



CREDIT SHIELD DEATH CLAIM STANDARD DOCUMENTARY REQUIREMENTS

(All documents must either be in Original or Certified True Copy)

Upon submission of complete basic requirements, Claims and Benefits Services may require additional documents or information depending on the case.

CLAIMANT STATEMENT

This must be clearly and completely filled out by a beneficiary of legal age.

The first surviving class of the following classes of successive preference beneficiaries: the cardholder's (1) widow/widower, (2) surviving children, (3) surviving parents, (4) surviving brothers/sisters, and (5) executors or administrators.

A beneficiary who is a minor below 18 years of age or who is of legal age but is incompetent or mentally incapacitated may be represented and signed for by the parent/s or designated guardian.

PHOTOCOPIES OF SOA

Statement of Account of all primary and supplementary credit cards must be provided. Billing Statement before and date of death. Ensure monthly premium collection are correct.

SCREENSHOT OF CREDIT SHIELD DETAILS

DEATH CERTIFICATE

The death certificate must be an original copy NSO copy (with back page) issued by the Local Civil Registrar of the place of death, duly registered bearing the signature and seal of the Office of the Civil Registrar.

MEDICO-LEGAL REPORT/AUTOPSY REPORT, if any Certified true copy

BIRTH OR BAPTISMAL CERTIFICATE OF THE INSURED (Certified True Copy)

TWO VALID IDENTIFICATION CARDS OF INSURED

These must be clear photocopies with stamp indicating that the Original ID was seen.

Beneficiary requirements:

- a. NSO or certified true copy of the cardholder's Marriage Certificate, if the cardholder's beneficiary is the surviving spouse;
- b. NSO or certified true copy of the beneficiary(ies)'s Birth Certificate(s),
 - if the cardholder's beneficiary(ies) is/are the surviving child(ren)
 - if the beneficiary(ies) is/are the surviving parent(s);
 - If the cardholder's beneficiary(ies) is are the surviving brother(s)/sister(s);
- c. Notarized affidavit(s) signed by all individuals belonging to the first surviving class of beneficiaries as set forth above, stating their names and addresses and confirming that they are the sole survivors belonging to such class and that there are no survivors from higher ranking classes; and;
- d. NSO or certified true copy of the Death Certificate of persons belonging to prior classes.

- e. Two (2) government issued IDs of beneficiary(ies).
These must be clear photocopies with 3 specimen signatures and stamp indicating that the Original ID was seen.

REASON FOR LATE FILING OF CLAIM

If claim is filed beyond 90 days from death of Insured

Section L.a of Master Policy contract

Written notice is given to the INSURER within 90 days after any of the Events giving rise to a Benefit. Failure to give notice within the time provided in this Policy shall not invalidate or reduce any claim if it can be shown that it was not reasonably possible to do so and that notice was given as soon as reasonably possible;

IF POLICY IS LESS THAN TWO YEARS FROM THE EFFECTIVITY DATE OR DATE OF APPROVAL OF LAST REINSTATEMENT

ATTENDING PHYSICIAN'S STATEMENT/S

This must be duly accomplished by the physician/s who attended to the Deceased.

COMPLETE MEDICAL RECORDS

This must be duly certified by the issuing hospital/institution.

- Admission and Discharge Summary; and
- Consultation Record, diagnostic results (including APE), confinement records before policy effectivity date or date of last reinstatement (Certified True Copy); and
- History Sheet: Contains chief complaint, personal, and family history (past and present).

LIST OF VALID IDs

- Passport
- Driver's License
- Professional Regulations Commission (PRC) ID
- Police Clearance
- Postal ID
- Voter's ID
- Photo-Bearing Barangay ID/Certification
- GSIS e-Card
- SSS Card
- Philhealth Card
- Senior Citizen's Card
- Overseas Workers Welfare Administration (OWWA)
- OFW ID
- Seaman's Book
- Alien Certificate of Registration/Immigrant Certificate of Registration
- Government Office ID (e.g. AFP, Home Development Mutual Fund, Department of Education IDs) and IDs issued by government instrumentalities
- Photo-Bearing ID/Certification from the National Council for the Welfare of Disabled Persons (NCWDP)
- Department of Social Welfare and Development (DSWD) photo-bearing ID/Certification
- Firearms License
- ID issued by the Bureau of Internal Revenue
- Photo-Bearing Credit Card
- Photo-Bearing Health Card issued by HMO

CREDIT SHIELD DEATH CLAIM ADDITIONAL REQUIREMENTS

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IF BENEFICIARY IS OUTSIDE THE PHILIPPINES

- Signed Claimant Statement authenticated by the Philippine Embassy or Consul; and
- Special Power of Attorney (SPA) authenticated by the Philippine Embassy or Consul regarding transactions, signing and/or payment/ release of proceeds.

IF THE INSURED EVENT HAPPENED OUTSIDE THE PHILIPPINES

- All forms and proofs of claim obtained outside the Philippines must be in English and duly authenticated by the Philippine Embassy or Consul of the country where the event happened.

IF DEATH BY EXTERNAL CAUSES (Homicide, Suicide, Accident, Murder, etc.)

- Certified true copy of the Final Police Investigation Report or NBI Report;
- Original or certified true copy of Sworn Statement or Affidavits on file of at least two witnesses to the incident or Affidavit of at least two persons cognizant of the circumstances surrounding the Insured's violent death;
- Duly certified copy of the criminal Complaint filed in court, if any; or Fiscal's Resolution, if any.