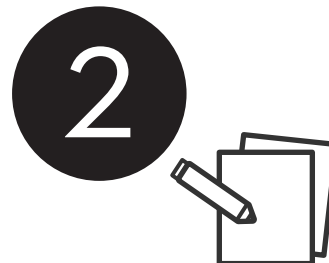




Report

Report to Tan Insurance Brokers Pte Ltd via email: claims@tib.com.sg



Documentation

Prepare all the required documents (as below) to be submitted



Claim Submission

Submit completed claim form and documents to:
Tan Insurance Brokers Pte Ltd
3A/5A Aliwal Street
Chenn Leonn Building
Singapore 199896



Claims Enquiries

Ms Tan Yen Huan (Ext: 125)
yenhuan@tib.com.sg
Mr Vince Pang (Ext:130)
vincepang@tib.com.sg

FOREIGN WORKER MEDICAL INSURANCE



3A/5A Alival Street
Chenn Leonn Building
Singapore 199896
+65-67426766 (O)
+65-85331766 (H)
info@tib.com.sg

Dear Sir/ Madam,

When a claim arises, we understand that you will be very much concerned on how to go about submitting a claim. We understand that this would be a challenging period for you and we stand by ready to assist you to ensure the process is less painful.

For work related injuries or illness, employers may make a claim under their Work Injury Compensation insurance. For non-work related conditions, this is when Foreign Worker Medical insurance would be activated. It is therefore important to ensure sufficient coverage. The Ministry of Manpower has specific requirements for employers to maintain minimum insurance coverage of \$15,000 per year for each work permit and s pass holder. Legally, employers are not required to maintain coverage for employment pass holders however we recommend them to do so. Based on our past experience, we would like to highlight that \$15,000 coverage in many circumstances would be insufficient and many employers would be left with out of pocket expenses. You may wish to discuss this with us.

In order for the policy liability to respond, the following conditions have to be met:

- Hospitalisation
- Day surgery
- Not fall within policy exclusions

In addition, we require the following standard documents to be submitted:

- Original completed claim form
- Work permit
- Inpatient discharge summary / day surgery discharge form
- Original FINAL admission tax invoice
- Original medical bills related to the admission (pre & post 90 days)
- Additional info/documents may be required on case by case basis and subject to the respective claims handler

The typical processing time of a Foreign Worker Medical claim may take up to six to eight weeks depending on the number of medical bills submitted and the follow up required. The assessment by insurer will only commence upon full receipt of claims documents.

Alternatively, if you require further clarifications or have other enquiries please do not hesitate to contact:

Mr Vince Pang
Senior Executive, Claims
+65-67426766 (Ext: 130)
vincepang@tib.com.sg

Ms Tan Yen Huan
Executive, Claims
+65-67426766 (Ext: 125)
yenhuan@tib.com.sg