and/or death in amounts set forth under the Schedule of Indemnities

IN WITNESS WHEREOF, the Company has caused this Policy to be signed by its duly authorized officer/representative at .....Philippines, this.....day of.....20.....

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

IMPORTANT NOTICE

The Insurance Commissioner, with offices in Manila, Cebu and Davao is the Government official in-charge of the faithful execution and enforcement of all laws relating to insurance and has supervision over insurance companies. He is ready at all times to render assistance in setting any controversy between an insurance company and a policyholder relating to insurance matters.

By: _____
BENJAMIN G. TEVES
OPERATIONS MANAGER
CEBU BUSINESS CENTRE

A,A1,B,B1,B2 Driven unit Suzuki Carry DS MT, color white, with Plate no GBD3633 Engine No K15BT1467706, Chassis no MHYDC61T1PJ214788, Registered under the name of Boniel Elaine, Kathleen E.

3 Upon arrival thereat, CTMS Traffic Enforcer Esperi was personally turned over Party B driver for proper disposition while Party A driver and his passengers were already brought to Lapu Lapu City District Hospital by the Rescue team for immediate medical treatment. An initial investigation was conducted based on the statements of both parties involved and the testimony of eyewitnesses available at the scene of the incident. It was revealed that both parties were traveling in the same direction from Barangay Basak, Cagudoy, heading towards Aviation road. Party A was traveling in the inner lane while Party B was traveling in the outer lane. Upon reaching a certain point, party B accidentally sideswipes party A. As a result, the tricycle overturned and the driver, together with his passengers, fell and were slammed to the road and sustained multiple injuries on various parts of their bodies. Also, the tricycle incurred damages of an undetermined amount.

4. For information and progress report to follow.

PSSg Richo G Galvez
Traffic Investigator

Noted by:

MARK LESTER D ETEROZA
Police Lieutenant Colonel
Chief, TEU

COPY FOR PROT

Republic of the Philippines
NATIONAL POLICE COMMISSION
PHILIPPINE NATIONAL POLICE, POLICE REGIONAL OFFICE 7
LAPU-LAPU CITY POLICE OFFICE
Barangay Pusok, Lapu-Lapu City

MEMORANDUM

FOR : CD, LCPO
(Attn: Chief, COMU)

FROM : Chief, TEU

SUBJECT : **Spot Report re: Reckless Imprudence Resulting in Multiple Physical Injury and Damage property**

DATE : **August 17, 2025**

1. References: Sketchy Report dated August 17, 2025 with the same subject as above.

2. In connection with the above reference, please be informed that at about 08:45 PM of August 17, 2025, personnel of the Traffic Enforcement Unit (LCPO) responded to a vehicular accident that transpired in Saint Augustine, Barangay Basak, Lapu-Lapu City, Cebu. The involved vehicles were as follows:

a. Party A: Damayo, Marlon Brando Luceñada, Filipino, male, DOB:1976/03/11, 49 years old, married, driver, and a resident of Cogon Cordova Cebu. With contact no. 09397667138; Holder of NPDL no. GO6-04-001049, DL codes A, A1,B,B1,B2, valid until 2028/03/11, driven unit tricycle Kawasaki, CT100DU, TC hire, engine no. DUMBTD99203, chassis no. MD2DDDUZZTWD33619, plate no. 076001, and passengers:

1. Damayo, Meraflor Amores (wife), Filipino, female,49 years old, DOB: 04/08/1976, Christian, housewife, a resident of Cogon, Cordova, Cebu, contact no.09397667138.
2. Estoque Lagada, Rhea Mae, 24 years old, single, DOB: 10/24/2000, ESL teacher, a resident of 66 Lilys Labangon, Cebu, with contact no. 09238409382.
3. Singculan, Jim Vladis Lav Dungog, Filipino, Roman Catholic, student, DOB: 04/07/2009, a resident of Sacred Heart Village, Gun-ob, Lapu Lapu, City. Guardian/ Mother: Singculan Jennifer Dungog, Filipino, female, 47 years old, married, Roman Catholic, house wife, DOB: 08/08/1978, a resident of Sacred Heart Village, Gun-ob, Lapu Lapu, City. Contact no.09099964429.

b. Party B: Cadimas, **Ehrman Lopez** , Filipino, Male, DOB (1987/06/29) 38 years old, single, Roman Catholic, driver, a resident of Dakit, Awihao Toledo, City Cebu, with Contact No. 09302601539 and a holder of DL codes