

HOW TO FILE A LIVING & DISABILITY BENEFIT CLAIM

Dear Claimant

We're sorry to receive notice of the Life Assured/Insured Person's condition. To enable us to process your claim, please follow the instructions provided below:

IMPORTANT NOTES:

1. All items must be duly completed to avoid delay in the claim processing. Please indicate as "N.A." if not applicable.
2. All payments will be made via Direct Credit unless otherwise stated under the Payment Method section.
3. We reserve the right to pursue for any documents if they are deemed necessary, including sighting of the original document if a photocopy is submitted to us.
4. The cost of the Doctor's Statement and/or medical evidence shall be borne by the Claimant(s).
5. For Doctor's Statement or reports to be obtained from hospitals, specific consent forms must be used. Please refer to the respective hospital's website for details. For clinics, please use our Clinical Abstract Application Form.
6. For treatment and surgical procedure which occurred overseas, original documents and supporting documents can only be certified by the Notary Public of the Country where Life Assured/Insured Person seek treatment and undergone the surgical procedure.
7. All documents submitted must be in English. Any documents which are in foreign languages must be officially translated to English by a certified translator.

Documents Required:

1. Living & Disability Benefit Claim Form – to be completed by Assured
2. Living & Disability Benefit Claim – Doctor's Statement of the relevant benefit (to be completed by the attending doctor)
3. Copy of all diagnostic reports, including resting ECGs, exercise stress test, troponin results, enzymes assays, isotope studies imaging coronary angiography, blood tests, ultrasound, biopsy, histopathology report, CT scans, other imaging studies, laboratory tests results, detailed Inpatient Discharge Summary and any relevant hospital reports that are available
4. Toxicology Report
5. Original Final hospital bill/tax invoice for Hospital Cash Benefit
6. Police Investigation Report (if any)
7. Copy of NRIC/FIN or Passport of the Life Assured/Insured Person
8. Copy of NRIC/FIN or Passport of the Assured, if different from Life Assured/Insured Person
9. Any other documents that support the claim (e.g. official certificate of appointment of the legal guardian of minor's beneficiary)
10. Copy of the bank statement/bank book for account verification where payment is via Direct Credit
11. Proof of Claimant's relationship with Life Assured/Insured Person as follows (where applicable):

<u>Assured</u>	<u>Documents required</u>
Spouse	Marriage Certificate of Assured
Children	Birth Certificate of Life Assured/Insured Child
Parent	Birth Certificate of Life Assured/Insured Child
Sibling	Birth Certificate of Life Assured/Insured Person and Assured

Please continue to read page 2 of this instruction.

Please read pages 1 & 2 “How to file a Living & Disability Benefit Claim”

Additional Notes:

(A) For Individual Life Policy Only

- 1) Singapore Life Ltd. is required to collect information about each person's tax residency and tax classifications under applicable tax regulations, including the Singapore Income Tax Act 1947, the Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard for Common Exchange of Financial Account Information (CRS). We are required to give this information to the Internal Revenue Authority of Singapore (IRAS), together with information relating to your policies of which you are an Account Holder, which may be shared with tax authorities of other countries. If you have any question on how to determine your tax residency status, please contact a professional tax adviser as we are not allowed to give tax advice.
- 2) For the purpose of Foreign Account Tax Compliance Act (FATCA), a “US Person” means:
 - (a) a US citizen or resident individual,
 - (b) a partnership or corporation organised in the US or under the laws of the US or any State thereof, a trust if:
 - (i) a court within the US would have authority under the applicable law to render orders or judgments concerning substantially all issues regarding the administration of the trust; and
 - (ii) one or more US persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the US.

(B) For Corporate Policy Only:

Direct Crediting to Corporate Policyholder bank account only and should apply to all subsequent claims filed under the same policy unless further changes is advised to us in writing. Please provide copy of bank statement showing bank account holder with bank account number.

Submission of documents:

All claim documents can be submitted personally to Our Customer Service Centre or through the Financial Adviser Representative or intermediaries or by Post to:

4 Shenton Way
#01-01 SGX Centre 2
Singapore 068807

For Life Claims enquiries, you can also contact our Customer Service at (65) **6827 9933** or email us at cs_life@singlife.com.

For Corporate Claims enquiries, you can also contact our Customer Service at (65) **6827 8030** or email **your designated account servicer or intermediaries**.

For General Insurance Claims enquiries, you can also contact our Customer Service at (65) **6827 9966** or email us at gi_claims@singlife.com.