

## What to do when submitting a FOREIGN WORKER MEDICAL INSURANCE claim for consideration

- ◆ You should notify the Company of your claim **within 21 days** of the happening of any event that may give rise to a claim. You can do so at our office, through your agent or broker or via email at [claimsreport@tenetinsurance.com](mailto:claimsreport@tenetinsurance.com).
- ◆ We will send you a claim form to complete. Alternatively, you can access our website at [www.tenetinsurance.com](http://www.tenetinsurance.com) to download a copy of our claim form – Downloads / Claim Forms. **Please note that submission of the claim form will be treated as your making a claim under your policy.**
- ◆ Retain and submit all original invoices, bills and any other documents to substantiate your claim.

### What documents do I need to submit?

This will vary from case to case depending on the nature of the claim, but common documents to be submitted as applicable include:

- ◆ Fully completed claim form
- ◆ Medical reports and / or In-Patient Discharge Summary Form
- ◆ **Original** medical bills and **Final** hospital bills

### Useful notes

- ◆ Please ensure that the hospital bill submitted is the **Final** bill. An interim bill will not give an accurate figure for the hospitalization bill and we will not be able to make payment based on the interim bill.

- ◆ At the minimum you should provide the **In-patient Discharge Summary (IDS)** as this will give an indication of the medical condition sustained by the insured person.
- ◆ If the information on the IDS is not sufficient we will request for the **Medical Certification form** to be completed by the attending doctor. The cost of any medical report will be borne by the insured unless otherwise covered under the policy.

### Things to do to ensure an efficient claims process

- ◆ Complete the claim form as fully and accurately as you can and provide the documents listed in the claim form and any other documents that may substantiate your claim. This will avoid delays in assessing your claim.
- ◆ Ensure that your contact number is provided in the claim form so that the claims handler may contact you for further information where necessary. Inform us of any changes in your address or contact numbers to avoid mis-directed correspondences and delays in the processing of your claim.
- ◆ We will acknowledge your claim within **one working day** upon receiving your completed claim form and will provide particulars of the handler assessing your claim. To avoid delay, please direct your enquiries to your assigned claims handler.

### **Important Notice**

*If you have made any false or fraudulent statements or suppressed concealed or falsely stated any material fact whatsoever, your claim may be refused.*