

CLAIMS REQUEST PROCEDURE

1. DEATH CLAIM			
Steps	Documents	Time	Claims Payment
<p><u>Inform the Company</u></p> <ul style="list-style-type: none"> • The Beneficiary(s) must inform the Company within 14 days that the Insured dies. • If the Beneficiary(s) does not know that the Insured has died or does not know that the Insured had a life insurance, the Beneficiary(s) must inform the Company of the death within 7 days from the day that this becomes known to the Beneficiary(s). 	<p>1. For Normal Death Claim:</p> <p>1.1 Documents needed for (deceased) Insured:</p> <ul style="list-style-type: none"> • Life insurance policy (in original). • Death Certificate (in original). If a copy is to be submitted, it must be verified as a “True Copy” and signed by the issuing officer. • Photocopy of the Insured’s ID Card, sign to verify by the Beneficiary(s). • Photocopy of the Insured’s House Registration Certificate with the word “Deceased” stamped on it and sign to verify by the Beneficiary(s). <p>1.2 Documents needed for the Beneficiary(s):</p> <ul style="list-style-type: none"> • A Claims Request Form, signed by all Beneficiaries (if more than 1 beneficiary). • Photocopies of the ID Card and House Registration Certificate. • A written consent from the Beneficiary(s) or the heir(s) permitting the disclosure of the Insured’s medical history. 	<ul style="list-style-type: none"> • The Company will make a claims payment within 15 days from the day it receives all the required documents. <p>Remarks: If there is cause to doubt the claims’ validity, the Company may extend the claims payment period as needed, but this shall not be more than 90 days from the day that it receives the Claims Request Form.</p>	<ul style="list-style-type: none"> • A crossed cheque (A/C Payee) will be made payable to the Beneficiary(s) for the amount, or portion of the amount, stated in the insurance policy.

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Steps	Documents	Time	Claims Payment
	<p>1. For Accidental Death Claim, the additional documents required are:</p> <ul style="list-style-type: none">• A copy of the Police Report, verified as “True Copy” by the issuing officer.• A copy of the Coroner’s Report.		

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2. CLAIMS FOR ACCIDENTS			
Steps	Documents	Time	Claims Payment
<p><u>Inform the Company</u></p> <ul style="list-style-type: none"> The Insured must inform the Company, in writing, of the injury or illness as soon as possible or within 30 days from the day of the accident or hospitalization, unless it can be proven that there were valid reasons for not being able to do so.. 	<ul style="list-style-type: none"> A Claims Form (which the Insured must complete). A doctor's report or a report from the hospital (detailing the given treatment). A copy of the Insured's ID Card. A Claims Request Form, sign by all Beneficiaries (if more than 1 beneficiary). Photocopies of the ID Card and House Registration Certificate. A written consent from the Beneficiary(s) or the heir(s) permitting the disclosure of the Insured's medical history. 	<ul style="list-style-type: none"> The Company will make a claims payment within 15 days from the day it receives all the required documents. <p>Remarks: If there is cause to doubt the claims' validity, the Company may extend the claims payment period as needed, but this shall not be more than 90 days from the day that it receives the Claims Request Form.</p>	<ul style="list-style-type: none"> A crossed cheque (A/C Payee) will be made payable to the Insured. If the Insured dies, the payment will be made out to the Beneficiary(s).