NTUC Income Insurance Co-operative Limited
Income Centre 75 Bras Basah Road Singapore 189557
Tel: 6332 1133 · Fax: 6338 1500
Email: groupbiz@income.com.sg · Website: www.income.com.sg
an NTUC Social Enterprise

Group Insurance Fact Finding Form

Statement under section 25(5) of Insurance Act, Cap. 142 (or any future amendments to it)
You must reveal all facts you know, or ought to know, which may affect the insurance cover you are applying for.
Otherwise, the insurance policy may not be valid.

Please email the completed form to Group Business – Employee Benefits at groupbiz@income.com.sg

Company information

Name of company		Nature of business
Contact person		Designation
Contact number	Fax number	Email

General information

Presently insured? ☐ Yes ☐ No If "Yes", name of current insurer		
Type of policy		Current period of insurance (dd/mm/yyyy)
Proposed period of insurance (dd/mm/yyyy)	Total number of employees	Number of employees to be insured

Participation: The insurer will assume that participation of the group insurance program is on compulsory basis unless otherwise stated.

Please tick [✓] accordingly to the choice of the insurance product that you like to have a quote from us.

Benefits	Insurance coverage		Participation	
			Compulsory	Voluntary
Life Insurance	Group Term Life (GTL)			
	Group Critical Illness (GCI)			
	Group Personal Accident (GPA)			
Medical	Group Hospital and Surgical (GHS)	Employee only		
		Dependant (spouse and/or children)		
	Group Major Medical (GMM)	Employee only		
		Dependant (spouse and/or children)		
Others	Group Outpatient	Employee only		
		Dependant (spouse and/or children)		
	Dental	Employee only		
		Dependant (spouse and/or children)		

Note: Participation is voluntary if employees or dependants are given the choice to opt for the cover(s), subject too minimum participation level.

Q1. Is there any member currently in hospital or require frequent admission to hospital (for example, hospital admission more than 2 times per year)? ☐ Yes ☐ No

If "Yes", please provide the following details:

S/N	Number of members or age	Reason for hospitalisation or nature of illness	Total sum assured or plan

Note: Income will not reimburse the hospital claims for any member in hospital at the time of application.

Q2. Has any member suffered or is suffering from any serious condition such as cancer, organ failure, diabetes, heart disease, stroke, kidney disorder, liver disorder, arthritis or any other disorder that causes progressive irreversible functional or physical disability? ☐ Yes ☐ No

If "Yes", please provide the following details:

S/N	Number of members or age	Nature of illness	Total sum assured or plan

Q3. Is there any member based outside Singapore? ☐ Yes ☐ No

If "Yes", please provide the following details:

S/N	Number of members or age	Country based in	Total sum assured or plan

Q4. Is there any limitation or exclusion imposed on the cover on any member? ☐ Yes ☐ No

If "Yes", please provide the following details:

S/N	Number of members or age	Limitations or exclusions	Total sum assured or plan

Q5. Is there any member engaged in hazardous occupation? ☐ Yes ☐ No
(for example, welder, diver, sandblaster, offshore workers, etc.)

If "Yes", please provide the following details:

S/N	Number of members or age	Nature of work	Total sum assured or plan

Q6. To the best of your knowledge, is there any member engaged in hazardous sports? ☐ Yes ☐ No
(for example, scuba diving, motor racing, bungee jumping, etc.)

If "Yes", please provide the following details:

S/N	Number of members or age	Type of sports	Total sum assured or plan

Benefit: Group Term Life/Group Critical Illness/Group Personal Accident

Occupational classifications

Class 1	Clerical, administrative or other similar non-hazardous occupations
Class 2	Occupations where some degree of risk is involved, for example, supervision of manual workers, totally administrative job in an industrial environment
Class 3	Occupations involving regular light to medium manual work but no substantial hazard which may increase the risk of sickness or accident
Class 4	High risk occupations involving heavy manual work including hot works

(a) Basis of cover

		Category of employees or occupation (refer to the examples)	Basis of cover – sum assured (refer to the examples)	Number of employees
GTL	(i)			
	(ii)			
	(iii)			
	(iv)			

GCI	(i)			
	(ii)			
	(iii)			
	(iv)			

GPA	(i)			
	(ii)			
	(iii)			
	(iv)			

	Example 1	**Example 2**
Category of employees or occupation	**Basis of cover – sum assured**	
(i) Senior Management (Director, General Manager, Senior Manager)	S$100,000	24 x BMS[#]
(ii) All others	S$25,000	12 x BMS[#]

[#] Please provide salary information if the basis of cover is in terms of Basic Monthly Salary (BMS).

(b) Are there any members with sum assured exceeding S$2 million? ☐ Yes ☐ No

If "Yes", please provide details on: (i) Number of members _____

(ii) Age of members _____

(iii) Individual sum assured _____

(c) Please provide current non-medical limit (if applicable)

Group Term Life: S$ _____ up to age _____

Group Critical Illness: S$ _____ up to age _____

(d) Group Critical Illness: Basis of cover

Is this an accelerated or additional benefit to the Group Term Life? ☐ Accelerated ☐ Additional

If it is an accelerated benefit, please indicate the percentage of acceleration on the Group Term Life sum assured. ☐ 25% ☐ 50% ☐ 100%

Please provide a list of critical illnesses covered (if currently insured).

(e) Details of employees

	GTL				GCI (additional)			
Age band (age next birthday)	**Number of employees**		**Total sum assured (S$)**		**Number of employees**		**Total sum assured (S$)**	
	Male	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
16 to 20								
21 to 25								
26 to 30								
31 to 35								
36 to 40								
41 to 45								
46 to 50								
51 to 55								
56 to 60								
61 to 65								
66 to 70								
Total								

(f) Claims experience for the past three years

Income reserves the right to request for more information

GTL

Period of insurance (dd/mm/yyyy)	Number of insured as at _____ (dd/mm/yyyy)	Paid claims		Outstanding claims	
		Number of claims	Amount (S$)	Number of claims	Amount (S$)

GCI

Period of insurance (dd/mm/yyyy)	Number of insured as at _____ (dd/mm/yyyy)	Paid claims		Outstanding claims	
		Number of claims	Amount (S$)	Number of claims	Amount (S$)

GPA

Period of insurance (dd/mm/yyyy)	Number of insured as at _____ (dd/mm/yyyy)	Paid claims		Outstanding claims	
		Number of claims	Amount (S$)	Number of claims	Amount (S$)

Benefit: Group Hospital and Surgical/Group Major Medical

(a) Basis of cover

Category of employees or occupation (refer to the examples)		Room and board benefit plan (refer to the examples)	Currently with TMIS	Proposal with TMIS
(i)			☐ Yes ☐ No	☐ Yes ☐ No
(ii)			☐ Yes ☐ No	☐ Yes ☐ No
(iii)			☐ Yes ☐ No	☐ Yes ☐ No
(iv)			☐ Yes ☐ No	☐ Yes ☐ No

Important note:

(1) Dependants can be covered under Group Hospital and Surgical plan. Their cover should be the same as the employee's cover.

(2) Please provide the deductible or co-insurance for respective employee category or occupation, if applicable.

	Example 1	**Example 2**
Category of employees or occupation	**Room and board benefit plan (S$)**	
(i) Senior Management (Director, General Manager, Senior Manager)	360	1 bedded
(ii) Manager and Executive	200	4 bedded
(iii) All others	100	6 bedded

(b) Age profile of employees

Age band (age next birthday)	Number of employees	
	Male	Female
16 to 20		
21 to 25		
26 to 30		
31 to 35		
36 to 40		
41 to 45		
46 to 50		
51 to 55		
56 to 60		
61 to 65		
66 to 70		
Total		

(c) Details of insured members

For GHS and GMM

	Number of employees (Singaporeans and SPRs[1])			
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**
Employee only				
Employee and spouse				
Employee and children				
Employee and family				

[1] refers to Singapore Permanent Residents

	Number of employees (foreigners[2] only)			
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**
Employee only				
Employee and spouse				
Employee and children				
Employee and family				

[2] refers to all foreigners holding Employment Pass, S Pass and work permit, working in Singapore

For GMM (if the basis of coverage differs from GHS)

	Number of employees (Singaporeans and SPRs[1])			
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**
Employee only				
Employee and spouse				
Employee and children				
Employee and family				

[1] refers to Singapore Permanent Residents

	Number of employees (foreigners[2] only)			
	Plan 1	**Plan 2**	**Plan 3**	**Plan 4**
Employee only				
Employee and spouse				
Employee and children				
Employee and family				

[2] refers to all foreigners holding Employment Pass, S Pass and work permit, working in Singapore

(d) Claims experience for the past three years

Period of insurance (dd/mm/yyyy)	**Number of insured as at _____ (dd/mm/yyyy)**	**Paid claims**		**Outstanding claims**	
		Number of claims	**Amount (S$)**	**Number of claims**	**Amount (S$)**

Note: Income reserves the right to request for more information

(e) Please attach a copy of the Schedule of Benefits, if currently insured.

Benefit: Group Outpatient

(a) Category of employees to be insured (please tick as appropriate)

Category of employees		Clinical General Practitioner	Specialist	Diagnostic X-ray or laboratory test	Dental
(i)					
(ii)					
(iii)					
Dependants (where applicable)					
Number of headcount					

(b) Age profile of employees

Age band (age next birthday)	Number of employees	
	Male	Female
16 to 20		
21 to 25		
26 to 30		
31 to 35		
36 to 40		
41 to 45		
46 to 50		
51 to 55		
56 to 60		
61 to 65		
66 to 70		
Total		

(c) Claims experience for the past three years

Paid claims

Period of insurance (dd/mm/yyyy)	Number of insured as at _____ (dd/mm/yyyy)	Clinical General Practitioner		Specialist		Diagnostic X-ray or laboratory test		Dental	
		Number of visits	Amount (S$)	Number of visits	Amount (S$)	Number of visits	Amount (S$)	Number of visits	Amount (S$)

^ all figures provided should include visits to non-panel clinics.

Note: Income reserves the right to request for more information

Outstanding claims

Period of insurance (dd/mm/yyyy)	Number of insured as at _____ (dd/mm/yyyy)	Clinical General Practitioner		Specialist		Diagnostic X-ray or laboratory test		Dental	
		Number of visits	Amount (S$)	Number of visits	Amount (S$)	Number of visits	Amount (S$)	Number of visits	Amount (S$)

^ all figures provided should include visits to non-panel clinics.

Note: Income reserves the right to request for more information

(d) Please attach a copy of the Schedule of Benefits, if currently insured.

If currently self-insured, please provide the following details:

Please indicate "Unlimited" if there is no cap and "NA" if it is Not Applicable.

Benefits	Maximum limit per visit (S$)		Maximum limit per policy (S$)		Co-payment (S$) or co-insurance	
	Clinic on company's panel	Non-panel clinic	Clinic on company's panel	Non-panel clinic	Clinic on company's panel	Non-panel clinic
Clinical General Practitioner						
Specialist						
Diagnostic X-ray or laboratory tests						
Dental						
Others, please specify						

Needs analysis and product recommendation

Please tick the appropriate box to indicate the priority of your needs:

Company's priorities	**Low**	**Medium**	**High**	**Advisor's recommendation**
Cover for Group Outpatient medical expenses	☐	☐	☐	
Cover for Group Hospital and Surgical expenses	☐	☐	☐	
Cover for Dental expenses	☐	☐	☐	
Cover for Group Major Medical (for example, cancer, kidney failure, etc.)	☐	☐	☐	
Cover for loss of income due to sickness or accident	☐	☐	☐	
Cover for long term medical treatment	☐	☐	☐	
Others: _____	☐	☐	☐	

Personal data collection statement

Income recognises its obligations under the Personal Data Protection Act 2012 (PDPA) which includes 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 any supplementary form or any document provided, or to be provided to us by you or your insured persons or from other sources from time to time including personal data of additional insured persons to be covered, for the purpose of the insurance application or transaction. It includes all personal data for us to evaluate or administer the application or transaction. For example, if you are applying for an insurance policy, in addition to the personal data that you will provide to us, the personal data will also include any subsequent information we collect on health or financial situation, or any information that is necessary for us to decide whether to insure and on what terms to insure, such as test results, medical examination results, and health records from medical practitioners or other insurance companies.

For further information on our Privacy policy, please go to www.income.com.sg/others/privacy.asp.

Before your insured persons' personal data is collected by us, we rely on you to notify, inform and make them aware of the following:

- that you will or may provide their personal data to us, or their personal data may be provided from other sources to us;
- the third parties to whom the personal data may be provided by us;
- the purposes we and the third parties will use it for; and
- how your insured persons can access their personal data.

We also rely on you to obtain their consent on all the above matters and will assume that their consent has been obtained before their personal data is collected by us. If you have not done or will not do any of the above matter, you must alert us before any relevant personal data is collected by us.

Declaration by company

We hereby declare that to the best of our knowledge and belief, the information given here is true and complete and that if a contract of insurance is effected all information submitted in connection with this application form shall form the basis of such contract between the company and Income.

We confirm that we understand and agree to the 'Personal data collection statement'.

We undertake to inform and obtain our insured persons' consent to the collection, use and disclosure of their personal data (including personal data required for their cover and participation under the insurance, and the ongoing administration of the insurance) by Income in accordance with this 'Personal data collection statement', and in this respect, to comply with all our obligations under the PDPA.

That by and when submitting the personal data of our insured persons, we represent and warrant that we have informed and obtained our insured persons' consent as required above.

At Income's written request, we further undertake to allow Income to verify that the personal data of our insured persons which is provided, comply with the above, including:

(a) To audit the accuracy and completeness of the personal data;
(b) To validate that we have obtained consent from our insured persons in accordance with the attached Notification on Personal Data Collection Statement; and
(c) To verify that the sources of the personal data are reliable and can be trusted.

Signature of authorised officer

Company stamp (if applicable)

Name: _____ NRIC number: _____

Designation: _____ Date: _____

Declaration by intermediary

I/We declare and acknowledge that I/we have reviewed this Group Insurance Fact Finding Form with the authorised officer of the company, and I/we have explained all the requirements of this Group Insurance Fact Finding Form to him or her.

Signature of intermediary

Company stamp (if applicable)

Name: _____ Representative code: _____

Designation: _____ Contact number: _____ Date: _____

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the LIA or SDIC websites (www.gla.org.sg or www.sdic.org.sg).