

Life & Critical Illness

Medical Requirements for Life & Critical Illness Policies

Sum Assured (S\$'000)	17 to 35	36 to 40	41 to 45	46 to 50	51 to 60	61 & Above
Up to 100						MED
> 100 ≤ 150					MED	MED
> 150 ≤ 200				MED	MED	MED ECG
> 200 ≤ 300			MED	MED	MED ECG	MED ECG
> 300 ≤ 350		MED	MED	MED ECG	MED ECG	MED ECG
> 350 < 500	MED	MED	MED	MED ECG	MED ECG	MED ECG CXR MAR
≥ 500 ≤ 1,000	MED P-8	MED P-8	MED P-8 ECG	MED P-8 ECG	MED P-8 P-10 ECG MAR	MED P-8 P-1 S-ECG CXR MAR
> 1,000	MED P-8 P-1 S-ECG CXR MAR	MED P-8 P-1 S-ECG CXR MAR	MED P-8 P-1 S-ECG CXR MAR	MED P-8 P-1 S-ECG CXR MAR	MED P-8 P-1 S-ECG CXR MAR	MED P-8 P-1 S-ECG CXR MAR

NOTE: The underwriter reserves the right to call for further medical evidence, if necessary.

Financial Evidence for Life & Critical Illness Policies

Total Sum Assured of Basic Policy & all Term Riders (proposed and inforce)	Financial Questionnaire	Financial Documentary Evidence
Below S\$500,000	NIL	NIL
S\$500,000 – S\$999,999	YES Supplementary Financial Questionnaire for Personal Insurance/ Self-Employed (QA17 Part I or QA18) Or Copy of Loan Agreement (for Mortgage Assurance)	NIL
S\$1,000,000 and above	YES Supplementary Financial Questionnaire for Personal Insurance or Self – employed (QA17 Part I & II or QA18)	YES Copy of Income Tax Assessment Form/ IR8A/ Loan Agreement/ Letter of Offer

Notes:

1. Underwriters may exercise discretion to waive Financial Questionnaire (Part I and II).
2. The above limits do not apply to Juveniles and Housewives

Medical Requirements for IdealIncome

Monthly Benefits (\$)	Age			
	22 to 40	41 – 45	46 – 50	51 – 55
Up to 500	Non Medical Limit			
501 - 1000	Non Medical Limit			MED or P/MED
1001 – 2000	Non Medical Limit			MED ECG
2001 – 3500	Non Medical Limit		MED or P/MED	MED UFEME ECG
3501 – 5000	Non Medical Limit	MED or P/MED	MED UFEME ECG MAR	MED P10 ECG MAR
5001 – 7500	MED P8 MAR	MED ECG P8 P10 MAR	MED S-ECG CXR P8 P1 MAR	
7501 – 15000	MED ECG P8 P1 MAR		MED S-ECG CXR P8 P1 MAR	
Above 15000	Individual Consideration			

NOTE:

The underwriter reserves the right to call for additional/further medical evidence, if necessary. Underwriter could also request for QA12 (Lifestyle Questionnaire) based on his/her own discretion.

LEGEND			
MED	Medical Examination	P/MED	Paramedical Examination
CXR	Chest X-Ray	ECG	Electrocardiograph
S-ECG	Stress ECG/Treadmill	P8	Anti-HIV test
P1	Aviva Blood Panel 1	P10	Aviva Blood Panel 10
MAR(APS)	Medical Attendant's Report	UFEME	Microscopic Urinalysis Test

The Procedure for Paramedical Examination :

- When an application is received, the underwriter will issue a memo to indicate if paramedical examination is available and,
- If the applicant opts for this, the adviser has to contact the underwriter to issue the paramedical service letter. Otherwise, the applicant can proceed to use the normal medical panels.

Financial Underwriting Requirements for IdealIncome

The Salaried Employee	Financial Requirements
Up to S\$5,000 p.m. (S\$60,000 p.a.)	None
Above S\$5,000 p.m.	<ul style="list-style-type: none"> ▪ Latest Pay Slip ▪ IR8A / Income Tax Assessment Form for the previous 3 years ▪ Financial Questionnaire
The Self-Employed	
Up to S\$5,000 p.m. (S\$60,000 p.a.)	None
Above S\$5,000 p.m.	<ul style="list-style-type: none"> ▪ IR8A / Income Tax Assessment for the previous 3 years ▪ Audited Company's accounts for the previous 3 years (<i>ensure full set of reports are submitted</i>) ▪ Financial Questionnaire

Note: Underwriters reserve the right to request for any additional financial evidence, if necessary.