

## Checklist for Medical/Accident/Living/Total and Permanent Disability Claim (Individual and Group Life/Medical Policies)

**Dear claimant**

We are sorry to learn of your illness/injury/hospitalisation. In order for us to process your claim, we require the following (please tick 'V' the appropriate box and enclose the required documents):

**Important notes**

- (a) All items must be duly completed to avoid delay in the claim processing. Please indicate as "N.A." if not applicable.
- (b) Upon receipt of ALL the required documents, we will process your claim and inform you of the outcome as soon as possible.
- (c) All overseas documents must be certified as true copies by your lawyer or any Notary Public.
- (d) 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.
- (e) Please continue to pay the premiums to keep your policy in force.

**Total and Permanent Disability Claim/Terminal Illness Claim/Disability Care**

- \_\_\_\_\_ Medical/Accident/Living/Total and Permanent Disability Claim Form (to be completed by claimant)
- \_\_\_\_\_ NRIC or relevant identification documents (e.g. passport, birth certificate) of claimant
- \_\_\_\_\_ Attending Medical Practitioner's Statement (AMPS) (to be completed by attending doctor & submitted to us)
- \_\_\_\_\_ Medical reports/Laboratory reports/Hospital Discharge Summary
- \_\_\_\_\_ Medically boarded out letter (where applicable)
- \_\_\_\_\_ Newspaper clipping and Police/Accident Report (if Total & Permanent Disability or Permanent Incapacity was due to accidental or violent causes)
- \_\_\_\_\_ Termination letter from last employer OR CPF Statement showing last employment contribution (for DPS policy only)
- \_\_\_\_\_ CPF Contribution Statement for the past 15 months (for DPS policy only)
- \_\_\_\_\_ Latest pay slip of insured (for group policies)
- \_\_\_\_\_ Dependant Booster Benefit Claim Form (for Family Protect policy only), to be completed by claimant

**Dread Disease (Living) Claim/Female Illness/Senior Illness/Juvenile Illness**

- \_\_\_\_\_ Medical/Accident/Living/Total and Permanent Disability Claim Form (to be completed by claimant)
  - \_\_\_\_\_ NRIC or relevant identification documents (e.g. passports, birth certificates) of claimant
  - \_\_\_\_\_ Attending Medical Practitioner's Statement (AMPS) (to be completed by attending doctor & submitted to us)
  - \_\_\_\_\_ Medical reports/Laboratory reports/Hospital Discharge Summary
- Note:** Please use the specific AMPS form if claimant is claiming under the following medical conditions:  
Cancer/Major Cancers, Benign Brain Tumour, Kidney Failure, Stroke, Heart Attack/Coronary Artery By-pass Surgery/Angioplasty and Other Invasive Treatment for Coronary Artery.

**Medical Claim**

**Incomeshield (Non-Integrated - where premiums are not paid using CPF funds), Family Plus, Annuity Hospital & Surgical, Managed Healthcare System (Inpatient)**

- \_\_\_\_\_ Medical/Accident/Living/Total and Permanent Disability Claim Form (to be completed by claimant)
- \_\_\_\_\_ ORIGINAL Final hospital/medical bills & receipts
- \_\_\_\_\_ Hospital discharge summary
- \_\_\_\_\_ Medical reports, if available
- \_\_\_\_\_ A copy of the settlement letter from the Insurer/Employer (If there is previous reimbursement from another Insurer/Employer)

**Hospital Benefit (Rider)/Hospital Cash Benefit**

- \_\_\_\_\_ Medical/Accident/Living/Total and Permanent Disability Claim Form (to be completed by claimant)
- \_\_\_\_\_ A copy of the Final hospital bills
- \_\_\_\_\_ Hospital discharge summary
- \_\_\_\_\_ Medical reports, if available
- \_\_\_\_\_ Medical Certificates, if available

**Accident Claim (Accident Benefit)**

- \_\_\_\_\_ Medical/Accident/Living/Total and Permanent Disability Claim Form (to be completed by claimant)
- \_\_\_\_\_ Hospital discharge summary
- \_\_\_\_\_ Medical Certificates
- \_\_\_\_\_ A copy of the Final hospital bills & receipts
- \_\_\_\_\_ Medical reports
- \_\_\_\_\_ Accident reports
- \_\_\_\_\_ Police Report, if any

**Retrenchment Benefit**

- \_\_\_\_\_ Medical/Accident/Living/Total and Permanent Disability Claim Form to be completed by claimant (to complete these sections: Policy number, Plan Type, Particulars of Insured, Other Information, Payment Method, Declaration and Authorisation)
- \_\_\_\_\_ Retrenchment letter from employer stating reason(s) for the retrenchment
- \_\_\_\_\_ CPF Statement showing last 6 months' contribution prior to retrenchment and cessation of contribution for at least 3 months after retrenchment

**Maternity 360**

- \_\_\_\_\_ Medical/Accident/Living/Total and Permanent Disability Claim Form (to be completed by claimant)
- \_\_\_\_\_ NRIC or relevant identification documents (e.g. passport, birth certificate) of claimant
- \_\_\_\_\_ Medical reports/Laboratory reports/Hospital Discharge Summary
- \_\_\_\_\_ Child's birth certificate (for claim on child's benefit)
- \_\_\_\_\_ Child's health booklet (for claim on child's benefit)
- \_\_\_\_\_ A copy of the final itemised/detailed hospital bills

Please submit all claim documents at any of our branches<sup>2</sup>, OR through your insurance adviser, OR by post to:

Claims Service Centre  
NTUC INCOME Insurance Co-operative Limited  
75 Bras Basah Road  
INCOME Centre  
Singapore 189557

For Group Insurance Policies, Public Officers Group Insurance Scheme (POGIS) and Corporatised Entities Group Insurance Scheme (CEGIS), please submit your documents through your company.

<sup>2</sup> Please refer to our website [www.income.com.sg](http://www.income.com.sg) for the location and opening hours of our branches. If you need any assistance, please contact our Customer Service Officers at **6788 6616** or email us at [csquery@income.com.sg](mailto:csquery@income.com.sg).

## Medical/Accident/Living/Total and Permanent Disability Claim Form (Individual and Group Life/Medical Policies)

**Important Notice**

The acceptance of this form is NOT an admission of liability on the part of Income. Any documentary proof or report required by Income shall be furnished at the expense of the policyholder or claimant (depending on plan types). 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 occurrence.

Claim Type (For Individual life policies only) – Please tick '✓' the appropriate box:	
<input type="checkbox"/> Accident Benefit <input type="checkbox"/> Dread Disease Benefit <input type="checkbox"/> Hospitalisation Benefit <input type="checkbox"/> Retrenchment Benefit <input type="checkbox"/> Total and Permanent Disability Benefit/Terminal Illness Benefit	<input type="checkbox"/> Disability Care <input type="checkbox"/> Female Illness/Senior Illness/Juvenile Illness Benefit <input type="checkbox"/> Maternity 360 <input type="checkbox"/> Others _____

Policy number(s)	Plan type	Claim number
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### Particulars of insured

Name of insured (as shown in NRIC/PP)	NRIC/Passport/Birth Certificate number	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Occupation (If unemployed, please indicate last occupation)	<input type="checkbox"/> Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed	Date of birth (dd/mm/yyyy)
Name and address of employer or last employer (if unemployed)	Period of employment (dd/mm/yyyy) From _____ To _____	
Name of policyholder (if different from insured)	NRIC number	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Address		
Contact number (Office) _____ (House) _____ (Hand phone) _____	Email	

### For Accident/Disability claims only

1. a. Date the insured last worked (dd/mm/yyyy) : _____	
b. Date the insured returned to work (dd/mm/yyyy) : _____ OR	
Date the insured expect to return to work (dd/mm/yyyy) : _____	

### Medical Condition/History

<b>2. Details of illness/injury</b>
Is the condition/disability suffered due to <input type="checkbox"/> Illness <input type="checkbox"/> Accident
a. If the condition/disability suffered is due to <u>illness</u> , please provide
(i) Diagnosis _____
(ii) Date symptoms started (dd/mm/yyyy) _____
(iii) Describe in detail all symptoms and nature of medical condition/disability suffered.

**Medical Condition/History (continued)**

b. If the disability suffered is due to accident, please provide

(i) Date of accident (dd/mm/yyyy) \_\_\_\_\_ (ii) Time of accident \_\_\_\_\_

(iii) Place of accident \_\_\_\_\_

(iv) Detailed description of nature of injuries/disability suffered

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

c. (i) Please state the periods of hospitalisation

Name of hospital	Period of hospitalisation	
	From (dd/mm/yyyy)	To (dd/mm/yyyy)

(ii) Has the insured been given hospital/medical leave?  Yes  No

If "Yes", please state the start and end date of the hospital/medical leave.

Start Date (dd/mm/yyyy) \_\_\_\_\_ End Date (dd/mm/yyyy) \_\_\_\_\_

3. How was the insured admitted to the hospital?

Referral by a General Practitioner/Specialist/Other hospital (please delete accordingly)

Please provide the name and address of referring doctor/hospital.

\_\_\_\_\_

\_\_\_\_\_

A & E department

4. Please provide the name, contact number and address of the doctor who is treating the insured for his current condition/injury.

5. Was surgery performed for this condition? If "Yes", please provide details below. *(For Medical/Accident claims only)*

Yes  No

Surgical operation/procedure	Date(s) of operation/procedure (dd/mm/yyyy)	Surgical code/table (please refer to your doctor)

### Medical Condition/History (continued)

6. Has this or similar condition/injury been treated before? If "Yes", please provide details below.			<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of doctor	Name and address of clinic/hospital	Date(s) of consultation (dd/mm/yyyy)	Reason(s) for consultation
7. Has the insured seen other doctors besides those indicated above? If "Yes", please provide details below.			<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of doctor	Name and address of clinic/hospital	Date(s) of consultation (dd/mm/yyyy)	Reason(s) for consultation
8. Please provide details of the insured's regular doctor(s) and company doctor(s) below:			
Name of doctor	Name and address of clinic/hospital	Date(s) of consultation (dd/mm/yyyy)	Reason(s) for consultation

### Other insurances

9. Is the insured covered for medical expenses by any other insurance company (ies), his employer or any other parties? If "Yes", please state details below.						<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Is the insured claiming from any other insurance company (ies) or other sources (employer, other medical insurances, Workmen's Compensation Act) in respect of this condition/injury? If "Yes", please provide the following information.						<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of employer, Insurance company etc.	Policy number	Date of issue (dd/mm/yyyy)	Type of plan	Claim amount	Claim notified (Yes/No)	Claim paid (Yes/No)

**For medical claims, please provide a copy of the respective settlement letter from the other insurance company or other sources.**

Note: It is important to inform us if you are claiming from other insurance companies, your employer or any other parties for the same bill. You can only claim or be reimbursed for the amount that you have incurred regardless of the number of medical insurance policies you may have. We reserve the right to recover the excess amount paid to you.

### Other information

11. Has the policyholder or insured been bankrupt or insolvent or has executed any deed or transfer for the benefit of creditors since becoming interested in the policy? If "Yes", please provide details.		<input type="checkbox"/> Yes <input type="checkbox"/> No

### Payment method

**Please tick one of the boxes below to indicate payment method:**

- Credit into my personal bank account (Please submit a copy of your bank book or statement for account verification. You need to circle the account for crediting if your statement shows more than 1 bank account)
- Cheque to be mailed directly to the claim recipients
- Cheque to be collected by financial adviser

Name of adviser \_\_\_\_\_

Adviser code \_\_\_\_\_

## Personal data collection statement

Income recognises its obligations under the Personal Data Protection Act 2012 (PDPA) which include the collection, use and disclosure of personal data for the purpose for which an individual has given consent to.

The personal data collected by Income includes all personal data provided in this form, or in any document provided, or to be provided to us by you or your insured persons or from other sources, for the purpose of this insurance transaction. It includes all personal data for us to evaluate or administer this transaction. For example, if you are submitting a claim for an insurance policy, in addition to the personal data provided in the claim form, the personal data will also include any subsequent information we collect on health or any information that is necessary for us to decide whether to pay the claim, such as test results, medical examination results, and health records from medical practitioners or other insurance companies.

You may not alter any of the wording in this 'Personal data collection statement'. Any attempt to do so will be of no effect.

### 1. Purpose of collection

We may collect and use the personal data to:

- (a) carry out identity checks;
- (b) carry out membership or information checks (for non-DPS policies);
- (c) communicate on purposes relating to an application or policy;
- (d) decide whether to insure or continue to insure you and your insured persons;
- (e) provide ongoing services and respond to your inquiries or instructions;
- (f) make or obtain payments;
- (g) investigate and settle claims;
- (h) recover any debt owed to us;
- (i) detect and prevent fraud, unlawful or improper activities;
- (j) coach employees and monitor for quality assurance;
- (k) reinsure risks and for reinsurance administration; and
- (l) comply with all applicable laws, including reporting to regulatory and industry entities.

### 2. Disclosure of personal data

We may disclose personal data belonging to you or your insured persons for the purposes set out in Section 1 above to these parties:

- (a) your financial advisers, insurance broker, association, employer or group policyholder (for non-DPS policies);
- (b) medical professionals and institutions;
- (c) insurers and reinsurers;
- (d) local or overseas service providers to provide us with services such as printing, mail distribution, data storage, data entry, disaster recovery or emergency assistance services;
- (e) debt collection agencies;
- (f) dispute resolution parties;
- (g) parties that assist us to investigate, administer and adjudicate claims;
- (h) financial institutions;
- (i) credit reference agencies;
- (j) industry associations; and
- (k) regulators, law enforcement and government agencies.

### 3. Consequence of withdrawing consent to the collection, use and disclosure of personal data

You may refuse or withdraw your consent for us to collect, use or disclose your personal data and your insured persons' personal data by giving us reasonable notice so long as there are no legal or contractual restrictions preventing you from doing so. For example, you may withdraw your consent for your personal data to be used for marketing purposes, and this withdrawal will not affect our ability to provide you with the products and services that you asked for or have with us.

But if you withdraw your consent for us to use your personal data for your insurance matters (relating to the servicing and administration of your insurance policy), this will affect our ability to provide you with the products and services that you asked for or have with us, including preventing us from keeping your insurance cover in force or properly assessing and processing your claim. Withdrawing such consent will result in termination of all non-DPS policies you have with us. It may also result in termination of your DPS policy.

### 4. Access and correction rights

You can request access to any personal data of yours that we have, and request to know how it is being used and disclosed for the last 12 months to the extent your right is allowed by law. If we allow you access, we may charge you a reasonable fee. You also have the right to request correction of your personal data.

You may make your request to access or correct your personal data by writing to:

The Data Protection Officer, Income Centre, 75 Bras Basah Road, Singapore 189557. Alternatively, you can email to: [DPO@income.com.sg](mailto:DPO@income.com.sg)

For any request to withdraw your consent, please contact Income Contact Centre at 6788 1777 or email to [consentwithdrawal@income.com.sg](mailto:consentwithdrawal@income.com.sg)

You may refer to Income's Privacy Policy for more information in our website. Privacy Policy: (<https://www.income.com.sg/privacy-policy>)

### Declaration and authorisation

1. I certify that the information in this form is true and complete and I have not withheld any material information.
2. I confirm that I understand and agree to the 'Personal data collection statement'.
3. For the purposes of policy administration including processing and investigating this claim, and deciding whether Income is to insure or continue to insure me for my insurance applications or policies,
  - a. I authorise any person or organisation who has relevant information pertaining to this claim, including any medical practitioner, health care provider or institution, insurance company, and investigative agencies, to release and exchange such information (including personal health information) requested by Income and/or its claims service providers.
  - b. I authorise Income and its claims service providers to collect, use, disclose and to exchange with the persons or organisations listed above any information (including personal health information).
  - c. I am authorised to disclose information (including personal health information) about the insured person if this claim is made on behalf of them.
4. I consent to the transfer and disclosure, at any time and without notice or liability to me, of any medical information on me in the insurer's possession to the Central Provident Fund Board for:
  - a. the purpose of making a claim under the Dependant's Protection Insurance Scheme or any other insurance scheme referred to in the Central Provident Fund Act (Chapter 36) 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 (Chapter 36).

In addition, I hereby agree that this consent shall remain valid notwithstanding my death.
5. I also understand that the claim benefit that I will be receiving under Dependents' Protection Insurance Scheme, subject to the approval of my claim application, will be the sum assured that I was covered for as at the date when my incapacity commenced as stated in my medical certification.
6. I agree that a photocopy or electronic version of this authorisation shall be as valid as the original.

Name and signature/thumbprint of policyholder (individual)	NRIC/Passport number	Date (dd/mm/yyyy)
Name and signature/thumbprint of insured who is 21 years old or above (if different from policyholder)	NRIC/Passport number	Date (dd/mm/yyyy)
Name and signature of claimant who is 21 years old or above (if the policyholder/insured does not have the mental capacity or is below 21 years old)	Relationship to policyholder	NRIC/Passport number
Date (dd/mm/yyyy)		
Please indicate why policyholder/insured is unable to sign		

### For group policyholders only

Name of member/employee (if different from insured)	NRIC/Passport number
Name of company/union	Address of company/union
Date joined company/union (dd/mm/yyyy)	
Last drawn salary	Date of last drawn salary (dd/mm/yyyy)
Please furnish a certified true copy of the Insured member's latest pay slip (for a full month).	
Name of authorised officer	Contact number
Signature	Date (dd/mm/yyyy)
Company/Union Stamp	
Payment to be made to <input type="checkbox"/> Company/Union (please complete payment mode above) <input type="checkbox"/> Member/Employee (including payment into Medisave account) <input type="checkbox"/> Others, please specify _____	
Name (as shown in NRIC) and NRIC/Passport number	