COURTING MARRIAGE - CLAIMS MARRIAGE MARRIAGE - RENEWALS Cardina, the Customer CARDINA'S JOURNEY Missed Deadline for Renewal **Submits Documents** Becomes Insured by CPMI Cardina, the Customer **DETAILS OF CARDINA'S JOURNEY** Infortunately Cardina's house catches ardina shows POC to MIC/MBA In 1-5 days, Cardina is notified by Partner Cardina goes to Provincial Office to pick Neighbour/friend ► Saw proof of claim If Cardina wants to buy insurance with a Usually a family member or fellow CARD Account Officer visits Cardina's house. Cardina receives call/SMS from Account ardina takes jeepney/tricycle to CARD MIC helps Cardina fill out Proof of Cover Cardina is now covered. She receives SMS Cardina reports the house fire to Center Account Officer or Unit Manager visit Cardina arranges to get Cardina gives required documents to dina fills out a new loan proposal Cardina didn't make it to CARD office in cash, she goes to CARD office and pays loan, she fills out Loan Proposal form form and answers any questions she has from CPMI as an additional reminder. up her claims check. Alternatively she can re. Her husband is taken to the hospital aranguy certificate and fire report, as time to renew her policy and it lapses. Cardina to meet with Unit with smoke inhalation injuries, and the have it deposited into her CARD bank entire insurance policy in one lumpsum with Account Officer at Center Meeting. ocumentation she needs that claim has been approved. about the policy. She is now treated as a new customer. ► A fellow center member/Center Chief Manager/Account Officer and MIC/MBA Cardina signs Master Roll with Unit Account Officer ► S.S.S. is not enough Coordinator at CARD office for scheduled Manager or Account Officer, and keeps loan application, guarantor, etc. of insurance release appointment the following day. ▶ MIC/MBA Coordinator ▶ '5-6' lenders don't have insurance completed Proof of Cover as confirmation Afraid company will be bankrupt of her policy. at Center Meeting Security for the future ► Think it's a scam ▶ Fast claims ► Policy lapses, doesn't renew Minimal documents ► Skeptical about price hike Cardina, the Customer CARDINA'S HEADACHES ➤ Cardina signs up for insurance without ➤ Insurance products are complicated and Getting to the CARD office costs mone Cardina has lost all her belongings and ► It takes money, time and effort for Cardina didn't know her policy was ► Contestability applies again, and ➤ It's not clear what documentation fully understanding the products, what weekly obligation of having to attend money in the house fire. This is a very Cardina is upset because she only there are too many options. and can be inconvenient. Cardina needs to make a claim. Cardina to gather required about to expire. missed the deadline by a couple days she's covered for or how to claim. Center Meetings. distressing time for her and her family. documentation. ► Cardina doesn't understand how ► Doesn't understand why she needs a Cardina might have to wait all mornin guarantor again after being a good insurance will benefit her, or which pla ► There are clearance fees to pay for No grace period for being a loyal just to spend 15 minutes at her loan would benefit her the most. release appointment. the barangay certificate to prove she i customer. customer. resident, and a cost to obtain a fire ► No option to renew early or sign up report. for more than 1 year insurance coverage at a time. ► If she forgets to obtain the medical certificate at the time her husband is ► Has to go through the whole discharged at the hospital, has to travel enrollment process again if she want back (sometimes far) and incurs more to renew her policy. expense. ► Cost for hospitalization can be almost as much as the claim, and doesn't seem worth it.