

# NTUC Income Insurance Co-operative Limited

NTUC Income Centre 75 Bras Basah Road Singapore 189557 Tel: 63 INCOME/6788 1777 | Fax: 6338 1500 Email: groupbiz@income.com.sg | Website: www.income.com.sg

# **APPLICATION FOR GROUP INSURANCE**

## STATEMENT PURSUANT TO SECTION 25(5) OF INSURANCE ACT, CAP. 142 (OR ANY SUBSEQUENT AMENDMENTS THEREOF)

You must disclose all facts as you know or ought to know which may affect the insurance cover being applied for. Otherwise, the insurance policy issued may not be valid.

Pursuant to MAS Notice 314, all companies are required to submit the following documents:

- a) Accounting and Corporate Regulatory Authority Singapore (ACRA) Business Profile.
- b) List of Names, NRICs and Specimen Signatures of authorised signatories on Proposal Form/Application Form.
- c) A photocopy of the NRIC/Passport/employment pass (front and back) of persons appointed to act on behalf of the Company

Particulars of Proposer								
Name of Company & Address				Company Registration	n No.	Nature of Business/Trade		
				Email				
Contact Person Con	Contact No. (O) (H			Period of Insurance (dd/mm/yyyy)		m/yyyy)		
	(Нр)	(Fax)		From		То		
The Company is GST Registered	e Company is GST Registered Is the Insurance covers				employees required under any collective agreement?			
Yes No	☐ Yes ☐ No							
Type of Insurance Required								
Life Insurance	Medical				Business Value	e Pack		
Group Personal Accident		Group Hospital & Surg			Economy (			
Group Term Life  Rider to Life Insurance	Riders to Medical			Standard (GHS & GTL)  Comprehensive (GHS, GTL & GPA)				
Group Living Insurance	Group Major Medical Group Outpatient				comprehe	isive (Gris, Gric & Gris)		
		Group Dental Plan						
		ا	Details					
Occupation/Category			Plan/Sum Assured			Employees to be attached)		

For Group Hospital and Surgical Insurance and/or riders, are spouses and/or children to be included?  Yes No If "Yes", please provide data using Employee Data Form.								
Note: Business Value Pack requires Compulsory Participation								
		Details of Insura	nce Required					
1.	(a) Participation by employees: Comput	lsory Uoluntary						
	(b) Participation by dependants: Comput	lsory Uoluntary						
2.	Are there any insured members currently suffering	from any illness, injury or und	lergoing treatment by any doc	tor or on medical leave?				
	Yes (Please provide details) No							
List of Authorised Personnel								
No.	Name	NRIC/Passport No	Designation	Specimen Signature				
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
Please make photocopies of this form if space provided above is insufficient.								
Personal Data Collection Statement								
NTUC Income recognises its obligations under the Personal Data Protection Act 2012 (PDPA) which includes the collection, use and disclosure of personal data for the purpose for which an individual has given consent to.								
The personal data collected by NTUC Income includes all personal data provided in any supplementary form or any document provided, or to be provided to us by you or your insured persons or from other sources from time to time including personal data of additional insured persons to be covered, for the purpose of the insurance application or transaction. It includes all personal data for us to evaluate or administer the application or transaction. For example, if you are applying for an insurance policy, in addition to the personal data that you will provide to us, the personal data will also include any subsequent information we collect on health or financial situation, or any information that is necessary for us to decide whether to insure and on what terms to insure, such as test results, medical examination results, and health records from medical practitioners or other insurance companies. For further information on our Privacy policy, please go to www.income.com.sg/others/privacy.asp.								
Before your insured persons' personal data is collected by us, we rely on you to notify, inform and make them aware of the following:  that you will or may provide their personal data to us, or their personal data may be provided from other sources to us;								
the third parties to whom the personal data may be provided by us;								
<ul> <li>the purposes we and the third parties will use it for; and</li> <li>how your insured persons can access their personal data.</li> </ul>								
We also rely on you to obtain their consent on all the above matters and will assume that their consent has been obtained before their personal data is collected by us. If you have not done or will not do any of the above matter, you must alert us before any relevant personal data is collected by us.								
1. Purpose of collection  We may collect and use the personal data to:  (a) carry out identity checks;  (b) carry out membership or information checks;  (c) communicate on purposes relating to the insurance application;  (d) decide whether to insure or continue to insure you and your insured persons;  (e) provide financial advice for product recommendation based on your financial needs analysis;  (f) provide ongoing services and respond to your inquiries or instructions;  (g) make or obtain payments;								
(h) investigate and settle claims; (i) recover any debt owed to us;								
(j) detect and prevent fraud, unlawful or improper activities;								
(k) conduct research and statistical analysis; (l) coach employees and monitor for quality assurance;								

(m) reinsure risks and for reinsurance administration; and

(n) comply with all applicable laws, including reporting to regulatory and industry entities.

#### 2. Disclosure of personal data

We may disclose personal data belonging to you or your insured persons for the purposes set out in Section 1 to these parties:

- (a) your financial advisers, insurance broker, association, employer or group policyholder;
- (b) medical professionals and institutions;
- (c) insurers and reinsurers:
- (d) local or overseas service providers to provide us with services such as printing, mail distribution, data storage, data entry, marketing and research, disaster recovery or emergency assistance services;
- (e) debt collection agencies;
- (f) dispute resolution parties;
- (g) parties that assist us to investigate, administer and adjudicate claims;
- (h) financial institutions;
- (i) industry associations: and
- (j) regulators, law enforcement and government agencies.

## 3. Consequence of withdrawing consent to the collection, use and disclosure of personal data

You may refuse to obtain consent, or withdraw this consent for us to collect, use or disclose your insured persons' personal data by giving us reasonable notice so long as there is no legal or contractual restriction preventing you from doing so. For example, if you withdraw your consent for us to use the personal data for insurance matters, this will affect our ability to provide you with the products and services that you asked for or have with us, including preventing us from keeping the insurance cover in force or properly assessing and processing your claim. Withdrawing such consent will require you to surrender or terminate your insurance with us.

## 4. Access and correction rights

Your insured persons can direct requests for access to their personal data through you, and also request, through you, to know how it is being used and disclosed for the last 12 months to the extent that their right is allowed by law. If we allow you access, we may charge you a reasonable fee. Your insured persons also have the right to request, through you, correction of their personal data.

You may make your request to withdraw this consent, access or correct the insured persons' personal data by writing to:

The Data Protection Officer, NTUC Income Centre, 75 Bras Basah Road, Singapore 189557.

Alternatively, you can email to: DPO@income.com.sg

## **Declaration and Authorisation by Proposer/Employer**

We confirm that we understand and agree to the 'Personal data collection statement'.

We undertake to inform and obtain our insured persons' consent to the collection, use and disclosure of their personal data (including personal data required for their cover and participation under the insurance, and the ongoing administration of the insurance) by NTUC Income in accordance with this Personal data collection statement, and in this respect, to comply with all our obligations under the PDPA.

That by and when submitting the personal data of our insured persons, we represent and warrant that we have informed and obtained our insured persons' consent as required above.

At NTUC Income's written request, we further undertake to allow NTUC Income to verify that the personal data of our insured persons which is provided, comply with the above, including:

- (a) To audit the accuracy and completeness of the personal data;
- (b) To validate that we have obtained consent from our insured persons in accordance with the attached Notification on Personal data collection statement; and
- (c) To verify that the sources of the personal data are reliable and can be trusted.

We hereby declare that the particulars contained in this proposal together with the information contained in the Group Insurance Fact Finding Form, if applicable, are true and correct and complete to the best of our knowledge and we have not withheld any material information regarding this proposal.

We warrant that we have an interest in the life or lives of the person(s) to be insured to the extent of the amount(s), if any, payable to us under the Policy.

We agree that this proposal and the Group Insurance Fact Finding Form, if applicable, shall together with the enclosed description and other particulars of each and every eligible insured person and any other written statements made by us or on our behalf and any proposals submitted by the eligible insured person for the purpose of the proposed insurances shall be the basis of the contract between us and NTUC Income.

It is understood that no insured person shall become insured while currently absent from active work, or is suffering from any serious illness or disease which endangers his/her life. Should a claim occur, NTUC Income reserves the right to request for the medical report from the hospital attending to the insured person.

If a material fact is not disclosed in this proposal, any policy issued may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it.

This includes any information that you may have provided to the intermediary but was not included in the proposal. Please check to ensure you are satisfied with the information declared in this proposal.					
We understand that this Policy shall only be effective following full annual premium payment and subject to the acceptance and approval of this application by NTUC Income.					
Name & Signature of Proposer/Employer	Company Stamp				
Designation					
Date					

Intermediary's Name

Date (dd/mm/yyyy)

Intermediary's Code