



FEMALE BENEFIT CLAIM FORM

(PRUSMART LADY, PRULADY, PRUFIRST GIFT, PRUFIRST PROMISE)

Important Notes

- 1. 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.
- 2. 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.
- 3. The Company reserves the rights to request for additional documents when deemed necessary.

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(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)

(10 be completed by the Life Assured who is at least 10 years old of the 1 one yourself if the Life Assured is below 10 years old)					
1. DETAILS OF POLICY					
Policy Number(s)	of the benefit(s) you would like to claim:				
	or the benefit (e) you mould like to claim				
2. DETAILS OF LIFE ASSURED					
Full Name			NRIC No.		
Address			Contact No.		
				1	
Date of birth	(DD/MM/YYYY)	Occupation			
2 410 0. 5	(DD/101101/11111)	о остаранон			

3. TYPE OF CLAIM

3.1 Please tick the appropriate box for the Female Illness / Medical Conditions you are claiming.

PREGNANCY COMPLICATION	NS	PREGNANCY COMPLICATIONS		PREGNANCY COMPLICATIONS	
Disseminated Intravascular Coagulation		Fatty Liver of Pregnancy		Placenta Increta/ Pecreta	
Death of foetus after 195 days of pregnancy		Postpartum Hemorrhage requiring Hysterectomy		Uterine rupture	
Death of child within 28 days after birth		Miscarriage due to accident		HELLP syndrome	
Death of life assured during delivery		Anterpartum Hemorrhage		Amniotic Fluid Embolism	
Hydatidiform Mole		Gestational Diabetes Mellitus		Abruptio Placentae	
Pre-Eclampsia or Eclampsia		Still Birth		Psychiatrist/ Psychologist consultation	
Post-partum depression					

4. NATURE OF CLAIM

4.1 Please describe fully the extent and nature of illness.

4.2	Have you previously suffe	red from or received treatmen	t for a sim	ilar or related illness / injury	? If yes, please give details.
4.3	Please provide the details	of all the doctors who had att	ended to y	/ou:-	
	Name of doctor consult	ed Address of o	doctor		Date first consulted for this
1.1	Diago provide the details	of your regular dector and co	mnony do	eter where you have consult	ad for minor allmosts (o. g. flu
4.4	cough, fever), high blood	pressure, high cholesterol, dia	ibetes etc.	ctor whom you have consult :	ed for minor ailments (e.g. flu,
	Name of doctor	Name and address of clinic/	hospital	Dates of consultation (DD/MM/YYYY)	Reason(s) for consultation
5.	OTHER INSURANCE				
5.		r benefits with any other comp	anv? If ve	s. please give full details :-	
	Name of Insurer	Type of Plan		Date of Issue	Benefit Amount
	Name of moure	1,400 0.1.10.11		Date 6. 10000	Donone / micune
6.	PAYMENT METHOD FOR	CLAIM SETTLEMENT (plea	se tick th	e appropriate)	
	Cheque to be mai	led directly to Policyowner add	dress		
	Cheque to be colle	ected by Prudential Financial (Consultant		
	Cheque to be mailed directly to Prudential Financial Consultant at Agency Name and Contact No. of your appointed Prudential Financial Consultant:				
			ubmit a co		bank statement stating account Name of Account holder

DECLARATION

- 1. I understand and agree that the submission of this form does not mean that my request will be processed. I understand that any payout under the policy shall be strictly in accordance with the policy terms and conditions.
- I hereby declare that the information that is disclosed on this form is to the best of my knowledge and belief, true, complete and accurate, and that no material information has been withheld or is any relevant circumstances omitted. I further acknowledge and accept that Prudential Assurance Company Singapore (Pte) Limited ("PACS") shall be at liberty to deny liability or recover amounts paid, whether wholly or partially, if any of the information disclosed on this form is incomplete, untrue or incorrect in any respect or if the Policy does not provide cover on which such claim is made.
- 3. I hereby warrant and represent that I have been properly authorised by the policyholder and the applicable insured(s) to submit information pertaining to such insured's claims.
- 4. I acknowledge and accept that the furnishing of this form, or any other forms supplemental thereto, by PACS, is neither an admission that there was any insurance in force on the life in question, nor an admission of liability nor a waiver of any of its rights and defenses.
- 5. I acknowledge and accept that PACS expressly reserves its rights to require or obtain further information and documentation as it deems necessary.
- 6. I confirm that I have paid in full all the bill(s)/invoice(s)/receipt(s) that I have submitted to PACS for reimbursement and have not claimed and do not intend to claim from other company(ies)/person(s).
- 7. I agree to produce all original bill(s)/invoice(s)/receipt(s) that were submitted for reimbursement to PACS for verification as it deems necessary.
- 8. For the purposes of (i) assessing, processing and/or investigating my claim(s) arising under the Policy or any of my other polic(ies) of insurance with PACS and such other purposes ancillary or related to the assessing, processing and/or investigating of such claim(s); (ii) administering the Policy, (iii) customer servicing, statistical analysis, conducting customer due diligence, reporting to regulatory or supervisory authorities, auditing and recovery of any debts owing to PACS whether in relation to the Policy or any of my other polic(ies) of insurance with PACS, (iv) storage and retention, (v) meeting requirements of prevailing internal policies of PACS, and/or (vi) as set out in PACS Privacy Notice ("Purpose"), I authorise, agree and consent to:
 - a. Any person(s) or organisation(s) that has relevant information concerning the policyowner and the insured person(s) (including any medical practitioner, medical/healthcare provider, financial service providers, insurance offices, government authorities/regulators, statutory boards, employer, or investigative agencies) ("Person(s)/Organisation(s)"), to disclose, release, transfer and exchange any information with PACS and its related corporations, respective representatives, agents, third party service providers, contractors and/or appointed distribution/business partners (collectively referred to as "Prudential"), including without limitation, personal data, medical information, medical history, employment and financial information, including the taking of copies of such records; and
 - b. Prudential collecting, using, disclosing, releasing, transferring and exchanging personal data about me, the policyowner and the insured person(s), with the Person(s)/Organisation(s), PACS's related group of companies, third party service providers, insurers, reinsurers, suppliers, intermediaries, lawyers/law firms, other financial institutions, law enforcement authorities, dispute resolution centres, debt collection agencies, loss adjustors or other third parties for the Purpose.
- 9. Where any personal data ("3rd Party Personal Data") relating to another person ("Individual") (including without limitation, insured persons, family members, and beneficiaries) is disclosed by me or permitted by me to be disclosed in accordance with Clause 8 above, I represent and warrant that I have obtained the consent of the Individual for Prudential to collect and use the 3rd Party Personal Data and to disclose the 3rd Party Personal Data to the persons enumerated above, whether in Singapore or elsewhere, for the Purpose stated above and in PACS Privacy Notice.
- 10. I understand that I can refer to PACS Privacy Notice, which is available at https://www.prudential.com.sg/Privacy-Notice for more information on contacting PACS for Feedback, Access, Correction and Withdrawal of using my/our personal data.
 - I understand that if I am an European Union ("EU") resident individual (i.e. my residential address is based in any of the EU countries), I can refer to PACS Privacy Notice for more information on the rights available to me under the GDPR.
- 11. I agree to indemnify Prudential for all losses and damages that Prudential may suffer in the event that I am in breach of any representation and warranty provided to me herein.
- 12. I agree to receive communication on the claim by email, SMS and/or hard copies by post.
- 13. I agree that this (i) Prudential shall have full access to the information stated in this form, and (ii) this authorisation and declaration shall form part of my proposed application for the relevant insurance benefits, and a photocopy of this form shall be treated as valid and binding as if it were the original.

Date and signature of Life Assured (Policyowner to sign if Life Assured is below age 18 years)

Date and signature of Policyowner

		SPECIALIST REPOR pleted by the life assured's a		nedical s	pecialist.			
Na	me of Specialist					MCR No.		
Fie	eld of Specialty							
	me of Medical titution							
SE	CTION 1							
1.	Are you the insured's u	sual doctor?					Yes / N	lo
2.	Over what period do yo	ur records extend?						
	Start date:(DD/MM/Y	YYY)		En	d date:	(DD/I	MM/YYYY)
3.	Date you were first con-	sulted for the condition		DD		ММ		YY
5.	When did the above s	symptoms first started?		DD		MM		YY
	If the date is unknowr consultation.	n, please state how long the sy	mptoms ha	ad been pr	esent pric	r to the da	te of first	
6.	What was the diagnor	sis?						
7.	Date of diagnosis			DD		ММ		YY
8.	Date diagnosis was m	nade known to the patient		DD		ММ		YY
9.	What was the exact in the date stated in (7)	nformation regarding the diagn above.	osis that th	ne patient	or patient'	s next of k	in was info	ormed on

Signature & Practice Stamp of the Medical Specialist who filled up ${\bf Part\ II}$

Date

10.	If you are not the first doctor who diagnosed the patient with this condition, please p a. Name and practice address of the doctor who first made the diagnosis and had condition.		ent for this
	b. Date the diagnosis was made by the previous doctor.		
	c. If the patient was referred to you for further management, please provide the nather the referral doctor. Please provide a copy of the referral letter.	me and practice	e address of
11.	What medical treatment has the patient been receiving? When did each of the treat	ment commence	9?
12.	Please provide the name and address of the patient's regular attending doctor.		
13.	What is the patient's prognosis?		
SEC	TION 2		
	se complete Question 1 to 4 if patient's condition is on: seminated Intravascular Coagulation (DIC)		
1.	Did DIC occur as a result of pregnancy?	Yes	No
2.	Did DIC occur within first 7 months of pregnancy?	Yes	No

Signature & Practice Stamp of the Medical Specialist who filled up Part II

Date		
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Please state if the following were present:		
Entrance of uterine material with tissue factor activity into the maternal circulation	Yes	No
- Major hemorrhage	Yes	No
- End organ damage as a result of DIC	Yes	No
- Significant thrombocytopenia, pro-coagulant activation, fibrinolytic activation and inhibitor consumption	Yes	No
- Treatment with frozen plasma and platelet concentrates	Yes	No
Was the patient admitted to hospital within 42 days after childbirth? If yes, please state the period of confinement:	Yes	No
to (DD/MM/YYYY)		
Please complete Question 5 to 7 if the patient's condition is on: Ectopic Pregnancy		
5. Was there implantation of a fertilized ovum outside the uterine cavity?	Yes	
	res	No
Was the ectopic pregnancy terminated by laparotomy or laparoscopic surgery? If no, please advise how the ectopic pregnancy was terminated.	res	No
Was the ectopic pregnancy terminated by laparotomy or laparoscopic surgery?	Yes	No No
Was the ectopic pregnancy terminated by laparotomy or laparoscopic surgery?		
6. Was the ectopic pregnancy terminated by laparotomy or laparoscopic surgery? If no, please advise how the ectopic pregnancy was terminated. 7. Was the patient admitted to hospital within 42 days after childbirth? If yes, please state the period of confinement:		
6. Was the ectopic pregnancy terminated by laparotomy or laparoscopic surgery? If no, please advise how the ectopic pregnancy was terminated. 7. Was the patient admitted to hospital within 42 days after childbirth?	Yes	No

Signature & Practice Stamp of the Medical Specialist who filled up Part II	Date

3. Was there death of foetus after 195 days of gestation?		
If yes, please the cause of death of the foetus.	Yes	No
. a. Was the foetus electively terminated or aborted?	Yes	No
b. If yes, was the termination required due to medical reasons? Please specify the reason for termination:	Yes	No
Was the patient admitted to hospital within 42 days after childbirth? If yes, please state the period of confinement:	Yes	No
to		
Please complete Question 11 to 12 if patient's condition is on: Death of child within 28 days after birth		
Was there death of child within 28 days of delivery? If yes, please state the cause of death of the child:	Yes	No
12. Was the child alive at the time of delivery?	Yes	No
12. Was the child alive at the time of delivery?	Yes	No

Signature & Practice Stamp of the Medical Specialist who filled up Part II	Date

Please complete Question 13 to 15 if the patient's condition is on: Hydatidiform Mole				
13. Was the pregnancy characterized with the development of fluid-filled cysts in the uterus after the degeneration of the chorion?	Yes	No		
14. Was there death of the embryo?	Yes	No		
15. Was the patient admitted to hospital within 42 days after childbirth? If yes, please state the period of confinement: to	Yes	No		
Please complete Question 16 to 19 if patient's condition is on: Pre-Eclampsia or Eclampsia				
16. Was there hypertension developing after 20 weeks of pregnancy?		No		
17. Please provide 2 readings of the highest recorded blood pressure reading taken at least 6 hours apart.				
Reading 1 & date taken Reading 2	& date taken			
18. Was there associated proteinuria of >3+ on random urine sample or >2.5g in a 24 hours urine specimen?	Yes	No		
19. Was the patient admitted to hospital within 42 days after childbirth? If yes, please state the period of confinement:		No		
to (DD/MM/YYYY)				
Signature & Practice Stamp of the Medical Specialist who filled up Part II	Date			

Please complete Question 20 to 24 if patient's condition is on: Fatty Liver of Pregnancy				
20. Was there acute liver failure?	Yes	No		
21. Was there persistent elevation of at least 5 days?	n of bilirubin above 150 umol/L (10 mg/dL) for a peri	od Yes	No	
22. If yes, please state the readin	gs taken each day?			
Date:	Reading:			
23. Was there associated hepatic	encephalopathy?	Yes	No	
24. Was the patient admitted to he lf yes, please state the period	ospital within 42 days after childbirth? I of confinement	Yes	No	
(DD/MM/YYYY)	O(DD/MM/YYYY)			

Signature & Practice Stamp of the Medical Specialist who filled up Part II	Date

Please complete Question 25 to 26 if patient's condition is on: Amniotic Fluid Embolism				
25. Please advise if the following were present:				
a) Respiratory Distress	Yes [No		
b) Cardiovascular Collapse	Yes	No		
c) Disseminated Intravascular Coagulation	Yes	No		
d) Coma	Yes [No		
e) Pulmonary Embolism as evident on lung scans	Yes	No		
26. Was the patient admitted to hospital within 42 days after childbirth? If yes, please state the period of confinement to	Yes	No		
Please complete Question 27 to 31 if patient's condition is on: Abruptio Placentae				
27. When is the expected date of delivery?	(DD/MN	<u> </u>		
28. Did abruptio placentae occur after the 20 th week of gestation and prior to birth of the foetus?	Yes	No		
29. Was there life threatening fetal distress leading to maternal shock?	Yes	No		
30. Were there Class 2 or Class 3 abruptio?	Yes	No		
31. Was the Caesarian section performed an emergency or planned surgery? Please state the date of the surgery	Yes	No		
(DD/MM/YYYY)				
Signature & Practice Stamp of the Medical Specialist who filled up Part II	Date			

Please complete Question 32 to 35 if patient's condition is on: Postpartum Hemorrhage requiring Hysterectomy				
32. Please advise if there was ongoing bleeding following delivery.	Yes	No		
33. If yes, was the bleeding due to an unresponsive and atonic uterus, ruptured uterus or large cervical laceration extending into the uterus?	Yes	No		
34. Was hysterectomy performed as a result of the postpartum hemorrhage If yes, please provide a copy of the operation report/ notes.	Yes	No		
35. Was the patient admitted to hospital within 42 days after childbirth? If yes, please state the period of confinement	Yes	No		
to(DD/MM/YYYY)				
Please complete Questions 36 to 42 if patient's condition is on: Miscarriage due to Accident				
36. Please state the date of accident and describe how the accident happened.				
How the accident happened:				
		Accident date (DD/MM/YYYY)		
37. Please provide a copy of the police statement of this accident.				
38. Please state if the accident has led to a miscarriage	Yes	No		
39. If yes, please state the date where the miscarriage took place.	(DD/MN	Л/YYYY)		
40. Please state the duration of the pregnancy at the time of miscarriage.		of weeks)		
Signature & Practice Stamp of the Medical Specialist who filled up Part II	Date			

41. Were there any causes other than the accident that may have caused the miscarriage?	Yes	No	
a. If yes, please state the date of diagnosis of the condition stated in (Q41) (DD/MM/YYYY) b. Name and address of the doctor who made the diagnosis:			
42. Was the patient admitted to hospital within 42 days after childbirth? If yes, please state the period of confinement to	Yes	No	
Please complete Question 43 to 47 if the patient's condition is on: Antepartum Hemorrhage			
43. Please state the underlying cause of the antepartum hemorrhage.			
44. Was there genital bleeding during pregnancy after 28 weeks of pregnancy?	Yes	No	
45. If yes, did the bleeding led to loss of foetus or hysterectomy?	Yes	No	
46. Was hysterectomy performed as a result of the antepartum hemorrhage? If yes, please provide a copy of the operation report/ notes.	Yes	No	
47. Was the patient admitted to hospital within 42 days after childbirth? If yes, please state the period of confinement	Yes	No	

Signature & Practice Stamp of the Medical Specialist who filled up Part II	Date

Please complete Question 48 to 50 if the patient's condition is on: Placenta Increta/ Percreta				
48. Was there abnormal adherent of the placenta to the myometrium.	Yes	No		
49. Was there presence of severe hemorrhage?	Yes	No		
50. Was a surgical removal of placenta done?	Yes	No		
If yes, please state the date of surgery(DD/MM/YYYY) Please also provide a copy of the histology report and operation report.				
Please complete Question 51 to 54 if the patient's condition is on: Uterine Rupture				
51. Was there rupture of uterus during pregnancy or childbirth?	Yes	No		
52. If yes, did the rupture result in foetal death or hysterectomy?	Yes	No		
53. Was hysterectomy performed as a result of the uterine rupture? If yes, please provide a copy of the operation report/ notes.	Yes	No		
54. Was the patient admitted to hospital within 42 days after childbirth? If yes, please state the period of confinement to(DD/MM/YYYY)	Yes	No		
Please complete Question 55 to 57 if the patient's condition is on: HELLP Syndrome				
55. Please advise if the following were present:				
a) Haemolysis	Yes	No		
b) Elevated Liver Enzymes	Yes	No		
c) Low Platelets	Yes	No		
Signature & Practice Stamp of the Medical Specialist who filled up Part II	Date			

NRIC / Passport No. of Patient:

56. Did the pregnancy complication result in foetal death?	Yes	No			
If yes, when did the death of foetus occur? (DD/MM/YYYY)					
57. Was the patient admitted to hospital within 42 days after childbirth? If yes, please state the period of confinement	Yes	No			
(DD/MM/YYYY) toto					
Please complete Question 58 to 71 if the patient's condition is on: Gestational diabetes mellitus					
58. Does the patient have gestational diabetes mellitus (GDM)?					
If yes, a) please state the date of diagnosis (DD/MM/YYYY)	Yes	No			
b) how many weeks pregnant was the patient when she developed GDM		110			
59. Did the patient's GDM screening results meet any of the following values:					
a) Fasting plasma glucose 5.1 – 6.9 mmol/L	Yes [No			
b) 1-hr plasma glucose ≥ 10.0 mmol/L following a 75g oral glucose load	Yes [No			
c) 2-hr plasma glucose 8.5 – 11.0 mmol/L following a 75g oral glucose load	Yes	No			
Please provide copies of the GDM screening results.					
60. Did the patient give birth to a baby with foetal macrosomia?	Yes	No			
Please state the birth weight of the baby					
61. Did the baby have neonatal hypoglycaemia?	Yes	No			
62. Was the plasma glucose level less than 1.65 mmol/L (30 mg/dL) in the first 24 hours of life?	Yes	No			
Please state the plasma glucose level	100	140			
	1 1				
Signature & Practice Stamp of the Medical Specialist who filled up Part II	Date				

NRIC / Passport No. of Patient:

63.	Did the GDM persist after delivery?	Yes	No
64.	When was the patient confirmed to have progressed to permanent diabetes? (DD/MM/YYYY)		
65.	Was the permanent diabetes a Type 1 or Type 2 diabetes? Type 1 / Type 2 (please circle the appropriate)		
66.	Did the patient have any of the following:		
	a) Symptoms of diabetes mellitus [b) Random plasma glucose concentration of at least 200 mg/dL (11.1 mmol/L) c) Fasting plasma glucose level of at least 8 hrs of 126 mg/dL (7.0 mmol/L) or higher? d) Two-hour plasma glucose level of 200 mg/dL or more during an oral glucose e) HbA1c above 6.5%	Yes [Ye	No No No No No No
67.	Were the above values tested at least twice? Please provide a copy of the laboratory reports	Yes	No
68.	Does the patient have any prior history of GDM, diabetes mellitus or impaired glucose tolerance prior to this pregnancy?	Yes	No
69.	If yes, please state the date of diagnosis and name and address of doctor who made a) Date of diagnosis: (DD/MM/YYYY) b) Diagnosis made: c) Name and address of doctor who made the diagnosis:	-	
Sig	nature & Practice Stamp of the Medical Specialist who filled up Part II	Date	

NRIC / Passport No. of Patient:

70. Did the patient develop any pregnancy complication during her pregnancy? If yes, please specify the complication:		No
71. Please state the date of diagnosis of the pregnancy complication. Date of diagnosis: (DD/MM/YYYY)		
Please complete Question 72 to 74 if the patient's condition is on: Still Birth		
72. Was there death of the baby after 28 weeks gestation? If yes, please state the cause of death of the baby:	Yes	No
73. Was the baby electively terminated or aborted? If yes, was the termination required due to medical reasons? Please specify the reason for termination:	Yes	No
74. Was the baby alive at the time of delivery?	Yes	No
Please complete Question 75 to 76 if the patient's condition is on: Psychiatrist/ Psychologist consultation		
75. Did the patient receive any psychological or psychiatric consultation during her pregnancy or post-delivery? If yes, please state the period which she received psychological or psychiatric consultation. to	Yes	No
	,	
Signature & Practice Stamp of the Medical Specialist who filled up Part II	Date	

76. Why did the patient require psychological or psychiatric consultation?		
Please provide:		
- The diagnosis:; and		
- Date of diagnosis: (DD/MM/YYYY)		
Please complete Question 77 to 78 if the patient's condition is on: Post-partum depression		
77. Did the patient suffer from postpartum depression?	Yes	No
78. When was the patient diagnosed to have postpartum depression?		
Date of diagnosis: (DD/MM/YYYY)		
SECTION 3		
Is the diagnosis related to Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS)?	Yes	No
If yes, please provide the date of diagnosis of HIV/ AIDS.	(DD/MN	I/YYYY)
Is the diagnosis related to a deliberate act of taking intoxicating liquor, drugs or poison, suicide or attempted suicide or intentional self-injury	Yes	No
If yes, please provide details.		
Is the diagnosis related to the use of unprescribed drugs where such drugs are required by law to be prescribed by a registered medical practitioner?	Yes	No
If yes, please provide details.		
Signature & Practice Stamp of the Medical Specialist who filled up Part II	Date	

Name of Patient: NRIC / Passport No. of P			f Patient:		
4.	Wa	as this pregnancy conceived via any fertility treatment?	(please tick as applicable)	Yes	No
	a)	In-vitro fertilization (IVF)			
	b)	Intracytoplasmic sperm injection (ICSI)			
	c)	Intrauterine insemination (IUI)			
	d)	Intracervical insemination (ICI)			
	e)	Other: Please specify			
	If y	res, please state the number of foetus conceived:			
5.	Wa	s the patient carrying 3 or more babies in a single preg	nancy	Yes	No
SE	СТІ	ON 4			
1.		s the patient's condition resulted in him/her to be physic m ever continuing in any employment? If Yes, please st		Yes	No
	a.	What were the patient's main physical or mental impa	irment and the severity of th	ese limitations?	
	b. What is your reason that the patient is incapable of any employment throughout his/her lifetime?				
	C.	In accordance to the Singapore's Mental Capacity Act mentally incapacitated?	(Cap 177A), is the patient	Yes	No
2.		he patient suffering from any significant medical conditi res, please provide the following information:	on?	Yes	No
	a)	Date of diagnosis :			
		(DD/MM/YYYY)			
	b)	Name and practice address of the doctor who had dia	gnosed/ treated the patient.		
3.	3. Please provide details of the patient's personal medical history and any further information about the patient, which may be of assistance to us in assessing this claim?				
			1		
Sig	gnat	ure & Practice Stamp of the Medical Specialist who filled	d up Part II	Date	

PART III ATTACHMENT OF LABORATORY REPORTS
To enable us to proceed with the claim, it is <u>mandatory</u> to enclose all relevant clinical, radiological, histological, operation and laboratory reports by attaching them to this page.
Prudential Assurance Company Singapore (Pte) Limited Postal Address: Robinson Road P.O. Box 492 Singapore 900942 Telephone: 6535 8988 Fax: 6734 9555 Website: Part of Prudential Corporation ptc. Reg. No 1990024777