



APPLICATION FOR MRI/SRI CLAIM

(Branch)

(PRINT ALL ENTRIES IN BLOCK OR CAPITAL LETTERS)

TO BE ACCOMPLISHED BY THE BENEFICIARY ONLY

Please check purpose:

DEATH PERMANENT TOTAL DISABILITY TERMINAL ILLNESS

NAME OF BORROWER (Last Name, First Name, Name Extension, Middle Name)

PRINCIPAL BORROWER CO-BORROWER HOUSING ACCOUNT NO. DATE OF BIRTH AGE SEX CIVIL STATUS

DATE OF DEATH CAUSE OF DEATH DATE OF TERMINAL ILLNESS/PTD NAME OF ILLNESS/PTD

NAME OF BENEFICIARY (Last Name, First Name, Name Extension, Middle Name) RELATIONSHIP TO THE BORROWER

ADDRESS OF BENEFICIARY (No., Street, Subdivision, Barangay, City, Municipality, Province)

CONTACT NUMBERS (Home/Mobile Number/Office/Fax Number) EMAIL ADDRESS

Beneficiary's Signature

THIS PORTION IS FOR Pag-IBIG FUND USE ONLY

HOUSING ACCOUNT NO.	PRINCIPAL BORROWER/CO-BORROWER	INSURED AMOUNT
	1.	
	2.	
	3.	
DEVELOPER/ORIGINATING BANK	TAKEOUT/NOA DATE	
LOAN TERM	VERIFIED BY	DATE
MRI PREMIUM	REMARKS	

REQUIREMENTS:

A. Permanent Total Disability/Terminal Illness

- Total and Permanent Disability Form/Terminal Illness Form
- Insured's Statement of Disability
NOTE: Pro-forma of Item No. 1 and 2 are available at any Pag-IBIG Fund Offices.
- Complete Medical Records
- Borrower's PSA Birth Certificate or Baptismal
- If borrower is married, Borrower's PSA Marriage Contract

B. Death

(Submit 1 original and 1 photocopy each)

- Borrower's PSA Death Certificate
- Borrower's PSA Birth Certificate or Baptismal
- If borrower is single, PSA Certificate of No Marriage (CENOMAR) and PSA Marriage Contract of Parents
- If borrower is married, PSA Marriage Contract and Advisory of Marriage of borrower
- Police Report (if death due to accident/ suicide)
- Notarized Proof of Surviving Legal Heirs
- Notarized Affidavit of Guardianship (if with child/children below 18 years old, or if child/children is/are physically/mentally incompetent)
- PSA Birth Certificate of all Children or Baptismal (if with child/children) or Surviving Parents or Siblings (if borrower is single)
- PSA Marriage Contract of all Female Legal Age Children (if with child/children), if applicable
NOTE: For married female child of the deceased borrower in fact changed her surname to that of her husband after contracting marriage.
- PSA Death Certificate of Spouse (if borrower is married) or Parents or Siblings (if borrower is single)
- Special Power of Attorney, if applicable
- Two (2) Valid ID of beneficiary/ies

NOTES:

- Local/Municipal Civil Registrar Certified True Copy (with stamped that it was already endorsed to PSA) may be submitted only if certified and originally signed by any of its authorized officers.
- Submit Notarized Joint Affidavit of 2 Disinterested Persons on any of the following:
 - There is discrepancy on the borrower's/beneficiary/ies' data.
 - There is no record from the PSA/Local Civil Registrar.

Additional Requirements For Contestable Claims (Died within the period of 1 year from take-out date/NOA date)

- Complete Medical Records
- Certificate of Attending Physician
- Certificate of Employment or Daily Time Record showing the last date the insured was able to report for work

NOTE: The submitted documents will be reviewed and evaluated, subject to limits, terms and conditions of your coverage.

ACKNOWLEDGEMENT RECEIPT
(Application for MRI/SRI Claim)

NAME OF BORROWER (Last Name, First Name, Name Extension, Middle Name)	HOUSING ACCOUNT NO.
RECEIVED BY: <i>(Signature of Pag-IBIG Fund's Authorized Signatory over Printed Name)</i>	REMARKS
DATE: _____ TIME: _____	

GUIDELINES AND INSTRUCTIONS

A. WHO MAY FILE

A Pag-IBIG Fund housing loan borrower, his heir/s or beneficiary/ies may file the insurance claims with complete requirements upon the occurrence of any of the following grounds on or after November 1, 2014.

1. Permanent Total Disability

- 1.1. The housing loan borrower or his beneficiary/ies may file for MRI/SRI claim due to PTD; provided, the following conditions are present:
 - a. The borrower becomes totally disabled for a continuous period of at least six (6) months;
 - b. He was prevented from engaging in any occupation for compensation or profit; and
 - c. He has been declared by the attending physician to be so disabled for life due to bodily injury or disease on or after November 1, 2014.
- 1.2. Borrowers who are at least eighteen (18) years old but have not attained their 65th birthday shall be allowed to file MRI/SRI claim due to PTD.

2. Terminal Illness Living Benefit

- 2.1. A Pag-IBIG housing loan borrower, who has been diagnosed with Terminal Illness, or his beneficiary/ies may file MRI/SRI claim with complete requirements; provided said illness is expected to result in the insured's death within twelve (12) months from the date of the diagnosis of such illness by an acceptable licensed physician. Said date when such illness or injury was diagnosed must be on or after November 1, 2014
- 2.2. Borrowers who are at least eighteen (18) years old but have not attained their 70th birthday shall be allowed to file MRI/SRI claim due to Terminal Illness.
- 2.3. In case of claim that can be both filed against Permanent Total Disability and Terminal Illness, only one benefit can be utilized by the insured.

3. Death

- 3.1. Upon the death of the housing loan borrower, his heir/s or beneficiary/ies may file the MRI/SRI claims.
- 3.2. Death due to suicide shall not be a cause to exclude borrowers from filing the MRI/SRI claims.
- 3.3. The heirs/beneficiaries of deceased borrowers shall be allowed to file MRI/SRI claim, provided the deceased borrower is at least eighteen (18) years old and has not attained his 70th birthday at the time of death.

B. HOW TO FILE

The housing loan borrower or heir/s or beneficiary/ies shall:

1. Accomplish application form for MRI/SRI Claim.
2. Submit complete application, together with the required documents to any Pag-IBIG Branch. Processing of application shall commence only upon submission of complete documents.

C. APPLICATION OF INSURANCE PROCEEDS

1. In case of PTD/Death of the borrower, Pag-IBIG Fund shall apply the MRI/SRI proceeds to the entire outstanding obligation as of date of PTD/Death of the said borrower. The excess MRI/SRI proceeds after application to the outstanding obligation as of date of PTD/Death, if any, shall be released to the borrower or his beneficiary/ies.

In case of tacked loans and the MRI/SRI proceeds is not enough to fully settle the entire outstanding obligation, the remaining borrower/s or heir/s or beneficiary/ies must still settle the outstanding obligation through any of the following modes:

- a. Full payment
 - b. Re-documenting the housing loan application
 - c. Dacion En Pago
 - d. Revised Amortization Scheme
2. The MRI/SRI proceeds due to Terminal Illness shall be considered as regular amortization payments.

NOTE: IN ALL INSTANCES, THE ORIGINAL COPY OF THE DOCUMENTS MUST BE PRESENTED FOR AUTHENTICATION FOR ALL PHOTOCOPIED DOCUMENTS SUBMITTED.