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Department of Finance
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CIRCULAR LETTER

TO : All Insurance Companies Concerned

SUBJECT : Temporary Relaxation of Identification Requirements – Non-Presentation of Identification Documents in Processing Transactions of Victims of Super Typhoon Yolanda

Super Typhoon Yolanda (International Codename: Haiyan) has left a trail of extreme devastation, substantial damage and death in many parts of the Visayan region including Samar, Leyte, Negros, Cebu, Bohol, Capiz, Aklan, Antique, Iloilo and Palawan. To facilitate the immediate and effective processing of insurance claims of the typhoon victims, the Insurance Commission approved to temporarily waive their presentation of official Identification Documents (IDs) and in its stead refer to the official list issued by the National Disaster Risk Reduction Management Council (NDRRMC).


The following conditions and guidelines should be observed in its implementation:

1. The effectivity of the relaxed implementation of identification requirements is **until 11 January 2014 only** (30 days from the formal launch of the Claims Action Center on 13 December 2013);
2. The relaxed identification requirement is applicable only for life insurance claims of P10,000.00 or 50% of the value of the policy or plan, whichever is lower;
3. Applicants should issue a written certification (without need for notarization) that they are victims of Super Typhoon Yolanda and have lost their official ID;

4. The applicant must only either be the (a) policyholder for policy loans, or (b) claimant beneficiary, or (c) representative of the minor beneficiary for death claims. Representative of minor beneficiary shall be in the absence of the father or mother, the grandparent, the eldest brother or sister at least 18 years of age, or any relative who has actual custody of the minor insured or beneficiary (as stated under Sec. 182 of the Insurance Code);
5. The insured and/or claimant is either a permanent or temporary resident or who conducts business in the affected areas **appearing in the official list of the Areas Declared to be under State of Calamity and Severely Affected by Super Typhoon Yolanda issued by the National Disaster Risk Reduction Management Council (NDRRMC)**;
6. The life company may accept the **NDRRMC Official List of Dead and Missing** to substitute the Death Certificate requirement to support a legitimate Death Claim for P10,000.00 or 50% of the value of the policy or plan, whichever is lower;
7. To receive the full claim, standard requirements must be submitted;
8. The insured and/or claimant's identification documents will be required and updated after the effectivity of the relaxed implementation of the identification requirements.

In this connection, IC covered institutions are expected to give their utmost cooperation in the implementation of the relaxed identification requirement.

For information and guidance.


EMMANUEL F. DOOC
Insurance Commissioner