

GUIDE ON SUBMISSION OF DEATH CLAIMS TO LIFE INSURER FOR ASSESSMENT

Important notes:

1. Please note that while this list captures the essential documents typically requested, it is not exhaustive. The specific documents required may vary depending on individual case assessments.
2. A, B and C are not mutually exclusive.

STEP 1

Basic documents for all death claim submissions



- i Copy of Death Certificate^{1^}
- ii Death Claim Form
- iii Tax Residency Self-Certification Form (i.e., FATCA & CRS Self-Certification Form) to be completed by the claimant(s)[^]
- iv Copy of identification of the claimant(s)*
- v Copy of Proof of Relationship for each claimant(s)
- vi Copy of deceased's last Will (if any)
- vii Form W-9²

[^] Death Certificate issued by a foreign authority must be certified by a Notary Public or the Singapore Embassy.

* Identification refers to typically NRIC, and if unavailable, valid passport. Claimant(s) refers to the next-of-kin, assignee, nominee, trustee, where applicable.

STEP 2

A, B and C are not mutually exclusive.

A Required from Executor or Administrator

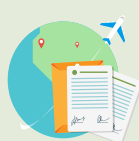
(i.e., claiming with a Grant of Probate or Letter of Administrator)



- i Copy of Grant of Probate or Letter of Administration issued by Singapore Court^{*3}
- ii Copy of Schedule of Assets (SOA) issued by Singapore Court, inclusive of the insurer's policies³
- iii Copy of bank account statement, reflecting the bank account holder name as Estate of deceased and account number

* In Singapore, if there is no valid nomination on your life insurance policy, a Grant of Probate or Letter of Administration may be required before any claim payment. A Grant of Probate is issued when the deceased left a valid Will, allowing the named executor to distribute the estate. A Letter of Administration is issued when there is no Will, appointing a family member as administrator to manage and distribute the estate according to Singapore's Intestate Succession Act.

B For death occurring outside Singapore⁴



- i Letter/Email from Immigration and Checkpoint Authority (ICA) on the deceased's life status, issued for Singaporeans, Permanent Residents, or Long-Term Pass holders who died overseas
- ii Copy of Cremation/Burial Permit (if occurred overseas)
- iii Repatriation Report (if body was repatriated to Singapore for cremation/burial)
- iv Copy of medical report on final cause of death by last attending doctor where the deceased passed away

C For death arising from accidental causes or unusual circumstances



- i Copy of medical report, postmortem, toxicology report, police finalised investigation report and autopsy/coroner's report
- ii Newspaper Clipping and Police Report, if any

STEP 3

How to Proceed with a Death Claim

- i Request assistance from your servicing representative
- ii [Click here](#) to find your life insurance company's claim page/contact information
- iii [Click here](#) to find out how long it takes to process a claim



¹ The insurer reserves the right to request sight of the original death certificate when necessary.

² United States citizen or tax resident only.

³ The Grant of Probate, Letter of Administration or SOA is to be resealed by Singapore Court if it was obtained in a foreign country belonging to the Commonwealth or Hong Kong. If the Grant of Probate, Letter of Administration or SOA is issued by non-Commonwealth countries, the Executor/Administrator will have to apply for the document to be issued in Singapore.

⁴ Overseas documents are to be certified true copy by a Notary Public or the Singapore Embassy in the country of death, and translated to English where applicable.