

Property/liability claim form

Important notice

- If we accept this form, this 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 submit your completed 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)	

This claim is based on the policy below. Please tick accordingly.

☐ Fire Insurance	☐ Business	☐ Bailee's Liability	☐ Theft
☐ Plate Glass	☐ Fidelity Guarantee	☐ Money	
☐ Public Liability	☐ Error & Omission	☐ Others: _____	

Personal details of policyholder

Name		
Address		Email
Contact number (Office)	(Home)	(Handphone)
Business/Occupation		
Is your Company/Business GST registered?	GST registration number	UEN Number

Payee's details

Please tick ✓ the claim payment mode.		
☐ For payment by direct transfer into your bank account. Please provide supporting documents such as bank statement for verification of payee details.		
Full name of payee (as shown in the bank account)	Name of Bank	Bank Account Number
☐ For payment by PayNow Individual or PayNow Corporate		
PayNow NRIC or FIN number (for individual)/PayNow UEN number (for corporate)		

Details of occurrence

Date of Incident (dd/mm/yyyy)	Time	Place
1. Please describe how the incident occurred.		
2. Please give particulars of person(s) responsible for the loss/damage/injury?		
3. Have you made a claim upon the person responsible for the loss/damage/injury. ☐ Yes ☐ No		
4. Details of occurrence.		
5. Was a police report made? If so, when and where was it made?		
6. How was entry into premises gained? Were there any signs or evidence of forcible and violent entry?		

7. Was the premises occupied at the time of the occurrence? If not, when was it last occupied?
8. Please give particulars of eyewitness(es), if any.
9. Please give us particulars of other person(s) other than yourself who have any interest in the property concerned and state the nature of their interest.
10. Is there other insurances covering the property concerned? ☐ Yes ☐ No Is so, please state the names of the insurers & policy numbers.
11. Please state the current total value of all the property insured under the policy.

Liability claim (Complete this section ONLY if claim is made against you)

1. When were you first notified of the incident?
2. Please give us details if loss/damage/injury is attributed to defects in your premises, equipment or plant.
3. If anyone has been injured, please furnish: a) Full particulars of injured person b) Details of injuries sustained
4. Has any claim been made against you? If so, by whom?

Note: No payment, offer or promise of any payment or admission of liability should be made. All letters from third parties should be forwarded to us immediately upon receipt.

Claim details

Description of item	Details of damage/loss	Date (dd/mm/yyyy) purchased/incurred	Cost S\$	Amount claimed S\$

Personal data use statement

By providing the information and submitting this application or transaction, I consent and agree to Income Insurance Limited ("Income"), its representatives, agents, relevant third parties, Income's appointed insurance intermediaries and their respective third party service providers and representatives (collectively "Income Parties") (referred to in Income's Privacy Policy at <http://www.income.com.sg/privacy-policy>) to collect, use, and disclose any personal data in this form or obtained from other sources, including existing personal data provided and any future updates, (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 my family, employee, payee/payer or beneficiary) is provided by me/us or from other sources to Income Parties, I represent and warrant that:

- I have obtained their consent for the collection, disclosure and use of their personal data; and
- I am authorised to give any authorisation, approval and consent on their behalf to collect, use or disclose, their personal data,

for the purposes as set out in this Personal Data Use Statement.

For the purpose of this application and any claim in connection with my/our policy(ies) with Income, I also authorise, agree and consent to (whether this application or transaction is accepted or refused) the following:

- a) The medical source, insurance office, reinsurer, or organisation to release to Income any medical or relevant information to do with me or the insured;
- b) Income to collect from 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 or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests for Income to underwrite and evaluate me or the insured health status or condition in relation to this application and any claim in connection with my/our policy(ies) with Income.

When submitting a claim for an insurance policy, I consent and agree that the personal data will also include any subsequent information collected on health or any information that is necessary for Income to decide whether to pay the claim, such as test results, medical examination results, and health records from medical sources such as medical examiners or laboratories.

I authorise, consent and agree to the following:

- Income Parties to collect from and/or disclose to the group policyholder, the personal data for all the relevant purposes listed above and in Income's Privacy Policy including to respond to enquiries from the group policyholder for the purposes of this application and policy servicing matters, including confirmation of eligibility for the cover; and
- The group policyholder to disclose the personal data to Income Parties for all the relevant purposes listed above and in Income's Privacy Policy.

Please refer to Income's Privacy Policy for more information, including access and correction of my personal data and consent withdrawal.

Declaration and authorisation

I certify that the information in this form is true and complete and I have not withheld any material information.

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.

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 organization 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 organizations 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.

I confirm that all documents submitted to Income including bills and invoices are copy of the original documents and I am aware that I am required to retain all original documents for a period of 6 months from claim submission date for verification by Income when required. I am aware that Income may reject my claim should it discover that the document(s) that I have submitted is not a copy of the original document(s).

I confirm that I have paid in full all the bill(s)/invoice(s) that I have submitted to Income for reimbursement and I have not made any claim and will not make any claim from any other source for the same bill(s)/invoice(s). If I have made a claim from other source, I agree that I will provide a copy of the settlement agreement between me and such other source. I am aware that Income will not reimburse me if I have received a full reimbursement from any other source. If I do not receive full reimbursement from other source, I am aware and understand that Income will only reimburse me the balance of the bill/invoice that has not been paid to me by other source. In the event Income has made a reimbursement to me and I have claimed from other sources and be reimbursed for more than what I incurred in total, I agree that Income has the right to recover any payment made by Income to me.

I agree that a photocopy or electronic version of this authorisation shall be as valid as the original.

Name of policyholder /authorised signatory: _____

Signature: _____

Designation: _____

Date (dd/mm/yyyy) : _____

Company stamp: _____

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

Supporting documents

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

- ☐ **Police report/investigation results & incident report**
- ☐ **Photographs of damage**
- ☐ **At least 3 quotation(s) for repair/replacement of the lost or damaged property**
- ☐ **Assessment report from repairer on the cause and extent of the damaged property**
- ☐ **Invoices/purchase receipts of lost or damaged property**
- ☐ **Any correspondence / Legal letter such as Letter of Demand or Originating summons from Third party**

Please arrange to submit the necessary documents listed above. We also wish to inform you that all necessary documents must be submitted with the claim form to enable your claim to be processed expeditiously. Please note that the list of documents is not exhaustive. Other documents may be requested if necessary.

Submit the following documents/information:

- Indicate Month/Year of Intake
- Completed Claim Form
- Original Final Hospital / Medical Bills / Medical Certificates
- Medical Reports / Inpatient Discharge Summary / A & E Discharge Summary / Doctor's Memo
- ITE Accident Report
- Death Certificate – for death claim
- Internship Participation Agreement (IPA) showing student details, contract period, working hours and
- Wage Payment Voucher – 12 months before accident (or since the start of internship and/or attachment)
- Wage Payment Voucher during medical / hospital leave
- Student Pass
- A copy of the bank statement / bank book showing the full name of payee, name of bank and bank account
- Any further MC/Bill to be submitted?
- Is follow up treatment required?