



APPLICATION FOR MRI/SRI CLAIM

(Branch)

(PRINT ALL ENTRIES IN BLOCK OR CAPITAL LETTERS)

REASON FOR CLAIM (Check appropriate box)

DEATH

PERMANENT TOTAL DISABILITY

TERMINAL ILLNESS

Date of Death: _____
(MM/DD/YYYY)

Date of Injury/Sickness Sustained: _____
(MM/DD/YYYY)

BORROWER/CO-BORROWER DETAILS

LAST NAME	FIRST NAME	NAME EXTENSION (e.g., Jr., II)	MIDDLE NAME	MAIDEN NAME (for married women)	MARITAL STATUS <input type="checkbox"/> Single/Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Widow/er <input type="checkbox"/> Legally Separated <input type="checkbox"/> Annulled
DATE OF BIRTH (MM/DD/YYYY)	AGE	<input type="checkbox"/> PRINCIPAL BORROWER <input type="checkbox"/> CO-BORROWER	HOUSING ACCOUNT NO.		

NAME OF OTHER BORROWER/S, IF APPLICABLE

HOUSING ACCOUNT NO.	LAST NAME	FIRST NAME	NAME EXTENSION (e.g., Jr., II)	MIDDLE NAME	PRINCIPAL/ CO-BORROWER

CLAIMANT/BENEFICIARY/HEIR DETAILS

LAST NAME	FIRST NAME	NAME EXTENSION (e.g., Jr., II)	MIDDLE NAME	RELATIONSHIP TO THE BORROWER/CO-BORROWER
PRESENT ADDRESS Unit/Room No., Floor Building Name Lot No., Block No., Phase No. House No. Street Name Subdivision				CONTACT DETAILS Home _____
Barangay	Municipality/City	Province/State/Country (if abroad)	ZIP Code	Cell Phone _____
				Email Address _____

CERTIFICATION

I hereby certify, under pain of perjury that my signature appearing herein is genuine and authentic and the submitted documents are true reproduction of the original documents.

Signature of Borrower/Claimant/Beneficiary/
Heir Over Printed Name

Date

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. Totally disabled by bodily injury or disease;
 - b. Prevented from engaging in any occupation for compensation or profit, from performing the normal activities of life; and
 - c. Disabled for a continuous period of at least six (6) months;
- 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. 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 submit duly accomplished application form and documentary requirements indicated in the Checklist of Requirements for Application of Mortgage/Sales Redemption Insurance Claims (HQP-HLF-715) to any Pag-IBIG Branch or through e-mail. 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.