

POLICY ON MUTUAL ASSISTANCE (DAYONG)

Section 1. Objectives:

- a. Provide immediate financial assistance to members and their beneficiaries upon their death.
- b. Practice the cooperative value and principle of helping one another.

Section 2. Membership

Membership to this mutual assistance fund is voluntary in nature. The following are eligible for membership.

- a. All regular and associate members;
- b. Regular DABIREMCO staff;
- c. BIR/DABIREMCO Retirees who separated from the office at the age of at least 60 years and who are members of the Cooperatives prior to their retirement.
- d. Immediate family members may be enrolled as affiliated member for this Fund as defined below:
 - i. For legally married member - only the parents, spouse and children
 - ii. For single/unmarried member – only children, parents and siblings below 18 years old

Section 3. Cessation of Membership

Cessation of membership occurs when a member is not able to replenish the mutual benefit fund for a period of three (3) months.

Section 4. Membership Fees

- a. Qualified member shall initially contribute two hundred pesos (P200.00) Succeeding contribution shall be one hundred pesos (P100.00) for every deceased member or affiliated member.
- b. Qualified retirees may continue their membership with the Fund by paying a one-time payment of three thousand pesos (P3,000.00).
- c. Qualified members who retired or separated from the service before the age of sixty (60) shall continue to pay the membership fee as stated in Section 4 (a)

Section 5. Documentary Requirements

Upon Membership:

- a. Membership Form upon enrollment. In case of changes in the enrolled affiliated member, a new Membership Form shall be submitted during the designated period.
- b. Birth Certificate and marriage contract of affiliated members to establish relationship.

Upon Claim

- a. Death Certificate duly authenticated by the Local Civil Registrar (LCR).
- b. Notification Letter informing DABIREMCO of the death of the member/affiliated member.

Section 6. Payment of Claims

- a. The amount of benefits will vary as to the number of Mutual Assistance (Dayong) members. The more members participating and enrolled in the Dayong, the bigger is the amount of benefit.
- b. Release of Claims will be made upon completion of all requirements:
 - i. Signatures of all the beneficiaries. Principal beneficiaries and children, except those of minor age must sign the claim (Notification letter). DABIREMCO will only recognize beneficiaries listed in the Application for Mutual Assistance (Dayong).
 - ii. In case all beneficiaries stated are deceased, the nearest kin will receive the benefits upon presentation of the affidavit of heirship within two (2) years from the date of death.
- c. There will be no service fee to be deducted upon disbursement of the Mutual Assistance (Dayong).

Section 7. Other Provisions

- a. To keep the membership in active status, the BIR RR19, Davao City thru the Chief, Administrative and Human Resource Management Division is authorized to deduct from payroll account for such obligation to the mutual assistance of the cooperative.
- b. Regular DABIREMCO staff are also eligible for membership, thereby the management is authorized to deduct the same thru payroll deduction.
- c. Membership data may be amended by submitting a duly filled-up application form for such purpose on the same period as stated under subparagraph d of this Section.
- d. Enrollment to the mutual assistance (Dayong) is scheduled every Annual General Assembly to May 31 yearly.
- e. Effectivity of new membership shall be on June 1 of the same year.
- f. Only Regular Members can enroll affiliated members.
- g. There will be no age limit for the membership of affiliated members.
- h. There will be no health restrictions and contestability period set for the principle being adopted is helping one another in times of sorrow and grief.
- i. Contribution of the deceased beneficiary who have availed of the benefits provided herein shall continue until the membership of the principal is terminated.
- j. Three (3) consecutive defaults of payment in Dayong contribution shall automatically disqualify the member from its mortuary benefits, after due notice.
- k. Aside from the benefits that may be due to the member/beneficiary under this Mutual Assistance (Dayong), additional benefits shall be given to the deceased member and their immediate family (children, spouse, & parents) in a form of

cash or wreath, whichever is appropriate, amounting to not more than one thousand five hundred pesos (P1,500.00).

- l. Ceased member as stated in Section 3 is not entitled to claim (Dayong) unless the same re-enrolls to the Mutual Assistance (Dayong).
- m. All officers are required to enroll.
- n. Members shall be issued with certificate of membership which shall be valid until the termination of the membership of the principal.

CLAIMANT’S STATEMENT

1. (a) Deceased’s name in full
(b) Residence at death
(c) Occupation at death
2. (a) Deceased date of birth
(b) Place of birth
(c) Your sources of the above information
3. (a) Date of death
(b) Place of birth
(c) Cause of death
4. (a) When did the deceased first complain of or give indication of his last illness?
(b) When did the deceased first consult a physician for his last illness?
(c) Names and address of all physicians who attended the deceased in his last illness
5. Facts concerning other life and accident insurance carried by the deceased:

Company	Policy No.	Amount of Insurance
6. Your date of Birth
7. Your relationship to the deceased

Having been duly sworn, I hereby depose and say that the statement in the foregoing answers are true and full, to the best of my knowledge and belief and that there are no material facts in the case which are not disclosed.

Dated at this day of , 20.

Witness
Address

Claimant
Address

On this day of , 20. Personally appeared before me the above name, with Residence Certificate No. Issued on at to me known, who being by me duly sworn, deposed the answer to the above question and subscribed the same in my presence.

NOTARY PUBLIC
My Commission Expires