



GSIS

gfa
ginhawa
for all!

gfal PLUS

Brochure

GSIS Programs
for GFAL PLUS
Members



Table of Contents

General Insurance	4
Home Shield Fire Insurance	4
Auto Shield Motor Vehicle Insurance	5
My Shield Personal Accident Insurance	6
Other Programs	8
Program for Restructuring and Repayment of Debts (PRRD)	8
Lease with Option to Buy	10
Ginhawa Services	11
24/7 Call Center Facility	11
Social Media	11
GSIS TOUCH Mobile App	11
GTAP	11
GSIS Housing Online Payment	11
Ginhawa Payment Facilities	12
24/7 Accessible Website	12

GENERAL INSURANCE

The Government Service Insurance System, by virtue of Republic Act 656 and as amended by Presidential Decree 245, is mandated to insure all properties, assets, and interests of the government against any insurable risk. Thus, GSIS offers various non-life insurance products that provide protection to both institutional and individual clients.

These includes Home Shield Fire Insurance, Auto Shield Motor Vehicle Insurance, and My Shield Personal Accident Insurance. Qualified to apply for these non-life insurance programs are the following:

- Active GSIS members
- GSIS retirees and pensioners
- Spouse, children, and siblings of active GSIS members and GSIS retirees and pensioners
- Parents of active GSIS members

Interested parties may visit the nearest GSIS office to avail of these insurance products.

Home Shield Fire Insurance

The Home Shield Fire Insurance Program offers fire insurance for properties, with an option to avail of an additional coverage against earthquake, typhoon, or flood.

1. What properties may be covered?

- Residential units
- Condominium units
- Townhouse units
- Apartment units
- Household or business furniture and fixtures, personal belongings, and effects owned by the qualified applicant
- Any commercial or business unit owned by a corporation where any of the qualified assureds own majority share in the corporation

2. What are the documentary requirements?

- Completely filled-out fire insurance application form
- Copy of the title of deed of sale
- Photocopy of Transfer of Certificate of Title (TCT) and/or tax declaration

- In case of corporate properties, the qualified assured must own majority of the shares of the corporation
- In case the applicant for the insurance is not the GSIS member or pensioner, documentary proof of relationship with the GSIS member such as a copy of marriage certificate or birth certificate certified by the Philippine Statistics Authority (PSA)
- Sketch location of the property
- Inspection report of authorized GSIS officer

3. What is the mode of payment?

Cash and carry

Auto Shield Motor Vehicle Insurance

The Auto Shield Motor Vehicle Insurance provides full comprehensive coverage inclusive of acts of nature for vehicle/s owned by GSIS active members, retirees, and their qualified dependents.

1. What vehicles may be covered?

All motor vehicles for private use including motorcycles and tricycles, provided in good running condition, may be covered.

2. What are the documentary requirements?

New applicants:

- a. Completely filled-out auto insurance application form
- b. Photocopy of the certificate of registration (CR) and official receipt (OR)
- c. Copy of sales invoice with signature and date for brand new vehicles, if OR/CR are not yet available
- d. Copy of notarized deed of sale, if unit is pre-owned
- e. Colored photo of the four (4) sides of the vehicle
- f. In case the applicant for the insurance is not the GSIS member, retiree or pensioner, documentary proof of relationship with the GSIS member such as PSA certified copy of marriage certificate or birth certificate
- g. Photocopy of UMID card of GSIS member, retiree, or pensioner
- h. Copy of previous or existing comprehensive insurance

Renewal:

- a. Completely filled-out renewal form
- b. Copy of CR and latest OR of vehicle
- c. Picture of four (4) sides of vehicle, if coverage has expired

3. What is the mode of payment?

Cash and carry

**Approval of application for Auto Shield Motor Vehicle Insurance may be subject to vehicle inspection and submission of photo of the vehicle.*

My Shield Personal Accident Insurance

The My Shield Personal Accident Insurance provides protection 24/7 wherever the insured may be. The applicant may choose from a minimum of Php50,0000 to a maximum of Php 5,000,000 coverage.

Its features include:

- a. Coverage for death caused by any form of accident including animal bites
- b. Reimbursement of medical expenses incurred due to an accident equivalent to 10% of the sum insured or Php50,0000, whichever is lower

1. Who may be covered?

- a. Individuals with ages between 3 to 80 years old
- b. Children under the guardianship of active GSIS members, retirees and pensioners (subject to the submission of proof of guardianship)

2. What are the documentary requirements?

- a. Completely filled-out personal accident insurance application form
- b. In case the applicant for the insurance is not a GSIS member, retiree or pensioner, documentary proof of relationship with the GSIS member such as PSA certified copy of marriage certificate or birth certificate

3. What is the scope of cover?

a. Death

- 100% of the principal sum for loss of life
- Unprovoked murder and assault - 50% of the principal sum but not to exceed Php50,000
- Payment for the loss of life due to an accident within 180 days after the date of the accident

b. Dismemberment, Loss of Sight, Hearing, Speech Indemnity

- Permanent total disability
1% of the principal sum per month for 100 months less any other amount paid or payable under the same policy as a result of the same accident
- Medical expense reimbursement
Payment of actual expenses incurred within 52 weeks from the date of accident IF insured will require treatment by a doctor, confinement in a hospital or the employment of a nurse.
- 24-hour accident rider
Includes all commercial flying of the insured as passenger - covers against bodily injuries caused by accident while riding as a passenger and not as a flight operator or crew member.

4. What is the mode of payment?

Cash and carry

OTHER PROGRAMS

Program for Restructuring and Repayment of Debts (PRRD)

1. What is the Program for Restructuring and Repayment of Debts (PRRD)?

The Program for Restructuring and Repayment of Debts (PRRD) is a one-time condonation and restructuring program for inactive GSIS members with outstanding loans.

2. Who are qualified to apply?

GSIS members who are already out of government service and financially incapable to settle their outstanding loan balances in full may apply for PRRD.

3. What are the loans covered under PRRD?

PRRD covers the following service loans:

- a. Salary Loan
- b. Restructured Salary Loan
- c. Enhanced Salary Loan
- d. Emergency Loan Assistance
- e. Summer One-Month Salary Loan
- f. Member's Cash Advance / eCard Cash Advance / eCard Plus Cash Advance
- g. Conso-Loan / Enhanced Conso-Loan
- h. Emergency Loan
- i. Home Emergency Loan Program
- j. Study Now, Pay Later at Fly PAL, Pay Later loans and did not avail of the condonation program in 2014
- k. Educational Assistance Loan (EAL) and did not avail of EAL II
- l. Stock Purchase Loan and did not avail of the condonation program in 2013
- m. Policy Loan (Regular and Optional)
- n. GSIS Financial Assistance Loan (GFAL) for DepEd Personnel

4. What are the loans not covered by PRRD?

The following loans are not covered by PRRD:

- a. Pension Loan
- b. Pension Emergency Loan
- c. Pensioner Restructuring Loan under the Choice of Loan Amortization Schedule for Pensioners (CLASP)
- d. Housing Loan

5. What are the documentary requirements?

- a. Application form duly accomplished and signed by the borrower
- b. GSIS Unified Multi-Purpose ID (UMID) or electronic Card (eCard) or valid passport or any two of the following government-issued IDs with date of birth and signature:
 - Employee ID / office ID
 - Drivers' license *
 - Professional Regulation Commission (PRC) ID *
 - Senior Citizens ID
 - Social Security System (SSS) ID
 - Commission on Election (COMELEC)/ Voters ID / COMELEC Registration Form
 - National Bureau of Investigation (NBI) Clearance *
 - Integrated Bar of the Philippines (IBP) ID
 - Firearms license *
 - Armed Forces and Police Savings and Loan Association, Inc. (AFPSLAI) ID *
 - Philippine Veterans Affairs Office (PVAO) ID
 - Armed Forces of the Philippines (AFP) Beneficiary ID
 - Bureau of Internal Revenue (BIR) Tax Identification Number (TIN)
 - Pag-IBIG Fund ID
 - Persons with Disability (PWD) ID
 - Solo Parent ID
 - Pantawid Pamilya Pilipino Program (4Ps) ID *
 - Barangay ID *
 - Philippine Postal ID *
 - PhilHealth ID
 - PhilID

**within its validity period*

6. How can a qualified inactive member apply?

To apply, proceed to the nearest GSIS office.

Lease with Option to Buy

Under the Lease with Option to Buy Program, GSIS rents out its housing units to interested parties who will be given the priority to purchase it any time during the lease agreement. The lease agreement will be valid for one year, renewable at the option of GSIS.

To qualify, the prospective lessee must:

- be a Filipino citizen who is legally authorized to enter into an agreement
- have a regular source of income

If the residential property is occupied, GSIS will give priority to the current occupant to lease unit with an option to buy it. If the property is unoccupied, it will be open for rental to anyone who will qualify for the program.

The properties that are available for lease are posted on the GSIS website

GINHAWA SERVICES

24/7 Call Center Facility

The GSIS Contact Center is a hotline facility that is accessible to the public 24 hours a day, 7 days a week. Our agents are ready to answer all of your GSIS-related concerns. Just dial (02) 8-847-4747 (for calls within Metro Manila); (632) 8-847-4747 (for international calls); 1-800-8-8474747 (Globe & TM subscribers); or 1-800-10-8474747 (Smart, Talk 'N Text & Sun subscribers). You may also email your inquiries to gsiscares@gsis.gov.ph.

Social Media

GSIS also uses the official GSIS Facebook page ([@gsis.ph](https://www.facebook.com/gsis.ph)) and YouTube channel (GSIS OFFICIAL) to post important news, advisories, and updates. Interested individuals may also relay GSIS-related concerns by sending a private message to the GSIS Facebook page.

GSIS TOUCH Mobile App

Through GSIS TOUCH, active government employees can view their member data, service record as well as life, retirement, dividend, refund and Edu-Child claims; keep track of their premium remittances and loan payments; know the maturity of their life insurance policy and pre-need plans; and apply for loans and claims using only their smartphones.

Retired government employees can likewise view their monthly pension releases and loan payments and set their appointment for the Annual Pensioners Information Revalidation (APIR) via GSIS TOUCH.

GSIS TOUCH also features the Guide to Transactions and Processes (GTAP), which contains the step-by-step guide and turnaround time for all GSIS transactions and processes, as well as the directory of all GSIS branches nationwide.

GTAP

Instead of setting up tarpaulins or posters in its service areas, GSIS developed the first electronic citizen's charter in government dubbed Guide to Transactions and Processes (GTAP) -- an information kiosk with a touch screen feature that allows members and other visitors to access GSIS's list of services, quick guide on the step-by-step processes, list of eligibility requirements, and GSIS personnel accountable for each transaction. You can find GTAP kiosks in all GSIS branches and extension offices nationwide.

It is also available online by typing <https://gtap.gsis.gov.ph/> on the browser of your computer, smartphone, or other gadgets.

GSIS Housing Online Payment

GSIS Housing Online Payment (G-HOP) is an online payment channel for monthly housing loan amortization using online devices, such as mobile phone, tablet, or computer with internet.

Housing loan payors with updated housing loan payment and have access to an account with Union Bank of the Philippines (UBP or UnionBank) are qualified to use G-HOP.

Ginhawa Payment Facilities

GSIS members may now pay their GSIS loans, except housing loan, at any Bayad center nearest their home. Bayad has over 2,000 outlets or touchpoints all over the country, providing all GSIS members easy access to this alternative loan payment channel.

GSIS members who may avail of the Bayad center facility are those who have underpaid accounts; have delayed payment; or with accounts which are already in default (unpaid for more than six months). Member with arrears or account in default may opt to pay more than what is due and the same shall be treated as advance payment on their loan account.

For their outstanding loan balance, members may refer to the text message or collection letter from GSIS or check via [eGSISMO](#).

Payments of GSIS members accepted at the Bayad center will be posted by GSIS in real time. Payors will receive confirmation through SMS within 24 hours from receipt of the payment.

Aside from the Bayad facility, the other modes of payment available to GSIS members are through agency remittance and over-the-counter payment at any of the GSIS branch offices.

24/7 Accessible Website

The GSIS website is an online platform that is accessible to the public 24 hours a day, 7 days a week. Here, you will find the latest GSIS news, advisories, and updates as well as the contact details of all GSIS branches and extension offices nationwide. An overview of all GSIS loans, benefits, and insurance products are also easily accessible here including their application procedures and required documents. Visit the GSIS website by typing www.gsis.gov.ph on the browser of your computer, smartphone, or other gadgets.

GFAL Plus: Ang tunay na GINHAWA para sa dating members at kanilang kapamilya



For information:

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