



Republic of the Philippines
Province of Cavite
CITY OF BACOR
Office of the Mayor

EXECUTIVE ORDER No. 40 - 2023
Series of 2023

**AN ORDER ADOPTING THE IMPLEMENTING RULES AND REGULATIONS OF
THE "FIRE INSURANCE ORDINANCE OF BACOR"**

WHEREAS, Section 16 of R.A.No. 7160 provides that every local government unit shall exercise the powers expressly granted, those necessarily implied therefrom, as well as powers necessary, appropriate, or incidental for its efficient and effective governance, and those which are essential to the promotion of the general welfare...XXX;

WHEREAS, the Sangguniang Panlungsod enacted and passed Municipal Ordinance No. 6-2011 entitled, "**Fire Insurance Ordinance of Bacor**," with the intent of helping business establishments from difficulty in rebuilding their respective businesses in cases of fire damage by securing sufficient fire insurance coverage;

WHEREAS, the Office of the City Mayor, in coordination with the concerned departments/agencies, issued the above-mentioned Implementing Rules and Regulations that shall govern the "**Fire Insurance Ordinance of Bacor**";

NOW, THEREFORE, I, STRIKE B. REVILLA, City Mayor of Bacor, Cavite by virtue of the powers vested in me by law, do hereby order for the adoption and implementation of the Implementing Rules and Regulations of Municipal Ordinance No. 6-2011 herein attached.

Section 1. Implementing Rules and Regulations (IRR).

Attached herein is the Implementing Rules and Regulations of Municipal Ordinance No. 6-2011 which shall form part of this Executive Order. This shall be known as the "**Implementing Rules and Regulations of Fire Insurance Ordinance of Bacor**".

All affected offices and departments are hereby ordered to adopt the said implementing rules and regulations and be guided accordingly.

Strict compliance and observance of all city government officials and employees to this IRR is hereby ordered.

Section 2. Repealing Clause.

All previously issued orders and directives inconsistent with any provision found herein shall be deemed repealed, revoked or amended accordingly.



Section 3. Separability Clause.


In the event that any provision found herein shall be judicially or administratively declared illegal or infirm, the remaining provisions shall remain in full force and effect.

Section 4. Effectivity Clause.

This Executive Order shall take effect immediately upon its signing and remain in full force and effect until repealed, revoked or amended accordingly.

SO ORDERED.

Issued this 2nd day of May 2023 in the City of Bacoor, Province of Cavite.


STRIKE B. REVILLA
City Mayor

cc:

Sangguniang Panlungsod
Business Permit and Licensing Office (BPLO)
Bacoor Disaster Risk Reduction and Management Office (BDRRMO)
Bureau of Fire Protection (BFP)
City Administrator
And all City Government offices/departments/units concerned



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Address: Bacoor Government Center, Bacoor Blvd, Brgy. Bayanan City of Bacoor, Cavite
Trunkline: 434-1111 Website: www.bacoor.gov.ph



IMPLEMENTING RULES AND REGULATIONS

Pursuant to Municipal Ordinance No. 6, Series of 2011

"FIRE INSURANCE ORDINANCE OF BACOR"

RULE I

General Provisions

SECTION 1. Title – These Rules shall be known and cited as the **Implementing Rules and Regulations of Municipal Ordinance No. 6, Series of 2011 (the "IRR")**, An Ordinance Requiring the Mandatory Fire Insurance Coverage of All Business Establishments Operating in Bacor, Cavite.

SECTION 2. Purpose – These Rules and Regulations are promulgated to prescribe the procedures and guidelines for the implementation of Bacor Municipal Ordinance No. 6, Series of 2011 in order to achieve its objectives and facilitate compliance therewith.

SECTION 3. Construction – These Rules and Regulations shall be construed and applied in accordance with and in furtherance of the policies and objectives of the Ordinance. Any item not specified in the provisions will be construed in accordance with the prefatory clauses of the Ordinance.

SECTION 4. Scope – The Ordinance shall cover all business establishments, corporations, partnerships, or sole proprietorships duly registered as a business enterprise with the Business Permits and Licensing Office (BPLO) operating in the City of Bacor, Cavite.

SECTION 5. Implementing Agencies – The lead implementing agencies, whose mandate shall commence upon the effectivity of the Ordinance, are the BPLO and the Bacor Disaster Risk Reduction and Management Office (BDRMO) in close coordination with the Bureau of Fire Protection (BFP). These agencies shall, upon its request, be assisted by the Office of the City Mayor, Office of the City Administrator and the Office of the City Legal Service for policy formulation or recommendation in relation to the implementation of this IRR.

RULE II

Policies and Objectives

SECTION 6. Declaration of Policy – It is the declared policy of the City Government of Bacor to ensure public safety, promote economic development through the prevention and suppression of all kinds of destructive fires, and promote the professionalization of the fire service as a profession.

SECTION 7. Objectives – Consistent with this policy, it is the objective of the Ordinance to enforce all laws, rules and regulations to ensure adherence of business establishments to standard fire prevention and safety measures, in particular the safety measures couched under Rule 10 of the 2019 Revised Implementing Rules and Regulations for Republic Act No. 9514, otherwise known as the Fire Code of the Philippines.

RULE III

Definition of Terms

SECTION 8. Definition of Terms – For purposes of these Implementing Rules and Regulations, these terms are defined as follows:

8.1 Business Establishments– Corporations, partnerships, or sole proprietorships duly registered as a business enterprise with the Business Permits and Licensing Office (BPLO) of the City of Bacoor, Cavite;

8.2 Fire Insurance – the term fire insurance shall include insurance against loss by fire, lightning, windstorm, tornado or earthquake and other allied risks, when such risks are covered by extension to fire insurance policies or under separate policies. *(from Republic Act No. 10607, otherwise known as the Amended Insurance Code);*

8.3 Reputable Insurance Company – any corporation registered with the Insurance Commission and authorized/licensed to sell or offer to sell pre-need plans – contracts, agreements, deeds or plans for the benefit of the planholders which provide for the performance of future service/s, payment of monetary considerations or delivery of other benefits at the time of actual need or agreed maturity date, as specified therein, in exchange for cash or installment amounts with or without interest or insurance coverage and includes life, pension, education, interment and other plans, instruments, contracts or deeds as may in the future be determined by the Insurance Commission. *(from the Implementing Rules and Regulations of Republic Act No. 9829, otherwise known as the Pre-need Code of the Philippines)*

In support hereof, the City Government of Bacoor, through the BPLO, shall require from Insurance Companies or agents of insurance business the Certificate of Authority issued by the Insurance Commission with attached requirements under RA 9829 as a requirement in their business permit applications/renewals; and

8.4 Sari-Sari Store – a small neighborhood retail shop that caters to the needs of the members of that community or a mini market selling basic necessities.

RULE IV

Regulation and Period of Compliance

SECTION 9. Regulations – All business establishments operating within Bacoor, Cavite regardless of its nature are required to first secure sufficient fire insurance coverage from a reputable fire insurance company before it is allowed to operate or.

SECTION 10. Exemption –All *Sari-sari* stores operating within Bacoor, Cavite shall be exempted from the coverage of this Ordinance.

SECTION 11. Period of Compliance – All business establishments covered by this Ordinance shall be given one hundred twenty (120) days from the date of effectivity of the Ordinance within which to comply with the requirement set under Section 9 hereof.

RULE V Sanctions

SECTION 14. Who are liable – All business establishment owners who shall not comply with this Ordinance within the period set herein shall be held liable for violation of this Ordinance before the courts of competent jurisdiction in the City of Bacoor.

All unregistered insurance companies, who misrepresented its registration with the Insurance Commission, found selling bogus plans or policies to business establishment owners may likewise be held liable for violation of this Ordinance before the courts of competent jurisdiction. This shall in no case bar the liability of these unregistered insurance companies in the sale of bogus plans or policies for violation of other laws, rules and regulations before other courts, tribunal or agency.

- First Offense: Fine of One Thousand Pesos (PhP 1,000.00) to be paid by the owner/manager of the business establishment concerned.
- Second Offense: Fine of One Thousand Five Hundred Pesos (PhP 1,500.00) to be paid by the owner/manager of the business establishment concerned.
- Third Offense: Fine of Two Thousand Five Hundred Pesos (PhP 2,500.00) to be paid by the owner/manager of the business establishment concerned, with a corresponding order of closure issued by the Office of the City Mayor until the responsible officers of the said establishment has proven compliance herewith.

Nonetheless, the offender or violator of this ordinance is given the option to avail of the No Contest Provision – the remedy granted under *City Ordinance No. 228-2022, Series of 2022* otherwise known as "*An Ordinance Establishing the Uniform Procedure in the Implementation of City Ordinances in the City of Bacoor, Cavite.*"

RULE VI Final Provisions

SECTION 15. Separability Clause – If for any reason or reasons, any provision in this IRR is declared invalid or unconstitutional by a court of competent jurisdiction, the remaining parts thereof not affected shall continue to be in force and effect.

SECTION 16. Repealing Clause – All existing Executive Orders, Memoranda, Circulars, Rules and Regulations inconsistent with the provisions of these Implementing Rules and Regulations are hereby repealed or amended accordingly.

SECTION 17. Effectivity Clause – This IRR shall take effect immediately upon its approval.

Issued this _____ day of _____ 2023 in the City of Bacoor, Cavite.

IMPLEMENTING RULES AND REGULATIONS
Pursuant to Municipal Ordinance No. 6, Series of 2011

Approved by:

STRIKE B. REVILLA
City Mayor

Date: _____