



## **DISASTER AND CALAMITY FINANCIAL MUTUAL-AID POLICY(Extended Damayan Program- P10 Contribution Per Member)**

Effectivity date: July 24, 2024

### **1. Introduction**

**1.1 Purpose** This policy establishes guidelines for providing financial mutual-aid under the coop extended damayan program, to individual-members affected by disasters and calamities. It aims to ensure that aid thru **the obligatory contribution of Ten Pesos Only (Php10.00) from every Member in good standing (MIGS)** is given transparently, and efficiently to qualified member-victims.

**1.2 Scope** This policy applies to all financial mutual- aid provided by PSIPAG in response to disasters and calamities affecting members nationwide; where owned or leased to be owned HOUSE and/or contiguous parts/portions, were negatively affected or damaged.

### **1.3 Definitions**

- **Disaster:** A sudden event that causes significant disruption and requires external assistance.
  - **Extreme Flooding due to prolonged rains brought by typhoons**
  - **Flash-floods or overflowing of creeks and rivers and Dams**
  - **Earthquakes with destructive magnitudes**
  - **Severe typhoon destructive winds**
  - **Landslides brought by intense rain or flood**
  - **Apocalyptic Tsunamis or tidal waves**
  - **Volcanic eruption followed by Magma outpour and severe ashfall**
- **Calamity:** An event causing widespread distress or hardship, typically requiring intervention.
- **Financial Mutual-Aid:** Monetary assistance thru the PSIPAG Extended Damayan program provided to individual members to support recovery and relief efforts, particularly house repairs.

### **2. Eligibility Criteria**

#### **2.1 Member Assistance**

- **Residency:** Must be a resident of the affected area; or immediate family resides within the affected area.

- **Impact:** Demonstrated financial need due primarily to house or property damage, loss of income, or other disaster-related hardships. The house damaged must be owned by the member-claimant or member's immediate family; and NOT rented or leased.
- **Documentation:** Proof of identity, residency, ownership, and disaster impact (e.g., damaged property reports)

**Note:** Damages to appliances, house furniture and fixtures, ornaments, personal items and clothing – are NOT covered by this policy and thus not qualified to claim.

## 2.2 Application Process

- **Individual Applications:** Submit a completed application form with complete required documentation.

## 3. Application and Review Process

### 3.1 Application Submission

- **Method:** Applications can be submitted online, by mail, or in person at PSIPAG main office.
- **Deadline:** Applications must be submitted within 30 days of the disaster event.

### 3.2 Review and Approval

- **Initial Review:** The PSIPAG TULONG CENTER will review applications to verify eligibility and completeness.
- **Assessment:** Assess the level of need and determine the amount of aid based on total MIGS membership and impact severity. Assistance from Security Agency satellite office(s)' inspectors and officers may be requested to verify veracity and accuracy of claim details and factual basis.
- **Approval:** The Tulong Center officers will make decisions on extended damayan aid approval and the total Php10 per member multiplied with total MIGS members during period of claim to establish resulting full amount, ensuring compliance with this policy.

### 3.3 Notification

- **Successful Applicants:** Receive a formal notification letter/email/message detailing the approved aid amount and any conditions.
- **Unsuccessful Applicants:** Receive a notification with reasons for denial and information on appeal options.

## **4. Disbursement of Funds**

### **4.1 Disbursement Methods**

- **Individual Aid:** Funds may be provided via check, direct deposit to STARCASH account.

### **4.2 Payment Schedule**

- **Individual Aid:** Disbursement within 3 days of approval.

### **4.3 Use of Funds**

- **Individual Aid:** Funds must be used for specific disaster-related expenses as detailed in the application.

## **5. Monitoring and Compliance**

### **5.1 Monitoring**

- **Individual Aid:** Recipients may be required to provide receipts or documentation of fund use.

### **5.2 Compliance**

- **Audit:** The cooperative reserves the right to audit the use of funds to ensure compliance with the policy.
- **Misuse:** Misuse of funds may result in repayment obligations and disqualification from future extended Damayan aid.

## **6. Appeals and Dispute Resolution**

### **6.1 Appeals**

- **Process:** Applicants may appeal decisions by submitting a written request for reconsideration within 30 days of the notification.
- **Review:** Appeals will be reviewed by Mediation and Conciliation Committee, which will issue a final decision.

### **6.2 Dispute Resolution**

- **Disputes:** Disputes related to aid use will be resolved through mediation or arbitration as outlined in the cooperative's grievance procedures.

## **7. Contact Information**

- **Coop office Nos.** 0917-1344871 / 0917-1381061



# PSIPAGCC

Rm108 Philippine-Korea Friendship Center, Bayani Rd.,  
Fort Bonifacio, Western Bicutan, Taguig City  
0917-138-1061/0917 134-4871 psipagcc@gmail.com

**Disaster and Calamity Financial Aid**  
**[EXTENDED DAMAYAN PROGRAM]**  
**Application Form**

**Instructions:** Please complete all sections of this form and attach the required documentation. Incomplete applications may result in delays or denial of extended damayan assistance.

### 1. Applicant Information

- **Full Name:**
- **Date of Birth:**
- **Gender:**
- **Social Security Number (or equivalent):**
- **Position and detachment:**
- **Contact Number:**
- **Email Address:**
- **Residential Address:**
  - Street:
  - City:
  - State/Province:
  - ZIP/Postal Code:
- **Provincial Address (if different from Residential Address):**
  - Street:
  - City:
  - State/Province:
  - ZIP/Postal Code:

### 2. Disaster Information

- **Type of Disaster or Calamity:**
- **Date of Disaster:**
- **Location Affected:**
- **Description of Impact on Your Household (e.g., property damage, total or partial loss of owned house/residence):**

### 3. STARCASH or Bank Information (for Direct Deposit)

- **Bank Name:**
- **Account Holder Name:**
- **Account Number:**

#### **4. Signature and Certification**

I hereby certify that the information provided in this application is true and accurate to the best of my knowledge. I understand that providing false information may result in denial of assistance and legal consequences. I authorize PSIPAG cooperative to verify the information provided and to contact relevant agencies or individuals as necessary to process my application.

**Applicant's Signature :**

**Date:**

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#### **Documentary Requirements**

**Please attach the following documents with your application:**

- 1. Proof of Identity**
  - 2 Government-issued ID (e.g., driver's license, passport)
  - Social Security Number (or equivalent)
  - Security License Card
  - Stargroup office ID
- 2. Proof of Residency and Ownership**
  - Deed of Sale/Tax receipts/TCT; or a lease-to-Own agreement showing current address
  - Barangay Certification on damaged property of member
- 3. Proof of Disaster Impact**
  - Photos of property damage or loss
  - Pictures of property before the disaster (3-6 months old image/photo)
  - Official disaster declaration or report (if available) from NDRRMC
  - Notarized Affidavit (statement of eligibility to claim aid)
- 4. Additional Documentation**
  - Any other documents supporting your request (e.g., medical bills, repair estimates)

**Submit Completed Application and Documentation To:**

- **Mailing Address: PSIPAG TULONG CENTER, Phil-Korea Friendship Center, Bayani Road., Fort Bonifacio, Western Bicutan Taguig City Metro Manila 1630**
- **Email Address: [psipagcc@gmail.com](mailto:psipagcc@gmail.com)**
- **Online Viber/Messenger Submission: @PSIPAGCCo/Psipag Ccoop, viber 0917-1344871**

