

**GREAT EASTERN LIFE ASSURANCE CO LTD (“GE”)**

**GROUP PERSONAL ACCIDENT POLICY FOR  
OVERSEAS-CHINESE BANKING CORPORATION LIMITED (“OCBC”)  
CHILDREN DEVELOPMENT ACCOUNT (BABY BONUS)**

**TOTAL & PERMANENT DISABILITY (TPD) CLAIM PROCESS FLOWCHART**

Submission of the TPD claim by the Insured Member to GE directly

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graph TD; A[Submission of the TPD claim by the Insured Member to GE directly] --> B[1) Duly completed TPD Claim Forms  
2) Medical Certification and all X-Ray/ Laboratory Investigations Reports of the TPD  
3) Clinical Abstract Application  
4) Traffic Police Report if disability is due to accident  
5) Certified True Copy of claimant's NRIC]; B --> C{Is claim payable?}; C --> D([GE will send the Acceptance/ Discharge Form to OCBC for execution by OCBC.]); C --> E([GE will send the rejection letter to OCBC]); D --> F[1) GE will prepare the cheque payment upon receipt of the duly signed Acceptance/ Discharge form  
2) Cheque will be dispatched to OCBC];
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- 1) Duly completed TPD Claim Forms
  - 2) Medical Certification and all X-Ray/ Laboratory Investigations Reports of the TPD
  - 3) Clinical Abstract Application
  - 4) Traffic Police Report if disability is due to accident
  - 5) Certified True Copy of claimant's NRIC

Is claim payable?

GE will send the Acceptance/  
Discharge Form to OCBC for  
execution by OCBC.

GE will send the  
rejection letter to OCBC

- 1) GE will prepare the cheque payment upon receipt of the duly signed Acceptance/ Discharge form
- 2) Cheque will be dispatched to OCBC

**Important Notes:**

1. Please note that the above are the basic documents required for filing of the claims, other documents may be required depending on the claim case itself.
2. Written notice of the insured member's TPD must be given to GE within 90 after the commencement of the TPD with the required claim documents
3. GE shall have the right and opportunity to require examination of the insured member by GE's appointed medical practitioner as and when and as often as it may reasonably required pending its decision on any claim.
4. Should the insured member passed away during the course of payout period, the balance payout will follow the death claim procedure.

**This Claim Process Flowchart serves only as a guideline as the Claim Procedure stated in the Policy Contract governs the claim admissibility**