

## Claims Highlight Sheet – Early Protect360

Eligibility
<p>The event or incident is covered under your policy.</p> <p>Your policy is active, and premiums are fully paid.</p> <p>You meet the specific conditions in your Policy Wording.</p>
Procedure and Important Steps
<ul style="list-style-type: none"> <li>At the occurrence of the incident, contact us at 6922 6003.</li> <li>Complete the claim form and submit it with the necessary supporting documents to us at <a href="mailto:claims@hlas.com.sg">claims@hlas.com.sg</a></li> </ul>
Required Documents
<ol style="list-style-type: none"> <li>Completed Claims form (<a href="https://www.hlas.com.sg/wp-content/uploads/Claim-Forms/Critical_Illness_Claim_Form.pdf">https://www.hlas.com.sg/wp-content/uploads/Claim-Forms/Critical_Illness_Claim_Form.pdf</a>)</li> <li>Medical Report</li> <li>Discharge Summary</li> <li>Doctor Memo</li> </ol>
Submission Methods and Channels
<p>You can submit your claims via the following channels:</p> <ol style="list-style-type: none"> <li>Email [<a href="mailto:claims@hlas.com.sg">claims@hlas.com.sg</a>]</li> </ol>

### Claims Process and Turnaround Time

[Aligned with the Singapore General Insurance Code of Practice<sup>1</sup>]

Process	Turnaround Time
<b>Acknowledge notice of claim</b>	3 working days (from claims submission)
<b>Request additional documents</b>	7 working days (from date of acknowledgement)
<b>Approve or decline claim</b>	7 working days (after receiving full documentation)
<b>Make payment</b>	10 working days (after approving the claim)

<sup>1</sup> General Insurance Association of Singapore, Singapore General Insurance Code of Practice, [https://gia.org.sg/images/resources/For-Members/code\\_of\\_practice.pdf](https://gia.org.sg/images/resources/For-Members/code_of_practice.pdf)