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Enquiries: www.income.com.sg/enquiry

Domestic helper insurance claim form

Important notice

- If we accept this form, it does not mean we are taking legal responsibility for your claim.
- If we ask for any documents as proof or a report, you will have to pay the costs involved in providing them.
- To avoid delay in processing your claim, please send your completed claim form, together with the supporting documents, within 30 days from the date of the event.
- Please do not leave any answer blank. Write 'none' or 'NA' where relevant.

Policy number:	
Claim number: (For official use)	

Personal details of policyholder

Name (as shown in NRIC, FIN or Passport)	Sex ☐ Male ☐ Female	NRIC, FIN or Passport number	Date of birth (dd/mm/yyyy)
Home address		Occupation	Nationality
Contact number (Office) (Home) (Handphone)		Email	

Note: For death claim, to fill in the details of the person filing the claim under the policyholder.

Personal details of insured

Name (as shown in NRIC, FIN or Passport)	Sex ☐ Male ☐ Female	NRIC, FIN or Passport number	Date of birth (dd/mm/yyyy)
Relationship to policyholder or person claiming ☐ (please give details) _____ ☐ Employee		Occupation	Nationality

☐ Foreign maid (monthly wages) _____ (monthly levy) _____

Payee's details

Please tick √ the claim payment mode.

☐ For payment by direct transfer into **Policyholder's bank account**. Please provide supporting documents such as bank statement for verification of payee details.

Full name (as shown in the bank account)	Nationality	Name of Bank	Bank Account Number

☐ For payment by PayNow (registered with **NRIC No. only**)

Medical or accident claim details (please answer all questions.)

1 Details of illness or injury

Is the condition or disability suffered due to: ☐ Illness ☐ Accident

a If the condition or disability is due to illness, please provide:

(i) the diagnosis _____

(ii) the date your symptoms started (dd/mm/yyyy): _____ /_____ / _____

(iii) a detailed description of all symptoms and the nature of the medical condition or disability.

_____

b If the disability is due to accident, please provide:

(i) the date of the accident (dd/mm/yyyy): _____/_____/ _____ (ii) the time of the accident _____

(iii) where this happened _____

(iv) a detailed description of the nature of your injuries or disability suffered

_____

(v) a detailed description of the accident (Please enclose a copy of the police report, if any.)

_____

_____

c (i) Has the insured been given hospital or medical leave? If 'Yes', please give the start and end date of the hospital or medical leave. ☐ Yes ☐ No

Start date (dd/mm/yyyy) _____ End date (dd/mm/yyyy) _____

(ii) During this period, has the insured returned to work to do full or light duties? ☐ Yes ☐ No

If "Yes", please give the dates the insured returned to work (dd/mm/yyyy): _____

2 How were you admitted to the hospital?

☐ Referral by a general practitioner, specialist or other hospital (please delete)
Please give the name and address of the referring doctor or hospital.

_____

☐ A & E department

3 Please provide the name, contact number and address of the doctor who is treating you for your current condition or injury.

4 Was any surgery carried out for this condition? If Yes, please provide details below. ☐ Yes ☐ No

Surgical operation or procedure	**Date of operation or procedure** (dd/mm/yyyy)	**Surgical code or table** (please ask your doctor)

5 Has this or a similar condition been treated before? If Yes, please provide details below. ☐ Yes ☐ No

Name of doctor	**Name and address of clinic or hospital**	**Date of consultation** (dd/mm/yyyy)	**Reason for consultation**

6 Has treatment been completed? If no, please say when the treatment is expected to be completed. ☐ Yes ☐ No

7 ☐ Others sections
For any other claim which does not fall within the sections shown above, please provide details of the claim. If there is not enough space below, please attach another page.

Other insurance coverage (Please answer all questions.)

1 Does the insured have other insurance cover for refunding medical expenses? ☐ Yes ☐ No
If Yes, please give the name of the insurer and list the policy plan and sum assured:

2 Does the insured's employer have other insurance cover (for example, workmen's compensation) for medical expenses? ☐ Yes ☐ No
If Yes, please give the name of the insurer and list the policy plan and sum assured:

3 Has a similar claim for medical expenses for this incident been made from the insurers named above in 1 and 2? ☐ Yes ☐ No

Supporting documents

The below documents which have been **marked** will be enclosed with the claim form.

☐ **Death Claim:**

☐ 1 For death in Singapore – copy of death certificate

For death outside Singapore –

(a) certified true copy of death certificate by your lawyer or any notary public

(b) Letter from Immigration and Checkpoint Authority (ICA) - this letter is issued by ICA for Singaporeans or permanent residents (PR) who died overseas. It confirms they saw the Singapore IC, passport and overseas death certificate

(c) Repatriation report (if the body was sent home to Singapore for cremation or burial)

☐ 2 Autopsy report, toxicological report or coroner's findings

☐ 3 Proof of policyholder's or claimant's relationship to the person who died

Policyholder or Person claiming	Documents needed
Husband or wife	Marriage certificate
Parent	Birth certificate of person who has died
Child	Birth certificate of policyholder or person claiming
Brother or sister	Birth certificates of person who died and policyholder or person claiming

☐ 4 Newspaper clipping and police or accident report (if death was due to accidental or violent causes)

☐ 5 Last will of deceased (if they had left a will) or letter of administration (if there is no will)

☐ 6 Estate duty certificate

☐ 7 Copy of work permit

☐ **Permanent disability claim:**

☐ 1 Medical report

☐ 2 Newspaper clipping and police or accident report
(if total and permanent disability or permanent incapacity was due to accidental or violent causes)

☐ 3 Copy of work permit

☐ **Medical expenses claim:**

☐ 1 Medical reports or laboratory reports or inpatient discharge summary

(stating clearly the start date, cause, extent of permanent disability (if this applies) and nature of injury or illness)

☐ 2 For a stay in hospital (if this applies and the claim is eligible) - Original final hospital bill and receipt of payment

☐ 3 For outpatient treatment (if this applies and the claim is eligible) – Original itemised medical bill and receipt of payment

☐ 4 Newspaper clipping and police or accident report

☐ 5 If items 3 and 4 have been given to another insurer or employer, please provide:

☐ (a) a certified true copy of the bills by the insurer or employer;

☐ (b) a reimbursement letter or payslip reflecting the co-payment by the insured or the employer; or

☐ (c) a discharge voucher or settlement advice by the insurer

☐ 6 Copy of work permit

☐ **Expenses for sending the maid home or ending their contract claim**

☐ **For Death**

☐ 1 Copy of death certificate

☐ 2 Original invoices for expenses to send the maid home or termination expenses

☐ 3 Copy of work permit

☐ **Claimed for medical reasons**

☐ 1 Medical report

☐ 2 Original invoices for expenses to send the maid home or termination expenses

☐ 3 Doctor's confirmation of permanent disability serious sickness or serious injury preventing the maid from carrying out her duties as a foreign domestic worker

☐ 4 Copy of work permit

This is not a full list and we may ask for other documents.

Personal Data Use Statement

By providing the information and submitting this application or transaction, I/we consent and agree to Income Insurance Limited ("Income"), its representatives, agents, relevant third parties (referred to in Income's Privacy Policy at https://www.income.com.sg/privacy-policy), Income's appointed insurance intermediaries and their respective third party service providers and representatives (collectively "Income Parties") to collect, use, and disclose any personal data in this form or obtained from other sources, including existing personal data provided, any future updates and subsequent information on my/our health or financial situation (collectively "personal data") for the purposes of processing and administering my/our insurance application or transaction, managing my/our relationship and policies with Income including providing me/us with financial advice/ financial planning services, sending me/us corporate communication and information on products and/or services related to my/our ongoing relationship with Income, conducting consumer profiling/data analytic/research, which includes data matching based on personal data collected by Income, its affiliates, business partners and/ or NTUC Enterprise group of social enterprises ("NE Group") where required for Income, its affiliates, business partners and/or NE Group, to develop, improve and/ or customise their products/ services and/ or to provide you with their respective products /services, and in the manner and for other purposes described in Income's Privacy Policy.

Where the personal data of another person(s) (for example, personal data of the insured person, my family, employee, payee/payer or beneficiary) is provided by me/us (whether in this or subsequent submissions) or from other sources to Income Parties, I/we represent and warrant that:

- I/we have obtained their consent for the collection, use and disclosure of their personal data; and
- I am/we are authorised to give any authorization and approval on their behalf for the purposes as set out in this Personal Data Use Statement.

Please refer to Income's Privacy Policy (https://www.income.com.sg/privacy-policy) for more information, including access and correction to personal data and consent withdrawal.

Declaration and authorisation

I/We cannot alter any of the wordings in this claim form. Any attempt to do so will have no effect.

I/We declare that the answers given in this form are true, correct and complete. I/We accept full responsibility for them, whether written by me/us or by anyone else on my/our behalf. I/We have not withheld any information. If it is discovered later that the insured suffers from a medical condition that is not disclosed in this form, I/we will not be entitled to rely on the defence that the information was disclosed for or in the records of other policies with Income.

I/We confirm that I/we understand and agree to the collection, use and disclosure of my/our personal data as stated in the "Personal Data Use Statement" (PDUS) above. I/We further confirm on the representation and warranty made in the PDUS.

If this claim is submitted under a group policy,

a. I, the insured, consent to (1) the group policyholder disclosing to Income; and (2) Income disclosing to the group policyholder, my personal data (including claims information and outcome) for the purposes of claims administration;
b. We, the group policyholder represent and warrant that we have obtained the consent from the insured (1) to disclose to Income the insured's personal data (including claims information and outcome); (2) for Income to disclose the insured's personal data including all claims information and outcome to the group policyholder to facilitate the administration of the claims that we have submitted in this form, where necessary.

For the purpose of administering and processing my/our claim, I/we authorise, consent and agree to:

a. The medical source, insurance office, reinsurer, organisation to release to Income any medical or relevant information to do with me/us or the insured;
b. Income and its relevant third parties stated in Income's Privacy Policy to collect from, use and/or disclose to any medical source, insurance office, reinsurer, or organisation any medical or relevant information to do with me/us or the insured; and
c. Income or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests for Income to assess this claim.

I/We confirm that all copies of the claim documents that I/we have submitted to Income are copies of the original documents and I/we agree to retain all original documents for a period of 6 months from claim submission date for Income to verify its authenticity.

I am/We are aware that Income may reject any claim if any copy submitted is not a copy of the original document and may recover any payment made to me/us.

I/We confirm that I/we have paid in full all the bill(s)/invoice(s) that I/we have submitted to Income for reimbursement and I/we have not made nor will I/we make any claim against any other source for the same bill(s)/invoice(s).

If I/we have made a claim from other source, a. I/we agree that I/we will provide a copy of any document requested by Income of the payment received by me/us; b. I am/we are aware that Income will not reimburse me/us if I/we have been fully reimbursed by such source; c. I am/we are aware that Income may only reimburse me/us up to the remaining balance of the unpaid bill/invoice I/we have been partially reimbursed by such source; d. I/we undertake to refund on demand any payment made by Income to me/us which exceeds what I/we have incurred in total.

I/We understand that I/we must give Income all documents, authorisations or information required by Income to assess the claim. If I/we fail to co-operate with Income in administering and processing the claim, I am/we are aware that the assessment of the claim may be delayed or Income may reject the claim.

I/We agree that this form may be signed by electronic or digital signature, whether encrypted or not, which will be considered as an original signature for all purposes and shall have the same force and effect as an original signature. Electronic signature may include electronically scanned and transmitted versions (e.g. via pdf) of an original signature.

Name of policyholder: _____

Signature: _____

Date (dd/mm/yyyy) : _____

Name of insured: _____

Signature: _____

Date (dd/mm/yyyy) : _____

Claim submission instruction

You may email the completed claim form and supporting documents to plineclaims@income.com.sg. Please be reminded to keep the original copy of the supporting documents for 6 months as we may request for them on case by case basis prior to settlement of the claim.

Beneficial Ownership Declaration - *This is NOT a nomination of beneficiaries of this policy*

A Beneficial Owner is defined in the MAS Notice on Prevention of Money Laundering and Countering the Financing of Terrorism as an individual who ultimately owns or controls the customer or the individual on whose behalf business relations are established.

If there is a Beneficial Ownership Arrangement, please

1. Please submit a copy of their NRIC or passport and a completed copy of the FATCA and CRS self-certification form for Individual Account Holder, Entity Account Holder or Controlling Person available here: www.income.com.sg/Policy-downloads-and-forms; and
2. Provide details below:

Name of Beneficial Owner	NRIC/Passport number/FIN	Date of birth (dd/mm/yyyy)
Nationality	**Gender**	**Relationship to Proposer**
☐ Singaporean ☐ Singapore PR (Nationality) _____ ☐ Others _____	☐ Male ☐ Female	