

**STANDARD REQUIREMENTS FOR LIFE CLAIMS
GROUP YEARLY RENEWABLE TERM (GYRT) &
ACCIDENTAL DEATH BENEFIT (ADB)**

STANDARD REQUIREMENTS

1. Original Sun Life Grepa Financial Inc (SLGFI) Claimant's Statement Death Benefit Form to be accomplished by the beneficiary who is 18 years old or above; if below 18, by the guardian
2. Original PSA or Original Certified True Copy of Death Certificate with seal and issued by the Local
3. Photocopy of Birth Certificate of insured.
Any one of the substitute Documents in the absence of Birth Certificate (photocopy):
 - Baptismal Certificate
 - Government Issued IDs
 - Marriage Contract
 - Voter's Registration Record
 - Birth Certificate of Children
 - Other public documents with date of birth of insured
4. Certificate of Civil Status and Beneficiary issued by policyholder for employer-employee accounts (Note: Format to be provided by SLGFI)
5. Supporting documents depending on the beneficiary

Beneficiary	Requirement/s
Legal Spouse	<ul style="list-style-type: none"> • Marriage Contract (Certified True copy is required for coverage above Php 500,000).
Children/Siblings of legal age	<ul style="list-style-type: none"> • Photocopy of Birth Certificate
Children/siblings below 18 years old: The father must represent the minor; in his absence or incapacity, to the mother	<ul style="list-style-type: none"> • Photocopy of Birth Certificate of minor beneficiary
Children/siblings below 18 (orphaned)	<ul style="list-style-type: none"> • Certified True Copy of the Death Certificate of parents • Original Affidavit of Guardianship with Undertaking (Format to be provided by Sun Life Grepa Financial Inc.)
Children/siblings below 18 years old and insurance benefit is above Php 500,000	<ul style="list-style-type: none"> • Certified True Copy of Court approved guardianship bond (to provide upon approval of claim)

ADDITIONAL DOCUMENTS FOR CONTESTABLE CLAIMS (less than 1 year coverage)

1. Photocopy of Attendance Record for the last three (3) months
2. Original copy Sun Life Grepa Financial Inc (SLGFI) Attending Physician's Statement Form
3. Certified True Copy Complete Medical Records (admitting history, In-patient/Clinic/Out-patient records)
4. SLGFI Authorization Form & government issued IDs of beneficiary

5. Certified True Copy Police Report (if cause of death is due to accident/violent death)

ADDITIONAL DOCUMENTS FOR ACCIDENTAL DEATH/VIOLENT DEATH

1. Certified True Copy Complete/Final police investigation report
2. Certified True Copy of Autopsy report (If cause of death is due to drowning)
3. For vehicular accidents:
 - Certified True Copy of Police Traffic Incident Report with sketch;
 - Photocopy of Driver's license (if the insured was the driver);
 - Certified True Copy Police Certification whether insured was wearing a helmet at the time of accident (for motorcycle related accident);

OTHER DOCUMENTS (ONLY IF APPLICABLE)

Requirements	Particulars	Remarks
Original copy of Affidavit of Discrepancy	With Discrepancy in Name	Waived for cases with minor discrepancy only and identity of insured/beneficiary was established from the submitted supporting documents
Original copy of Affidavit of Extrajudicial Settlement (For open-group accounts)	<ul style="list-style-type: none"> • If no designated beneficiary and beneficiary based on hierarchy are children and siblings • If the designated beneficiary is void under the law 	For sum assured Php 200,000 and above, to require Affidavit of Publication from the Publisher of the newspaper
Original copy CENOMAR	As proof that insured and beneficiary have no record of marriage	
Original copy Affidavit of Waiver (Format to be provided by Sun Life Grepa Financial Inc.)	If the beneficiary wishes to waive his/her benefit to another person	Must be supported by two government issued IDs of the beneficiary
Original Death Certificate duly authenticated by Phil Consul	If died abroad	SLGFI will return the original copy to the claimant
Certificate of Civil Status and Beneficiary (Format to be provided by Sun Life Grepa Financial Inc.)	For closed group accounts with no insurance application	Must be in the letterhead of the policyholder

Reminders:

1. The Insurer reserves the right to ask for additional requirements or conduct an investigation if the above mentioned standard requirements are deemed insufficient in rendering fair and correct judgement.
2. Policyholders are (highly) recommended to retain a copy of claim documents as proof of transactions