

**INSURANCE CLAIMS GROUP**

## Revised Documentary Requirements and Enhanced Form of Payment

	Particulars	DOCUMENTARY REQUIREMENTS	FORM OF PAYMENT
GENERAL REQUIREMENTS	For deposits of more than P5,000	Original proof of deposit or in case of loss, Affidavit of Loss Valid IDs of claimant/ depositor/ authorized representative	Check
	For small deposits (P5,000 and below)  a) Depositor's signature tallies with bank records  b) Depositor has <b>no</b> signature in bank records or signature does not tally	Original proof of deposit or in case of loss, Affidavit of Loss  Original proof of deposit or in case of loss, Affidavit of Loss Valid IDs of claimant/ depositor / authorized representative; <b>OR</b> Barangay Certification  <u>Valid IDs</u> include: Company ID/School ID, SSS/GSIS ID, PRC License, Driver's License, Senior Citizens ID, Passport, TIN/Philhealth ID, Voter's ID/Affidavit	Cash

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1. INDIVIDUAL	1) Claimant is depositor		<b>Check</b> for deposits of more than P5,000 <b>Cash</b> for P5,000 & below
	a) Depositor's signature tallies with bank records  b) Depositor has <b>no</b> signature in bank records or signature does not tally	<b>General Requirements</b>  <b>General Requirements</b> <b>Affidavit of Ownership</b>	
	2) Claimant is <b>not</b> depositor	<b>General Requirements</b> <b>Special Power of Attorney</b> by depositor	<b>Check</b> <b>Cash</b> (for P5,000 & below, to indicate in the <i>Special Power of Attorney</i> authority of the representative to receive payment in cash)
2. CORPORATION/ REGISTERED ASSOCIATION	1) Claimant is signatory	<b>General Requirements</b>	<b>Check</b> <b>Cash</b> (for P5,000 & below, subject to submission of a <i>Secretary's Certificate</i> , duly attested by the President of the Corporation/Association, authorizing the representative to receive payment in cash)
	2) Claimant is <b>not</b> signatory or signature does not tally with bank records	<b>General Requirements</b> <b>Secretary's Certificate of Adoption of Board Res.</b> re: Person authorized to sign docs to claim & receive payment of insured deposit, duly attested by the President of the Corporation /Association	<b>Check</b> <b>Cash</b> (for P5,000 & below, to indicate in the <i>Secretary's Certificate</i> duly attested by the President of the Corporation/Association authority of the representative to receive payment in cash)

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3. GENERAL PARTNERSHIP	1) Claimant is signatory per bank records	General Requirements	Check Cash (for P5,000 & below, subject to submission of a Resolution, signed by all partners, authorizing the representative to receive payment in cash)
	2) Claimant is <b>not</b> signatory or signature does not tally with bank records	General requirements Partners' Resolution, signed by all partners, re: Person authorized to sign documents to claim & receive payment of insured deposit	Check Cash (for P5,000 & below, to indicate in the Partners' Resolution authority of the representative to receive payment in cash)
4. SINGLE PROPRIETORSHIP	1) Claimant is signatory per bank records	General requirements DTI Registration / Mayor's Permit	Check Cash (for P5,000 & below and claimant is owner. If claimant is <b>not</b> owner, subject to submission of a Special Power of Attorney from owner authorizing the representative to receive payment in cash)
	2) Claimant is <b>not</b> signatory or signature does not tally with bank records	General requirements DTI Registration / Mayor's Permit Affidavit of Ownership, if claimant is owner OR Special Power of Attorney, if claimant is not the owner of the account	Check Cash (for P5,000 & below and claimant is owner. If claimant is not owner, to indicate in the Special Power of Attorney authority of the representative to receive payment in cash)
5. UNREGISTERED ASSOCIATION	1) Claimant is signatory per bank records	General requirements	Check Cash (for P5,000 & below, subject to submission of an Association's Resolution, signed by its officers authorizing the representative to receive payment in cash)

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	2) Claimant is <b>not</b> signatory or signature does not tally with bank records	General requirements Resolution / Certification of the Incumbent Officers	<b>Check</b> <b>Cash</b> (for P5,000 & below, to indicate in the Resolution/ Certification authority of the representative to receive payment in cash)
6. DISSOLVED CORPORATION/ PARTNERSHIP/ ASSOCIATION		General requirements Certificate of Order of Dissolution by SEC Order of Dissolution by Court	<b>Check</b> (in the name of the receiver)
7. DECEASED DEPOSITOR	1) Deposit: P20,000 and below	General requirements Death Certificate Marriage contract or birth certificates BIR Authorization / Tax Clearance Court Order/ Appointment for Administrator/ Executor OR a Deed of Undertaking	<b>Check</b> (if deposit is more than P5,000) <i>If check is to be issued to a specific heir, the Deed of Undertaking should indicate: - the authority for PDIC to issue check in the name of the specific heir.</i> <b>Cash</b> (for P5,000 & below, to indicate in the Deed of Undertaking authority of the representative to receive payment in cash)  <i>For Self-Adjudication, to include an undertaking/ quit claim in favor of PDIC and acknowledgement of receipt of check/cash payment.</i>

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	2) Deposit of more than P20,000	<b>General requirements</b> <b>Death Certificate</b> <b>BIR Clearance or Estate Tax clearance</b> together with a copy of the Deed of Extrajudicial Partition of the Estate of the deceased depositor/ Affidavit of Self Adjudication or Court Order/ Appointment for Administrator/ Executor, which were duly received by the BIR	<b>Check</b> <i>(If check is to be issued to a specific heir, the Deed of Extrajudicial Partition or Special Power of Attorney, executed by all heirs, shall include the following:</i> 1) <i>authority for PDIC to issue the check in the name of the specific heir</i> 2) <i>Waiver/Quit Claim in favor of PDIC)</i>  <i>For Self-Adjudication, to include an undertaking/ quit claim in favor of PDIC and acknowledgement of receipt of check payment.</i>
			<i>For executor/administrator, by virtue of a Court Order appointing/designating them, payment may be made in cash to the executor/administrator or check in the name of the estate of the deceased by: executor/administrator.</i>
8. "BY" or "ITF"	1) <b>Claimant is depositor</b> - no signature in bank records	<b>General Requirements</b> <b>Affidavit of Ownership</b>	<b>Check</b> for deposits of more than P5,000 <b>Cash</b> for P5,000 & below
	2) <b>Claimant is agent whose name appears in the proof of deposit or bank records</b>  a. with signature in bank records	<b>General Requirements</b>	

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	<b>b. with no signature in bank records or signature does not tally with bank records</b>  i. If Depositor is minor	<b>General Requirements</b> <b>Birth Certificate</b> <b>Undertaking</b> by parent or <b>Court Order</b> if represented by guardian	
	ii. If Depositor is of legal age	<b>General Requirements</b> <b>Special Power of Attorney</b> by the depositor <b>OR</b> <b>Undertaking/ Quit Claim</b> by the agent	<b>Check</b> <b>Cash</b> (for P5,000 & below, to indicate in the <i>Special Power of Attorney</i> authority of the representative to receive payment in cash) <b>Cash</b> (for P5,000 & below, to indicate in the <i>Undertaking/Quit Claim</i> acknowledgement of receipt of payment in cash)
	<b>3)</b> <b>Claimant's name does not appear in the proof of deposit / bank records</b>  I. Depositor is minor	<b>General Requirements</b> <b>Birth Certificate</b> <b>Affidavit of Guardianship</b> by parent	<b>Check</b> for deposits of more than P5,000 <b>Cash</b> for P5,000 & below

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		<p>OR</p> <p><b>Special Power of Attorney</b> by parent if claimant is not parent</p>	<p><b>Check</b></p> <p><b>Cash</b> (for P5,000 &amp; below, to indicate in the Special Power of Attorney authority of the representative to receive payment in cash)</p>
	ii. Depositor is of legal age	<p><b>General Requirements</b></p> <p><b>Special Power of Attorney</b> by the depositor</p>	
9. JOINT "AND/ OR" ACCOUNT	a. Depositor's signature tallies with bank records	<b>General Requirements</b>	<p><b>Check</b> for deposits of more than P5,000</p> <p><b>Cash</b> for P5,000 &amp; below</p>
	b. Depositor has <b>no</b> signature in bank records or signature does not tally	<p><b>General Requirements</b></p> <p><b>Affidavit of Co-Ownership</b>, if only one co-owner is claiming OR</p> <p><b>Joint Affidavit of Ownership</b>, if all co-owners are claiming</p>	

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<b>10. DISCREPANCIES IN NAME</b>  In Depositor's name as appearing in the proof of deposit, signature card/ bank records/documents submitted		<b>General Requirements</b> <b>Affidavit of Ownership</b> OR <b>Affidavit of Disinterested Persons</b> attesting to the identity of the depositor	<b>Check</b> for deposits of more than P5,000 <b>Cash</b> for P5,000 & below
<b>11. SPLIT DEPOSIT INDIVIDUAL</b>		<b>General requirements</b> <b>Photocopies of Birth/marriage Certificates</b> <b>Affidavit of Ownership/ Co-ownership or</b> <b>Joint Affidavit of Ownership</b>	<b>Check</b> for deposits of more than P5,000 <b>Cash</b> for P5,000 & below
<b>12 . INCAPACITATED DEPOSITOR</b>	1) Depositor is <b>physically incapacitated</b> & is unable to sign or signature differs from bank records due to the physical incapacity/disability  i. Claimant is depositor	<b>General Requirements</b> <b>Affidavit of Ownership</b> with provision indicating nature and extent of physical incapacity	<b>Check</b> for deposits of more than P5,000 <b>Cash</b> for P5,000 & below



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	ii. Claimant is <u>not</u> depositor	<b>General requirements</b> <b>Medical Certificate</b> or <b>Barangay Certification</b> certifying the nature and extent of physical incapacity <b>Special Power of Attorney</b> w/ thumbmark/signature of depositor	<b>Check</b> <b>Cash</b> (for P5,000 & below, to indicate in the <i>Special Power of Attorney</i> authority of the representative to receive payment in cash)
	2) Depositor is <b>mentally incapacitated</b>	<b>General requirements</b> <b>Medical Certificate</b> certifying as to the nature and extent of mental incapacity <b>Court Order/ Appointment for Adminsitrator/ Executor</b> OR <b>Undertaking</b> if no court appointed guardian	<b>Check</b> for deposits of more than P5,000 <i>If check is to issued to a specific guardian, the Undertaking should indicate the ff:</i> 1) <i>authority for PDIC to issue the check in the name of the specific guardian</i> 2) <i>Waiver/Quit Claim in favor of PDIC</i> <b>Cash</b> (for P5,000 & below, to indicate in the Undertaking: - <i>authority of the representative to receive payment in cash, if depositor has 2 or more guardians</i> OR - <i>Affidavit of Undertaking acknowledging receipt of payment in cash, if claimant is the only guardian</i>