

Claims Highlight Sheet – Family 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"> At the occurrence of the incident, contact us at 6922 6003. Complete the claim form and submit it with the necessary supporting documents to us via email at claims@hlas.com.sg
Required Documents
<p>General (all claims)</p> <ol style="list-style-type: none"> Completed Claims form (https://www.hlas.com.sg/wp-content/uploads/Claim-Forms/Personal_Accident_Claim_Form.pdf) Medical Report Discharge Summary Doctor Memo Copies of Inpatient/Outpatient Medical Invoices <p>Death</p> <ol style="list-style-type: none"> Death Certificate, autopsy report, coroner's findings (for death claim) Documentary proof of relationship between deceased and claimant (for death claim)
Submission Methods and Channels
<p>You can submit your claims via the following channels:</p> <ol style="list-style-type: none"> Email [claims@hlas.com.sg]

Claims Process and Turnaround Time

[Aligned with the Singapore General Insurance Code of Practice¹]

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

¹ General Insurance Association of Singapore, Singapore General Insurance Code of Practice, https://gia.org.sg/images/resources/For-Members/code_of_practice.pdf

