

**CRISIS COVER CLAIM FORM**  
**(KIDNEY FAILURE/ SURGICAL REMOVAL OF ONE KIDNEY OR CHRONIC KIDNEY DISEASE)**

**SECTION 1**

**This section is to be completed by the Life Assured who is at least 18 years old or the policyowner if the Life Assured is below 18 years old**

The issue of this form is in no way an admission of liability. No claim can be considered unless the medical specialist report section is furnished at the expense of the claimant.

**Mandatory Required documents for claim submission:**

1. Crisis Cover Claim Form and Medical Specialist Report (please select the appropriate form depending on the medical condition)
2. Clinical Abstract Application Form (3 copies)
3. Diagnostic laboratory and objective test reports supporting the diagnosis

**Important Note:** Please note that, under the policy terms and condition, the policy may be void if any information provided in this claim form are made knowingly by you that it is materially false or misleading.

**LIFE ASSURED'S PARTICULARS**

Full Name  NRIC No

Address

Date of Birth  Contact No  Occupation

Method of Delivery for Claim Settlement:

Mail  Self Collection  Delivery by a Prudential Financial Consultant  
 Name and Contact Number of Financial Consultant

**POLICY DETAILS**

Please indicate the policy number for the benefit type you would like to claim.

Benefit Type	Policy Number(s)
▪ Crisis Cover/ Crisis Cover Provider/ PruMultiple Crisis Cover / Crisis Waiver / Critical Illness Waiver	<input type="text"/>
▪ PruEarly Staged Crisis Cover	<input type="text"/>
▪ Terminal Illness	<input type="text"/>

**DECLARATION**

I hereby declare that all information given by me in this form are, to the best of my knowledge and belief, true and complete. I hereby authorise Prudential Assurance Company Singapore (Pte) Limited ("Prudential") to:

- a) seek medical information from any doctor who, at any time, has attended to the life assured concerning anything which affects his/her physical or mental health;
- b) seek information from any insurance office to which a insurance proposal has been made; and
- c) seek information from any other sources (including employer, government authorities) in connection with this claim.

I understand and agree that Prudential should have full access to the information stated above and a photographic copy of this authorisation shall be as valid as the original.

Name & Signature of Life Assured or Policyowner if Life Assured is below 18 years old Date

## 1. TYPE OF CLAIM

Please indicate the type of claim you would like to file by ticking the appropriate box

### a) Critical Illness Benefit

#### For Crisis Cover/ Crisis Cover Provider/ Crisis Waiver/ Critical Illness Waiver / PruMultiple Crisis Cover/ PruEarly Staged Crisis Cover (Critical Illnesses)

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Alzheimer's Disease/<br>Severe Dementia                             | <input type="checkbox"/> Aplastic<br>Anaemia  | <input type="checkbox"/> Bacterial Meningitis    |
| <input type="checkbox"/> Benign Brain Tumor  | <input type="checkbox"/> Blindness (Loss of Sight)  | <input type="checkbox"/> Coma                    |
| <input type="checkbox"/> Coronary Artery<br>By-Pass Surgery                                  | <input type="checkbox"/> Deafness (Loss of<br>Hearing)                                      | <input type="checkbox"/> Encephalitis            |
| <input type="checkbox"/> End Stage Liver Failure   | <input type="checkbox"/> End Stage Lung Disease   | <input type="checkbox"/> Fulminant Hepatitis     |
| <input type="checkbox"/> Heart Attack  | <input type="checkbox"/> Heart Valve Surgery  | <input type="checkbox"/> Kidney Failure          |
| <input type="checkbox"/> HIV due to blood<br>Transfusion &<br>Occupationally<br>Acquired HIV | <input type="checkbox"/> Angioplasty and Other<br>Invasive Treatment for<br>Coronary Artery | <input type="checkbox"/> Major Burns             |
| <input type="checkbox"/> Major Cancers   | <input type="checkbox"/> Major Head Trauma  | <input type="checkbox"/> Multiple Sclerosis      |
| <input type="checkbox"/> Major Organ/ Bone<br>Marrow Transplant                              | <input type="checkbox"/> Motor Neurone<br>Disease   | <input type="checkbox"/> Muscular Dystrophy      |
| <input type="checkbox"/> Parkinson's Disease   | <input type="checkbox"/> Primary Pulmonary Disease  | <input type="checkbox"/> Progressive Scleroderma |
| <input type="checkbox"/> Stroke  | <input type="checkbox"/> Surgery to the Aorta   | <input type="checkbox"/> Terminal Illness        |
| <input type="checkbox"/> Paralysis   | <input type="checkbox"/> Poliomyelitis  | <input type="checkbox"/> Apallic Syndrome        |
| <input type="checkbox"/> Loss of Speech  |   |  |

#### For PruEarly Staged Crisis Cover (Early Stage)

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Moderately Severe<br>Alzheimer's Disease<br>or Dementia   | <input type="checkbox"/> Reversible Aplastic<br>Anaemia                                      | <input type="checkbox"/> Bacterial Meningitis<br>with full recovery                                |
| <input type="checkbox"/> Surgical removal of<br>Pituitary tumor or<br>Surgery for<br>Subdural Hematoma   | <input type="checkbox"/> Loss of sight in one eye  | <input type="checkbox"/> Coma for 48 hours   |
| <input type="checkbox"/> Keyhole coronary bypass<br>surgery or Coronary<br>Artery Arthrectomy or<br>Transmyocardial Laser<br>Revascularisation or<br>Enhanced External<br>Counterpulsation<br>Device Insertion | <input type="checkbox"/> Partial loss of hearing<br>or Cavernous sinus<br>thrombosis surgery | <input type="checkbox"/> Encephalitis with<br>full recovery  |
| <input type="checkbox"/> Liver Surgery   | <input type="checkbox"/> Severe Asthma or<br>Insertion of a Veno-cava<br>filter              | <input type="checkbox"/> Hepatitis with<br>Cirrhosis   |
| <input type="checkbox"/> Cardiac Pacemaker<br>Insertion or<br>Pericardectomy   | <input type="checkbox"/> Percutaneous Valve<br>Surgery                                       | <input type="checkbox"/> HIV due to Assault, Organ<br>Transplant or Occupationally<br>Acquired HIV |
| <input type="checkbox"/> Surgical Removal<br>of one kidney   | <input type="checkbox"/> Loss of Speech due<br>to neurological disease                       | <input type="checkbox"/> Moderately Severe<br>Burns  |

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Carcinoma in-situ of specified organs              | <input type="checkbox"/> Facial reconstructive Surgery or Spinal cord surgery                      | <input type="checkbox"/> Small bowel Transplant or Corneal Transplant |
| <input type="checkbox"/> Early Multiple Sclerosis                           | <input type="checkbox"/> Early Motor Neurone Disease   | <input type="checkbox"/> Moderately Severe Muscular Dystrophy         |
| <input type="checkbox"/> Moderately severe Parkinson 's Disease             | <input type="checkbox"/> Early Pulmonary Hypertension  | <input type="checkbox"/> Early Progressive Scleroderma                |
| <input type="checkbox"/> Brain aneurysm Surgery or Cerebral Shunt Insertion | <input type="checkbox"/> Minimally Invasive Surgery to Aorta or Large asymptomatic Aortic Aneurysm |   |

**For PruEarly Staged Crisis Cover (Intermediate Stage)**

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Optic Nerve Atrophy with low vision                                | <input type="checkbox"/> Severe Epilepsy or Coma for 72 hours | <input type="checkbox"/> Cochlear Implant Surgery                                |
| <input type="checkbox"/> Liver Cirrhosis  | <input type="checkbox"/> Surgical removal of one Lung         | <input type="checkbox"/> Cardiac Defibrillator Insertion or Early Cardiomyopathy |
| <input type="checkbox"/> Carcinoma in-situ of specified organs treated with Radical Surgery | <input type="checkbox"/> Secondary Pulmonary Hypertension     | <input type="checkbox"/> Progressive Scleroderma with CREST syndrome             |
| <input type="checkbox"/> Carotid artery surgery   |   |  |

**For PruEarly Staged Crisis Cover (Special benefit)**

- |   |   |
|---|---|
| <input type="checkbox"/> Angioplasty and Other Invasive Treatment for Coronary Artery | <input type="checkbox"/> Diabetic Complications |
|---|---|

**b) Terminal Illness Benefit**

- Terminal Illness Benefit

**2. NATURE OF CLAIM**

2.1 Describe fully the extent and nature of illness/injury. If your condition is caused by an accident, please provide the date of the accident and describe how and where did the accident occur.

2.2 Was a police report made? Yes  No  If yes, please attach a copy of the report.

2.3 Have you previously suffered from or received treatment for a similar or related illness/injury? If 'yes', please give details.

2.4 Please provide the details of all doctors or specialists whom you have consulted in connection with your illness/injury: -

Name of Doctor	Name and Address of Clinic/ Hospital	Dates of Consultation	Reason for Visit

2.5 Please provide details of your usual medical attendant if different from above: -

Name of Doctor	Name and Address of Clinic/ Hospital

**3. GENERAL**

3.1 Are you insured for similar benefits with any other company? If 'yes', please give full details:-

Name of Insurer	Type of Plan	Date of Issue	Benefit Amount

3.2 Do you smoke cigarettes? Yes  No   
 If 'yes', please give full details: -

What is your daily consumption?  sticks/ per day      For how long have you been smoking?

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**SECTION 2**

**This section is to be completed by the life assured's attending medical specialist.**

**MEDICAL SPECIALIST REPORT  
 (KIDNEY FAILURE/ SURGICAL REMOVAL OF ONE KIDNEY OR CHRONIC KIDNEY DISEASE)**

Name of Specialist  MCR No.

Field of Specialty

Name of Medical Institution

**PART I**

1. When were you first consulted for the condition?

	DD		MM		YY
--	----	--	----	--	----

2a. What were the presenting symptoms when you first saw the patient?

2b. When did the above symptoms first present?

	DD		MM		YY
--	----	--	----	--	----

If the date is unknown, please state how long the symptoms had been present prior to the date of first consultation.

3a. Please provide full and exact details of the diagnosis.

3b. Date of diagnosis.

3c. Date the patient was informed of the diagnosis.

4. Please provide dates and details of investigation performed for the diagnosis. Kindly attach copies of all relevant objective test reports, which confirmed the diagnosis.

5a. Were you the doctor who **first** diagnosed the patient with this condition? Yes ( ) No ( )

5b. If yes, over what period do your record extend? From

	to	
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5c. If you are not the first doctor who diagnosed the patient with this condition, please provide:

(i) name and practice address of the doctor who first made the diagnosis or had treated the patient for this condition.

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(ii) date the diagnosis was made by the previous doctor.

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(iii) when was the referral made for the patient to see you?

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**PART II**

1. Is there chronic kidney failure of both kidneys? Yes ( ) No ( )

If yes, since when?

	DD		MM		YY
--	----	--	----	--	----

2. Is the renal disease reversible? Yes ( ) No ( )

3. Is the kidney failure at its end stage? Yes ( ) No ( )

If yes, since when?

	DD		MM		YY
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4. Does the patient require permanent renal dialysis or kidney transplantation?  
Yes ( ) No ( )

5. Is the patient currently undergoing regular peritoneal or haemodialysis?  
Yes ( ) No ( )

(i) If yes, please state the date of first dialysis.

	DD		MM		YY
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(ii) The number of dialysis per week: \_\_\_\_\_

6. Has kidney transplantation been performed? Yes ( ) No ( )

If yes, please state the name and practice of the doctor who performed the surgery.

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6. Is there decreased renal function of at least eGFR less than 15 ml/ min / 1.73m<sup>2</sup> body surface?  
Yes ( ) No ( )

Please state the reading.

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If yes, did it persist for a period of 6 months or more?

Yes ( ) No ( )

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**Please provide copies of renal function tests, ultrasound and biopsy reports.**

7. Was a complete surgical removal of one kidney performed?

Yes ( ) No ( )

(i) If yes, please state date of surgery

	DD		MM		YY
--	----	--	----	--	----

(ii) Was the surgical removal absolutely necessary? Please explain.

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(iii) Please state the name and practice address of the doctor who performed the surgery.

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**Please provide copies of operation report.**

**PART III**

1. Has the patient previously suffered from kidney disease or related illnesses? If yes, please provide details.

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2. Please give details of the patient's medical history which would have increased the risk of kidney disease?

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3. Please give details of the patient's habits in relation to past and present smoking, including the duration of smoking habits, number of cigarettes smoked per day and source of this information.

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4. Please give details of the patient's habits in relation to alcohol assumption, including the amount of alcohol consumption per day and source of this information.

**Signature** of the Medical Specialist who filled up **Section 2**

Practice Stamp of the Medical Specialist

Name (printed) of the Medical Specialist

Date

## **SECTION 3**

### **Attachment of Laboratory Reports**

To enable us to proceed with the claim, it is mandatory to enclose all relevant clinical, radiological, histological, operation and laboratory reports by attaching them to this page.

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