



INSTRUCTIONS TO CLAIMANTS

The following proofs of death are required:

1. CLAIMANT'S STATEMENT

This statement must be accomplished by the beneficiary/ies to whom the insurance proceeds are payable.

If there is more than one beneficiary, a separate statement must be accomplished by each.

If the insurance proceeds are payable to the estate or executor or administrator of the insured, the statement must be accomplished by an executor or administrator, a certification of whose appointment and qualifications must be submitted.

If the insurance proceeds are payable to a minor, the statement must be accomplished by his/her legal or judicial guardian, an official certification of whose appointment and qualifications must be submitted.

If the insurance proceeds are payable to a named beneficiary of legal age, the statement must be accomplished by such beneficiary.

If the policy is assigned, the statement must be accomplished by the assignee. If a collateral assignment, a statement showing the consideration for same and present amount of indebtedness of the deceased under said assignment should also be submitted. The original deed of assignment must be submitted.

If any beneficiary is dead, a certified copy of the death certificate of such beneficiary must be submitted.

If the insurance proceeds or any part of it is payable to "children" or others of a class, a sworn statement must be submitted giving the name and date of birth of each child. If any have died, the statement must give the date and place of death, and must also state whether they died unmarried, intestate and without issue.

If there was an official inquiry as to the cause of death, a duly certified copy of the verdict or findings must be submitted.

2. ATTENDING PHYSICIAN'S STATEMENT

This statement must be accomplished by every physician who attended the deceased during his last illness.

3. IDENTIFICATION OF THE DECEASED

This statement must be accomplished by a person of legal age, intimately acquainted with, but not related to the deceased, who has seen the remains and has no interest in the policy proceeds.

All the foregoing statements must be properly dated and witnessed by a competent person of legal age. If death occurred outside the Philippines, a statement from a diplomat or consulate representative of the Philippines duly certified should also be submitted.

Besides proper accomplishment and submission of the above-prescribed Company's claim forms, the following documents marked should be submitted also.

- Policy contract
- Death certificate duly sealed and signed by the Office of the Local Civil Registrar
- Birth certificate of the Insured and beneficiaries
- Marriage contract
- Letter of Guardianship – proof of judicial appointment of a guardian of the minor beneficiaries, if amount of proceeds is more than PhP 50,000
- Affidavit of Guardianship to be executed by the natural parent.
- Police Investigation Report, if cause of death is accident, murder or homicide
- Autopsy report / Post Mortem findings

THE COMPANY RESERVES THE RIGHT TO REQUIRE OR OBTAIN FURTHER INFORMATION SHOULD IT DEEMED NECESSARY.