

### Steps to follow when submitting a PERSONAL ACCIDENT claim for consideration

- ◆ You can access our website at [www.tenetinsurance.com](http://www.tenetinsurance.com) to download a copy of our claim form. Simply click on the 'Claims' tab and select the appropriate option.
- ◆ Alternatively, you can notify the Company at our offices, through your agent or broker or via email at [claimsreport@tenetinsurance.com](mailto:claimsreport@tenetinsurance.com) and request a claim form to be posted to you.
- ◆ Complete the claim form as accurately as you can and return the form to us *within the stipulated time frames* stated in your policy conditions. **Please note that submission of the claim form will be treated as your making a claim under your policy.**
- ◆ We may appoint service providers when necessary to conduct an investigation into the occurrence. Should we do so, we will keep you informed of our appointed service provider's details. Please co-operate fully with the adjuster or investigator and provide all necessary information in a timely manner to ensure that we may respond to you as soon as possible.

### What documents do I need to submit?

This will vary from case to case and will also depend on the type of claim, but common documents to be submitted as applicable include:

- ◆ Fully completed claim form
- ◆ Police report / Medical reports / In-patient Discharge Summary form
- ◆ Original medical bills and/or certificates. Please provide your latest pay slip or other evidence of remuneration if claiming for weekly wage compensation.
- ◆ Medical and TCM bills must indicate a breakdown of the expenses incurred (consultation and medication prescribed). Do not submit receipts as these will not show enough information for the claim to be assessed. Specialist consultation and treatment should be referred by a general practitioner.
- ◆ The medical condition being treated must be clearly stated, especially for claims made under extended benefits. For example, the diagnosis should state clearly that the treatment is being sought for food poisoning, insect bites or a specific infectious disease if you are making a claim under these extended benefits.

### Things to do to ensure an efficient claims process

- ◆ Complete the claim form as fully and accurately as you can and provide the documents listed in the claim form and any other documents that may substantiate your claim. This will avoid delays in assessing your claim.
- ◆ Ensure that your contact number is provided in the claim form so that the handler may contact you for further information where necessary. Inform us of any changes in your address or contact numbers to avoid mis-directed correspondences and delays in the processing of your claim.
- ◆ We will acknowledge your claim within **one working day** upon receiving your completed claim form and will provide particulars of the handler assessing your claim. To avoid delay, please direct your enquiries to your assigned handler.

We are pleased to highlight the *Tenet Assist* program, which is a comprehensive range of services and benefits that you can depend on in the unfortunate event of a claim. Call our *Tenet Assist* Hotline at [\(65\) 6334 1389](tel:6563341389) and enjoy the following benefits. If you are overseas, please CALL COLLECT to enjoy full benefits.

#### Medical Assistance

- ◆ Telephone Medical Advise
- ◆ Medical Service Provider Referral
- ◆ Arrangement of Appointments with Doctors
- ◆ Arrangement of Hospital Admission
- ◆ Monitoring of medical condition during hospitalisation
- ◆ Arrangement of Emergency Medical Evacuation back to Singapore
- ◆ Arrangement of Emergency Medical Repatriation back to Singapore
- ◆ Arrangement of Transportation of Mortal Remains back to Singapore

#### Travel Assistance

- ◆ Inoculation and visa requirement information
- ◆ Embassy referral
- ◆ Interpreter referral
- ◆ Lost luggage assistance
- ◆ Lost passport assistance

#### Important Notice

***If you have made any false or fraudulent statements or suppressed concealed or falsely stated any material fact whatsoever, your claim may be refused.***

## How can I give you my feedback

Tenet Insurance's philosophy and practice has always been to provide you with quality products, good customer service, prompt and equitable settlement for claims by giving you immediate access to people who can help you to resolve any issue quickly.

However, if you are not satisfied with:

- Our **product**.
- Our **service**.
- The service of our **agent, loss adjuster** or **investigator**.
- Our **decision on your claim**.

write to us with your details (name, contact numbers, etc), specific nature of your feedback and supporting documents to :

The Principal Officer  
Tenet Insurance Company Ltd  
50 Raffles Place  
#05-01/06, Singapore Land Tower  
Singapore 048623  
Telephone No. 6221 2211 / Fax No. 6221 3302

You can also access our corporate website at [www.tenetinsurance.com](http://www.tenetinsurance.com) where you can click on the section for feedback. This will lead you to the appropriate page where you can complete the electronic feedback form to submit your feedback to us.

We will provide an acknowledgement to your feedback **within 3 working days**.

In some instances we will be able to resolve your feedback on our first contact with you. However, if we must undertake investigation to secure additional information to enable us to make an informed decision, we will request for such information **within 7 working days** from the date of your feedback. We will keep you advised of the progress during the course of the investigation.

You can supply any additional information in support of your reasons for the dispute at any time during the IDR process and we are happy to help you if you require any assistance.

You will be advised in writing of our final decision **no more than 14 working days** after we have received all the relevant information. Our Dispute Resolution process is a **free service** to you.

### If you still have doubts as to our decision, you can ...

If you are **an individual or sole proprietor**, you can consider taking your feedback to the **Financial Industry Disputes Resolution Center Ltd (FIDReC)** which has replaced the old Independent Disputes Resolution Organisation. This is an independent and impartial party set up to encourage and assist in the resolution of disputes between consumers and financial institutions in an amicable and fair manner.

Address	112 Robinson Road #08-01 HB Robinson Singapore 068902
Website	<a href="http://www.fidrec.com.sg">www.fidrec.com.sg</a>
Telephone	6327 8878
Fax	6327 1089
Email	<a href="mailto:info@fidrec.com.sg">info@fidrec.com.sg</a>

FIDReC provides :

- an affordable avenue for people who do not have the resources to go to court, or don't wish to pay hefty legal fees.
- an independent channel for resolving insurance disputes involving claims between insureds and insurers of up to S\$100,000 for both life and general insurance. In addition, FIDReC also handles third party claims of up to S\$50,000.

The ruling of FIDReC is final and binding on the insurance company, but not for the Customer. If he/she is not happy with the ruling, the customer is free to reject the ruling and pursue legal proceedings, mediation or arbitration as provided in most policies.