



## Long Term Care Claim

### For ElderShield Supplement/CareShield Life Supplement

Dear Policyholder

We are sorry to learn of your disability.

In order for us to process your claim, please:

1. Complete the attached Claim Form as best as you can. If you are unable to do so, please have it completed by your immediate family member or caregiver.
2. Call the clinic to make an appointment for the disability assessment. Please refer to the list of appointed assessors at [income.com.sg](http://income.com.sg). The fee for the assessment is to be paid by you. Please note that this is required in order for the assessor to proceed with the assessment. If you have already had a disability assessment done for your Basic ElderShield or CareShield Life claim with Agency for Integrated Care (AIC), within the last 3 months, you need not undergo the assessment again. Please indicate the date and place where the disability assessment was done.
3. Bring along the following for the appointment:
  - a. Medical records and inpatient discharge summary. Please note that this is required in order for the assessor to proceed with the assessment.
  - b. Medicine (if any)
4. Submit the following documents via email to us at [healthcare@income.com.sg](mailto:healthcare@income.com.sg):
  - a. Completed Long Term Care Claim Form
  - b. Completed Letter of Undertaking and Indemnity (if payee is other than the Policyholder)
  - c. Copy of your NRIC/FIN card/Passport, the payee's NRIC/FIN card/Passport and your caregiver's NRIC/FIN card/Passport (if payee and/or caregiver is other than the Policyholder)
  - d. Medical records and inpatient discharge summary
  - e. Copy of bank book/statement showing bank name, bank account number and full names of all bank account holders. Please circle the account for crediting if your statement shows more than 1 bank account.
  - f. Proof of relationship, if claiming on dependant care benefit

| Relationship to Policyholder | Document(s) required                                                                                                                                                                                 |
|------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Child (below age 21)         | <ul style="list-style-type: none"> <li>Copy of Birth Certificate/Legal adoption paper of child</li> </ul>                                                                                            |
| Spouse                       | <ul style="list-style-type: none"> <li>Copy of Marriage Certificate</li> <li>Copy of NRIC/FIN card/Passport of Spouse</li> </ul>                                                                     |
| Parent                       | <ul style="list-style-type: none"> <li>Copy of Birth Certificate/Legal adoption paper of Policyholder</li> <li>Copy of NRIC/FIN card/Passport of Parent</li> </ul>                                   |
| Parent-in-law                | <ul style="list-style-type: none"> <li>Copy of Marriage Certificate of Policyholder</li> <li>Copy of Birth Certificate of Spouse</li> <li>Copy of NRIC/FIN card/Passport of Parent-in-law</li> </ul> |

All overseas documents must be certified as true copies by a Notary Public. All documents submitted must be in English. Any documents which are in foreign languages must be officially translated to English by a certified translator/interpreter.

Once we have received all the required documents/information, we will process your claim and inform you of the outcome as soon as possible.

Should you have further queries, we would be most happy to assist you via your preferred mode of contact at [income.com.sg/contact-us](http://income.com.sg/contact-us).



## Long Term Care Claim

### For ElderShield Supplement/CareShield Life Supplement

Please submit your claim via email to us at [healthcare@income.com.sg](mailto:healthcare@income.com.sg)

#### Important notes

- a) The acceptance of this form is **NOT** an admission of liability on the part of Income Insurance. Any documentary proof or report required by Income Insurance shall be furnished at the expense of the policyholder or claimant. To avoid delay in processing your claim, please submit the duly completed claim form together with the supporting documents within 30 days from date of disability assessment.
- b) Before the submission, do ensure your contact details (address, email and contact numbers) with us are updated. Please scan the QR code on page 1 of this form to update your particulars. We will correspond with you based on your contact details registered with us. Please note that the contact details provided in this form will **NOT** be updated in our records.

#### To be completed by Policyholder

|                  |           |              |
|------------------|-----------|--------------|
| Policy number(s) | Plan type | Claim number |
|------------------|-----------|--------------|

#### Personal particulars

##### Policyholder

|                                                                                                          |                                                                         |
|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| Full name of Policyholder (as shown in NRIC/FIN card/Passport)                                           | Gender<br><input type="checkbox"/> Male <input type="checkbox"/> Female |
| NRIC/FIN/Passport number of Policyholder                                                                 | Date of birth (dd/mm/yyyy)                                              |
| Contact number of Policyholder<br>(Hand phone)                      (Home)                      (Office) |                                                                         |

##### Full-time/part-time caregiver (at least 21 years old)

|                                                                                                       |                              |
|-------------------------------------------------------------------------------------------------------|------------------------------|
| Full name of caregiver (as shown in NRIC/FIN card/Passport)                                           | Relationship to Policyholder |
| NRIC/FIN/Passport number of caregiver                                                                 |                              |
| Contact number of caregiver<br>(Hand phone)                      (Home)                      (Office) | Email address of caregiver   |

##### Policyholder's bank account for benefit payment (Please submit a copy of your bank book/statement)

**Note:** Payment to Policyholder's personal bank account is recommended for security reasons. For payment to third party (family member or caregiver), please complete the attached Letter of Undertaking & Indemnity.

|                                |                     |
|--------------------------------|---------------------|
| Name of bank account holder(s) | Bank account number |
| Name of bank                   |                     |

##### Details of dependant (for PrimeShield, Care Secure, Care Secure Pro only)

For PrimeShield, dependant means child below age 21.

For Care Secure/Care Secure Pro, dependant means child below age 21, spouse, parent or parent-in-law.

|                                                                                                                |                                                                                                                                        |                                                                         |
|----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| Full name (as shown in NRIC/FIN card/Passport/Birth Certificate) of dependant                                  | Date of birth (child)                                                                                                                  | Gender<br><input type="checkbox"/> Male <input type="checkbox"/> Female |
| NRIC/FIN/Passport/Birth Certificate number<br>(Please submit copy of NRIC/FIN card/Passport/Birth Certificate) | If the child is legally adopted, please state Date of Adoption<br>(dd/mm/yyyy): _____<br>(Please submit copy of legal adoption papers) |                                                                         |

### Details of claim and medical history

1. Please indicate the date of disability assessment and panel assessor's name and clinic:

| Date of disability assessment | Panel assessor's name | Panel assessor's clinic |
|-------------------------------|-----------------------|-------------------------|
|                               |                       |                         |

2. Please state the conditions that the insured is suffering from and **attach a copy of all medical reports available**:

| Condition | Date of Diagnosis | Date symptoms first started | Description of symptoms |
|-----------|-------------------|-----------------------------|-------------------------|
|           |                   |                             |                         |
|           |                   |                             |                         |
|           |                   |                             |                         |

3. Doctors consulted for the conditions:

| Condition | Date/Period of consultation(s) | Name and address of doctors consulted |
|-----------|--------------------------------|---------------------------------------|
|           |                                |                                       |
|           |                                |                                       |
|           |                                |                                       |

4. If disability suffered is due to **accident**, please provide date of accident \_\_\_\_\_ (dd/mm/yyyy), and **attach a copy of accident report**.  
If no report is available, please describe: (a) nature of the accident; and (b) extent of injuries sustained.

5. Does the insured suffer from any other medical condition or disability? ☐ Yes ☐ No  
If yes, please provide details:

| Condition | Date condition was first diagnosed | Name and address of doctors consulted |
|-----------|------------------------------------|---------------------------------------|
|           |                                    |                                       |
|           |                                    |                                       |
|           |                                    |                                       |

6. Name and address of the insured's regular doctor:

### Other insurance

Does the insured have insurance coverage with other insurance companies? ☐ Yes ☐ No  
If yes, please provide details:

| Name of insurance company | Policy number | Date of issue (dd/mm/yyyy) | Type of plan | Sum assured (S\$) | Claim notified (Yes/No) | Claim paid (Yes/No) |
|---------------------------|---------------|----------------------------|--------------|-------------------|-------------------------|---------------------|
|                           |               |                            |              |                   |                         |                     |
|                           |               |                            |              |                   |                         |                     |
|                           |               |                            |              |                   |                         |                     |

## Personal Data Use Statement

By providing the information and submitting this application or transaction, I/we consent and agree to Income Insurance Limited ("Income Insurance"), its representatives, agents, relevant third parties (referred to in Income Insurance's Privacy Policy at [income.com.sg/privacy-policy](http://income.com.sg/privacy-policy)), Income Insurance's appointed insurance intermediaries and their respective third party service providers and representatives (collectively "Income Insurance 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 Insurance 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 Insurance, conducting consumer profiling/data analytic/research, which includes data matching based on personal data collected by Income Insurance, its affiliates, business partners and/or NTUC Enterprise group of social enterprises ("NE Group") where required for Income Insurance, 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 Insurance's Privacy Policy.

Where the personal data of another person(s) (for example, personal data of the insured person, my/our family member, employee, payee/payor or beneficiary) is provided by me/us (whether in this or subsequent submissions) or from other sources to Income Insurance 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 authorisation and approval on their behalf, for the purposes as set out in this Personal Data Use Statement.

I/We agree that if my/our policy(ies) premiums are paid by third-party payor(s), I/we consent to the use and disclosure of my/our relevant policy(ies) information including the insured's name, by Income Insurance to such third-party payor(s) for the purposes of processing and/or administering premiums payments for my/our policy(ies).

Please refer to Income Insurance's Privacy Policy ([income.com.sg/privacy-policy](http://income.com.sg/privacy-policy)) for more information, including access and correction to personal data and consent withdrawal. I/We agree and understand that Income Insurance's Privacy Policy available on its website may be amended, supplemented and/or substituted by Income Insurance from time to time.

## Declaration and authorisation

**If the Policyholder has previously been assessed by a doctor to lack mental capacity\*, the Policyholder's appointed donee(s)/deputy(s), or caregiver if a donee(s)/deputy(s) has not been appointed, is to complete this section and sign/affix thumbprint. The mentally incapacitated Policyholder need not sign off/affix thumbprint.**

\* A separate doctor's memo should be submitted to indicate that the Policyholder lacks mental capacity, including the relevant medical reason(s).

1. I cannot alter any of the wordings in this form. Any attempt to do so will have no effect.
2. I declare that the answers given in this form are true, correct and complete. I accept full responsibility for them, whether written by me or by anyone else on my behalf. I have not withheld any information.
3. I confirm that I understand and agree to the collection, use and disclosure of my personal data as stated in the "Personal Data Use Statement" (PDUS) above. I further confirm on the representation and warranty made in the PDUS.
4. I confirm that I am authorised to disclose information (including personal information) about the insured if this claim is made on behalf of them.
5. For the purpose of administering and processing my claim, I authorise, consent and agree to:
  - a. The medical source, insurance office, reinsurer, organisation to release to Income Insurance any medical or relevant information to do with me or the insured;
  - b. Income Insurance and its relevant third parties stated in Income Insurance'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 or the insured; and
  - c. Income Insurance or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests for Income Insurance to assess this claim.
- I agree that a copy of the authorisation in this form is valid and binding as an original copy.
6. I consent and agree to the transfer and disclosure, at any time and without notice or liability to me, of any policy or claim information, including about the life insured and claimant(s), in the insurer's possession to the Central Provident Fund Board and its approved insurer(s), and their representatives and third party service provider(s) for:
  - a. the purpose of administering the claims made under the Dependant's Protection Insurance Scheme or any other insurance scheme referred to in the Central Provident Fund Act 1953. which I may be insured under; or
  - b. any purpose connected with the administration or operation of the accounts maintained by the Board for me under the Central Provident Fund Act 1953. In addition, I hereby agree that this consent shall remain valid notwithstanding my death.
7. I confirm that all copies of the claim documents that I have submitted to Income Insurance are copies of the original documents and I agree to retain all original documents for a period of 6 months from claim submission date for Income Insurance to verify its authenticity.
8. I am aware that Income Insurance may reject any claim if any copy submitted is not a copy of the original document and may recover any payment made to me.
9. I confirm that I have paid in full all the bill(s)/invoice(s) that I have submitted to Income Insurance for reimbursement and I have not made nor will I make any claim against any other source for the same bill(s)/invoice(s).
10. If I have made a claim from another source,
  - a. I agree that I will provide a copy of any document requested by Income Insurance of the payment received by me;
  - b. I am aware that Income Insurance will not reimburse me if I have been fully reimbursed by such source;
  - c. I am aware that Income Insurance may only reimburse me up to the remaining balance of the unpaid bill/invoice I have been partially reimbursed by such source;
  - d. I undertake to refund on demand any payment made by Income Insurance to me which exceeds what I have incurred in total.
11. I understand that I must give Income Insurance all documents, authorisations or information required by Income Insurance to assess the claim. If I fail to co-operate with Income Insurance in administering and processing the claim, I am aware that the assessment of the claim may be delayed or Income Insurance may reject the claim.
12. I agree that if I or any <sup>#</sup>Relevant Person is found to be a <sup>\*</sup>Prohibited Person:
  - if any policy is issued, you are entitled to end this policy, not pay any benefit or not allow any transaction, such as surrender and assignment, to be carried out under this policy. You will not refund any unutilised premium when this policy is ended.

Your decision in every respect of the above will be final.

I will inform you immediately if there is any change in my or any Relevant Person's identity, status or identity documents.

<sup>#</sup> *Relevant Person* includes insured, trustee, settlor, beneficiary, assignee, nominee, payee, mortgagee, financier of this application/policy, and in relation to an entity, its director, partner, manager, person having executive authority, authorised signatory, shareholder or beneficial owner.

## Declaration and authorisation (continued)

\* **Prohibited Person** means a person or entity who is, or who is <sup>^</sup>Related to a person or entity:

- subject to laws, regulations or sanctions administered by any inter-government, government, regulatory or law enforcement authorities of any country, which will prohibit or restrict you from providing insurance or carrying out any transaction under this policy, or
- who is involved in any terrorist or illegal activities or placed on sanctions listing or issued with freezing order.

<sup>^</sup> **Related** includes relationships such as parent, step-parent, child, step-child, adopted child, spouse, sibling, step-sibling, adopted sibling, parent-in-law, child-in-law, sibling-in-law, cousin, uncle, aunt, grandparents, niece, nephew, grandchild, employee, employer, associate, parent company, subsidiary and shareholder.

13. I understand and agree that a copy of communication by email or postal mail between Income Insurance and I relating to this claim will be sent to the policy servicing advisor of the ElderShield Supplements or CareShield Life Supplement insurance.
14. I 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.
15. I agree to refund in full the monies which is paid by mistake or which I am not entitled to receive to Income Insurance immediately upon Income Insurance's request or once I found out on such mistake or wrong payment.
16. I understand and agree that once Income Insurance makes payment for a claim under this form to me (including any subsequent payment arising from this claim), Income Insurance's liability for such claim will be fully released and discharged accordingly.

|                                                                   |                          |                                         |                          |
|-------------------------------------------------------------------|--------------------------|-----------------------------------------|--------------------------|
| Full name of Policyholder<br>(as shown in NRIC/FIN card/Passport) | NRIC/FIN/Passport number | Signature or thumbprint of Policyholder | Date signed (dd/mm/yyyy) |
|-------------------------------------------------------------------|--------------------------|-----------------------------------------|--------------------------|

### To be completed if form is filled up by family member

|                                                                                                           |                                           |                                |
|-----------------------------------------------------------------------------------------------------------|-------------------------------------------|--------------------------------|
| Full name of family member (as shown in NRIC/FIN card/Passport)                                           | NRIC/FIN/Passport number of family member | Relationship to Policyholder   |
|                                                                                                           | Signature of family member                | Date signed (dd/mm/yyyy)       |
| Contact number of family member<br>(Hand phone)                      (Home)                      (Office) |                                           | Email address of family member |

Before the submission, do ensure your contact details (address, email and contact numbers) with us are updated. Please scan the QR code on page 1 of this form to update your particulars. We will correspond with you based on your contact details registered with us. Please note that the contact details provided in this form will **NOT** be updated in our records.

**Important Note:**

1. This Letter of Undertaking and Indemnity is a legal document. Please seek legal advice if you have any enquiries. Your completion of this letter will facilitate the prompt processing of your claim.
2. Please complete this form if payment is to be made to a Third Party.

**To be completed by payee**

**To: Income Insurance**

**Part I: Letter of Undertaking & Indemnity**

I/we declare that I am/we are the main caregiver(s) of the Policyholder, \_\_\_\_\_  
Full name of Policyholder (as shown in NRIC/FIN card/Passport)

\_\_\_\_\_ of NRIC number \_\_\_\_\_  
NRIC/FIN/Passport number of Policyholder

Policy number \_\_\_\_\_

In consideration of Income Insurance agreeing, at the Policyholder's/my/our request to pay the benefits which the Policyholder is entitled to under Income Insurance's ElderShield Supplement or CareShield Life Supplement insurance ("the Benefits") to me/us, I/we agree and undertake as follows :

1. That I/we will first use and apply the Benefits paid by Income Insurance for the care and benefit of the Policyholder.
2. That I/we will inform Income Insurance immediately upon becoming aware that the Policyholder has passed away or ceases to be entitled to the Benefits. I/we will repay any Benefits which the Policyholder is not entitled or ceases to be entitled to upon written demand by Income Insurance.

I/we agree and undertake that if I/we fail to make such repayment, I/we will fully indemnify Income Insurance against any loss, damage, cost and expense whatsoever, including any legal cost on a full indemnity basis, which may be incurred by Income Insurance as a result of my/our failing to fully repay the Benefits or if Income Insurance has to enforce its rights under this Undertaking and Indemnity.

**Part II: Direct credit authorisation**

**Kindly attach a copy of the bank book or statement showing the bank's name, bank account number and full names of all bank account holders for our action.**

I authorise Income Insurance to credit the Benefits into this account and to verify my/our account with the bank:

Full name of account holder(s) : \_\_\_\_\_

Name of bank : \_\_\_\_\_

NRIC/FIN/Passport number : \_\_\_\_\_

Account number : \_\_\_\_\_

| Details of payee (at least 21 years old)                                               |                                      |                                       |
|----------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|
| Full Name of payee (as shown in NRIC/FIN card/Passport)                                | NRIC/FIN/Passport number of payee    | Contact number of payee               |
| Address of payee                                                                       |                                      | Email address of payee                |
| Signature of payee                                                                     | Relationship to Policyholder         | Date signed (dd/mm/yyyy)              |
| Full Name of Policyholder (as shown in NRIC/FIN card/Passport)                         | Signature/thumbprint of Policyholder | Date signed (dd/mm/yyyy)              |
| For homes or institutions only (If benefits are to be made to the home or institution) |                                      |                                       |
| Full name of home or institution                                                       |                                      | Address of home or institution        |
| Full name of authorised officer                                                        | Contact number of authorised officer | Official stamp of home or institution |
| Signature of authorised officer                                                        | Date signed (dd/mm/yyyy)             |                                       |
| Full Name of Policyholder (as shown in NRIC/FIN card/Passport)                         | Signature/thumbprint of Policyholder | Date signed (dd/mm/yyyy)              |