



*Republic of the Philippines*  
**Mountain Province State Polytechnic College**  
*Bontoc, Mountain Province*



*Mountain Province State  
Polytechnic College Student  
Mutual Aid Fund*

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**Section 1. General coverage**

All bonafide students of the Mountain Province State Polytechnic College are entitled for the benefits.

**Section 2. Contribution**

All students must pay Fifty pesos (P50.00) upon enrollment during the first semester of School Year 2016-2017. The amount paid covers one school year including summer whether or not the student is enrolled for the second semester or during summer

**Section 3. Benefits**

1. Accidental death or loss of life-P10,000.00.
2. College related activities indemnity death benefit –P15,000.00
3. Non-accidental death or loss of life- P10,000.00
4. Dismemberment and disability benefits
  - a. Permanent disability –P10,000.00
  - b. Dismemberment-P5,000.00
5. Medical reimbursement- P1,500.00 (Once a year)
6. Hospital confinement benefit- P150.00/day(for 10 days only)
7. Burial expenses –P2,000.00

**Section 4. Procedure of claiming**

- A. Written notice of the accident shall be submitted to Student Services and Development Office (SSDO).
- B. The campus Student Services and Development Office (SSDO) concerned shall collate the documentary requirements to be submitted to the Internal Control Office for pre-auditing and eventually the preparation of disbursement vouchers in the accounting offices.
- C. Documentary requirements
  - C.1. In case of death due to natural causes
    - C.1.1. Death certificate
    - C.1.2. Certificate of enrollment signed by the registrar
  - C.2. In case of accident (not related to school activities)
    - C.2.1. Police report/barangay report
    - C.2.2. Medical Certificate and Hospital Bills
    - C.2.3. Certificate of Enrollment Signed by the registrar
  - C.3. In case of accident (related to school activities)
    - C.3.1. Report of the Office of the Student Services or other authorized College officials (i.e. Faculty spot report, Dean's report, Adviser's report or Project In-charge report).
    - C.3.2. Medical Certificate and Hospital Bills.
    - C.3.3. Certificate of Endorsement signed by the Registrar.
  - C.4. Other documents as maybe required to conform to the existing accounting and auditing rules and regulations.

There shall be created a separate account in the official depository bank of the College where money collected from students shall be deposited and withdrawn. All money deposited for this purpose shall be created and treated as trust fund.

## **Implementing Rules and Regulation of the Mountain Province State Polytechnic College Student Mutual Aid Fund of 2015**

The Mountain Province State Polytechnic College Pursuant to Board Resolution No. 075, s.2015 “Approving the Mountain Province State Polytechnic College Student Mutual Aid Fund of 2015” effective 1<sup>st</sup> Semester of School Year 2016-2017 approved during the regular meeting of the Board of Trustees held at CHED Central Office C.P. Garcia Ave. U.P. Campus Diliman, Quezon City on October 13, 2015 hereby issues the following rules and regulations governing the implementation of this Mutual Aid Fund.

### **RULE I. GENERAL PROVISIONS**

**Section 1. Title.** These Rules and regulations shall be referred to as the Implementing Rules and Regulations (IRR) of the Mountain Province State Polytechnic College Student Mutual Aid Fund (MPSPC-SMAF).

**Section 2. Scope and Application.** The provision of this IRR shall cover all the bonafide students of the Mountain Province State Polytechnic College on all campuses who have paid their Mutual Aid Fund in the current school year.

**Section 3. Declaration of Policy.** This IRR shall be interpreted in the mutual interest of the college and the students.

**Section 4. Definition of Terms.** For purposes of understanding the following terms shall mean or be understood as follows:

- a. Mutual Aid Fund refers to the students’ insurance policy paid by the students and managed by the college administration.
- b. Bonafide students refer to all students enrolled in the current school year and have paid his/her contribution for the mutual aid fund.
- c. School Year refers to the entire academic year inclusive of summer.
- d. Accidental death or loss of life refers to the demise of the student that is beyond his/her control.
- e. College Related activities refers to the different official activities conducted by the college or through its different units.
- f. Non-accidental death or loss of life refers to the death of the student caused by another individual or by sickness/diseases.
- g. Dismemberment refers to the disintegration of any part of the body of the student that causes or impairs its normal function.
- h. Permanent disability refers to any accident that permanently incapacitates the body in performing its normal function.
- i. Medical Reimbursement refers to the financial refund given to students who were confined in the hospital and have incurred medical expenses.
- j. Hospital confinement benefit refers to the payment of a certain amount per day during the confinement of the student.

- k. Burial expenses refer to the financial assistance provided to the bereaved family of the student to defray expenses.

## **RULE II. CONTRIBUTION, EFFECTIVITY AND COVERAGE**

**Section 1. Amount of Contribution.** The students of the Mountain Province State Polytechnic College shall pay the amount of FIFTY PESOS (50.00) upon enrolment

**Section 2. Effectivity of the Insurance.** The students shall only be entitled to the insurance policy and all benefits stipulated herein after paying the Student Mutual Aid Fund Fee as part of the miscellaneous fees.

**Section 3. Coverage.** The coverage of the Student Mutual Aid Fund shall apply to the school term where the student paid for his/her Mutual Aid Fund fee exclusive of summer.

## **RULE III. FINANCIAL BENEFITS**

**Section 1. Accidental Death or Loss of Life.** The amount of TEN THOUSAND PESOS (10, 000.00) shall be provided to the family of the student or his legitimate dependent/s.

**Section 2. College Related Activities Indemnity Benefit.** An amount of FIFTEEN THOUSAND PESOS (15, 000.00) shall be given to the family or legitimate dependent of the student.

**Section 3. Non-accidental Death or Loss of Life.** An amount of TEN THOUSAND PESOS (10, 000. 00) shall be given to the family or legitimate dependents of the student.

**Section 4. Dismemberment and Disability Benefits.** The amount of TEN THOUSAND PESOS (10, 000. 00) shall be given to the student in the case of Permanent Disability while the amount of FIVE THOUSAND PESOS (5, 000.00) shall be given to the student in case of Dismemberment.

**Section 5. Accidental Medical Reimbursement.** In case of medical expenses incurred by the student there shall be equitable reimbursements but shall not exceed the amount of ONE THOUSAND FIVE HUNDRED PESOS (1, 500.00).

**Section 6. Hospital Confinement Benefit due to Accidents.** The amount of ONE HUNDRED FIFTY PESOS (150.00) per day shall be given to the student during confinement but such assistance shall be only for a maximum of TEN (10) days.

**Section 7. Burial Expenses for Accidental Death, Non-Accidental Death or loss of life.** The amount of TWO THOUSAND PESOS (2, 000.00) shall be given to the family or legitimate dependent of the student as burial assistance.

**RULE IV. PROCEDURE AND REQUIREMENTS IN CLAIMING ENTITLEMENTS**

**Section 1. In Case of Accidental Death or Loss of Life.** The following shall be submitted to the Student Services and Development Office for the processing of claims:

- a. Police Report or Police Blotter
- b. Death Certificate
- c. Certificate of enrolment duly signed by the Registrar or recently validated school ID

**Section 2. Non-accidental Death or Loss of Life.** The following shall be submitted to the Student Services and Development Office:

- a. Police Report or Police Blotter for Murder, Homicide or similar causes.
- b. Death Certificate
- c. Certificate of enrolment duly signed by the Registrar or recently validated school ID.

**Section 3. In case of Accidents not related to School Activities.** The following shall be submitted to the Student Services and Development Office:

- a. A Written Report of the Accident or Police Report or Police Blotter
- b. Medical Certificate
- c. Hospital Bills with Official Receipts
- d. Certificate of enrolment duly signed by the Registrar or recently validated school ID

**Section 4. In case of School Related Accidents.**

- a. Written Report of the Accident (by any employee of the College) or Police Report or Police Blotter
- b. Medical Certificate
- c. Hospital Bills with Official Receipts
- d. Certificate of enrolment duly signed by the Registrar or recently validated school ID

**Section 5. Processing of Claims.** Upon the submission of the required documents the Student Services Office shall collate all the documents and process the said claim to the Accounting Office for the payment of the claim after complying with the regular accounting rules.

**Section 6. Claiming.** After the processing of submitted documents the claimant shall be notified when to claim the benefits at the Cashier's Office.

**Section 7. Schedule of Claiming.** All claims shall be released within Ten (10) days from the date of submission.

**RULE V. MANAGEMENT OF THE MUTUAL AID FUND**

**Section 1. Trustee of the Fund.** The College administration through its Finance Department shall be the trustee of the fund and shall process all claims following the regular accounting and auditing rules and procedures.

**Section 2. Utilization of the Fund.** The Mutual Aid Fund shall only be utilized for Students' insurance purposes and in no case shall it be used as insurance for the employees of the college nor diverted or realigned for other purposes unless for exceptional circumstances duly approved by the governing board and through the endorsement of the Federated Student Council.

## **RULE VI. EXCLUSIONS**

**Section 1. Death or Injury.** The following shall be excluded in the coverage of the Mutual Aid Fund for Death or Injury:

- a. Suicide or any attempt thereat;
- b. Death or injury due to participations in riots, strikes, rebellion, revolution, insurrection, conspiracy, and terrorism or any criminal activities;
- c. Any injury sustained while engaging in but not limited to mountaineering or similar activities that requires harness or safety equipment and gadgets, racing on wheels or any other motor vehicles or horseback; and
- d. Injury sustained while under the influence of drug or liquor.

**Section 2. Hospital Confinement Benefits.** The following shall be excluded from the coverage of the Mutual Aid Fund for hospital confinement benefits:

- a. Pregnancy and childbirth;
- b. Intentionally inflicted injuries or suicide;
- c. Cosmetic or plastic surgeries;
- d. Confinement due to drug addiction or alcoholism or due to the exclusions mentioned in the second sentence of the preceding section;
- e. Venereal diseases;
- f. Human Immune-deficiency Virus (HIV) and Acquired Immunology Deficiency Syndrome (AIDS);
- g. Any injury, sickness, or diseases contracted prior to the enrolment of the student in the Mountain Province State Polytechnic College Student Mutual Aid Fund or Prior to the payment of the mutual aid fund fee by the students.

**Section 3. Burial Expenses.** The MPSPC Student Mutual Aid Fund shall not provide burial expenses assistance in the following cases:

- a. Suicide; and
- b. Those that are excluded in the second sentence of the next preceding section;

## **RULE VII. EVALUATION, REVIEW AND REPORTING**

**Section 1. Evaluation.** There shall be a mandatory evaluation of these Implementing Rules and Regulations of the Mountain Province State Polytechnic College Student Mutual Aid Fund to assess its implementation.



**Section 2. Review.** An Annual Review shall be conducted by the Student Services and Development Office to check on possible enhancement of these policies for a more effective and efficient implementation.

**Section 3. Reporting.** An Annual Report shall be submitted by the Student Services and Development Office to the College President containing all the necessary information such as but not limited to Number of beneficiaries served, Amount of benefits provided, and remaining balance of the Mutual Aid Fund.

### **RULE VIII. FINAL PROVISIONS**

**Section 1. Implementing Details.** The Administration and Finance Division may recommend policies and guideline to further ensure the effective and efficient implementation of this Implementing Rules and Regulations.

**Section 2. Amendments.** Any amendments to this Implementing Rules and Regulations shall be jointly conducted by the Federated Supreme Student Council and the Student Services and Development Office.

**Section 3. Separability Clause.** Should any provision of this IRR be subsequently declared invalid or unconstitutional, the same shall not affect the validity and effectivity of the other provisions.

**Section 4. Effectivity Clause.** This Implementing Rules and Regulations shall take effect immediately upon the start of School Year 2016-2017.