



## Total & Permanent Disability and/or Terminal Illness Claim - Doctor's Statement

### SECTION 2 – DOCTOR'S STATEMENT (to be completed by the attending doctor at claimant's expense)

<b>A) Patient's Particulars</b>		
Name of Patient	Gender	Occupation
NRIC/FIN or Passport No.	Date of Birth (ddmmyyyy) <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>	
<b>B) Patient's Medical Records</b>		
1) Please state over what period does the Hospital/Clinic's record extend?		
(i) Date of First Consultation (ddmmyyyy)	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>	
(ii) Date of Last Consultation (ddmmyyyy)	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>	
(iii) Number of consultations during the above period:		
(iv) Name of hospital/clinic and Reasons for consultations (with dates):		
2) Are you the patient's usual medical doctor? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>		
If "Yes", since when? (ddmmyyyy)		
<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>		
If "No", please provide name and address of the patient's regular doctor.		
3) Was the patient referred to you? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>		
If "Yes", please provide:		
(i) Date referred (ddmmyyyy)	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>	
(ii) Reason the patient was referred:		
(iii) Name and address of doctor recommending the referral:		
If "No", how did the patient come to consult at your hospital/clinic? (e.g. A&E)		
4) Have you referred the patient to any other doctor? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span>		
(i) Date referred (ddmmyyyy)	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>	
(ii) Reason for referral:		
(iii) Name and address of doctor referred to:		

5) Does the patient have or ever have had any significant health conditions, medical history or any illness (e.g. tumour, hepatitis, diabetes, hypertension, hyperlipidaemia, anaemia, etc.)? If "Yes", please provide: <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <span><u>Details of symptoms</u></span> <span><u>Exact diagnosis</u></span> <span><u>Date diagnosed</u></span> <span><u>Treatment</u></span> </div>	<input type="checkbox"/> Yes <input type="checkbox"/> No
6) Name and address of doctor whom the patient consulted for the condition(s) stated in Question 5 above.	
7) What is your source of the above information?	
8) Please give details of the patient's habits in relation to past and present <b>smoking</b> , including the duration of smoking habits, number of cigarettes smoked per day and source of this information: <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <span><u>No. of years of smoking</u></span> <span><u>No. of sticks per day</u></span> <span><u>Source of information</u></span> </div>	
9) Please give details of the patient's habits in relation to <b>alcohol consumption</b> , including the amount of the alcohol consumption, frequency and the source of this information. <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <span><u>Type of alcohol</u></span> <span><u>Quantity per Consumption</u></span> <span><u>Frequency (per week / month, etc)</u></span> <span><u>Source of information</u></span> </div>	

<b>C) Details of Disability / Illness</b>									
1) Please provide details of current Disability/Illness:									
(i) Date of First consultation for this current condition (ddmmyyyy)	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>								
(ii) Details of symptom(s) presented at First consultation									
(iii) Date of onset of these symptoms (ddmmyyyy)	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>								
(iv) What is the underlying cause(s) of the symptoms?									
(v) Exact Diagnosis of the condition:  <div style="margin-top: 20px;">ICD-10 Code (if applicable):</div>									
(vi) Date of first diagnosis (ddmmyyyy)	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>								

(vii) Date the patient first became aware of the illness/condition (ddmmyyyy)	<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table>								
2) Please provide full details and results of all <b>investigations</b> (with dates) undertaken for the diagnosis and <b>attach</b> a copy of all relevant test reports which confirmed the diagnosis.									
3) Name and address of the doctor who <b>First</b> diagnosed the patient with this condition.									
4) Is the condition a result of an <b>Accident</b> ? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span> <b>If 'No'</b> , please proceed to Question 5. <b>If 'Yes'</b> , please provide details as follows: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> (i) Date of Accident (ddmmyyyy)  <table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> <td style="width: 12.5%;"></td> </tr> </table> </div> <div style="width: 45%;"> (ii) Time of Accident  <table border="1" style="width: 100%; height: 20px;"></table> a.m. / p.m. </div> </div>									
(iii) Place of Accident									
(iv) Describe how the accident happened.									
(v) Describe the extent and severity of the injuries/disability sustained, including exact site(s) of the body.									
(vi) Was the accident reported to the police? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span> If "Yes", please provide the following information and <b>attach</b> a copy of the police report. <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"><u>Police Division</u></div> <div style="width: 45%;"><u>Name of Police Officer-in-charge</u></div> </div>									

<p>(vii) Was the patient under the influence of alcohol and/or drugs at the time of accident          If "Yes", please elaborate (e.g. result of blood alcohol concentration, alcohol breath test;          name of drugs, quantity consumed, etc.)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>(viii) Was the condition self-inflicted?          If "Yes", please provide full details.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>5) Please describe and elaborate on the nature and severity of the patient's <b>physical</b> disability and limitation.</p>	
<p>6) Please describe and elaborate on the nature and severity of the patient's <b>mental</b> disability and limitation, including the degree of cognitive and/or intellectual impairment.</p>	
<p>7) Please provide in details the <b>treatment</b> prescribed with dates, including type of operation performed, rehabilitation programs (e.g. physiotherapy – number of cycles, commencement and termination date), medication, etc.</p>	
<p>8) What is the name of the doctor(s) and hospital/clinic where the patient received and/or is receiving the abovementioned treatment?</p>	

<p>9) What was the patient's response to the treatment?</p>								
<p>10) Based on your latest records, has the patient's condition improved, deteriorated or remained stationary: (Please circle as applicable)</p> <p>(i) Since the disability commenced? <span style="float: right;"><u>Improved</u> / Deteriorated / Remained stationary</span></p> <p>(ii) Since the six (6) months prior to the last consultation at your hospital/clinic? <span style="float: right;"><u>Improved</u> / Deteriorated / Remained stationary</span></p>								
<p>11) If recovery can be reasonably expected, please describe the extent of possible recovery in the next:</p> <p>(i) Three (3) to six (6) months:</p> <p>(ii) Six (6) to twelve (12) months:</p>								
<p>12) If recovery is not reasonably expected, is the disability total and permanent, and beyond any hope of recovery? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>If "Yes", please provide the basis of your evaluation.</p>								
<p>13) Is the disability "total and permanent", <b><i>and</i></b> such that there is neither then nor at any time thereafter any work, occupation or profession that the patient can ever sufficiently do or follow to earn or obtain any wages, compensation or profits? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>If "Yes", when did such disability commence? (ddmmyyyy)</p> <div style="text-align: right;"> <table border="1" style="display: inline-table; border-collapse: collapse; width: 100px;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table> </div>								
<p>14) Is the patient is mentally incapacitated? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>If "Yes", is he/she mentally capable of receiving or handling money? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p>								
<p>15) Is the patient suffering from total and irrecoverable loss of use of both eyes, <u>or</u> two limbs, <u>or</u> one eye and one limb, excluding hands and feet? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>If "Yes", when did such disability commence? (ddmmyyyy)</p> <div style="text-align: right;"> <table border="1" style="display: inline-table; border-collapse: collapse; width: 100px;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table> </div>								
<p>16) Is the patient confined to a home, hospital or other institution that provides constant care and medical attention? <span style="float: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</span></p> <p>If "Yes", since what date? (ddmmyyyy)</p> <div style="text-align: right;"> <table border="1" style="display: inline-table; border-collapse: collapse; width: 100px;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table> </div> <p>Name and address where the patient is residing now:</p>								

<p>17) Has active treatment and therapy now been rejected in favour of relief of symptoms? If "Yes", please provide full details why this view / course of action is taken.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>18) In your opinion, is the condition highly likely to lead to death within the next:</p> <p>(a) six (6) months?</p> <p>(b) twelve (12) months?</p> <p>If "Yes" to (a) and/or (b), please provide details on the basis of your evaluation.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No  <input type="checkbox"/> Yes <input type="checkbox"/> No
<p>19) Is the patient's condition in any way related or in the presence of any Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) infection?</p> <p>If "Yes", please state date HIV/AIDS was diagnosed. (ddmmyyyy)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div>	

**D) Additional Information (if this is a Total & Permanent Disability Claim)**

1) Based on your most recent records, please **circle** as applicable in relation to the patient's ability to perform the Activities of Daily Living (ADLs), **whether aided or unaided** by special equipment, device and/or apparatus (and not pertaining to human aid).

Definition of ADL	Extent of Independence	Yes / No	If patient <u>always</u> requires another person's help, please state: (a) Reasons, and (b) For how long has he/she been <u>continuously</u> unable to do so?
<b>Washing/Bathing:</b> The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means.	<ul style="list-style-type: none"> <li>• Able to perform independently and without any assistance.</li> <li>• Able to perform with aid of special equipment</li> <li>• Always require another person's assistance throughout the entire activity</li> </ul>	<p>Yes / No</p> <p>Yes / No</p> <p>Yes / No</p>	
<b>Dressing:</b> The ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.	<ul style="list-style-type: none"> <li>• Able to perform independently and without any assistance.</li> <li>• Able to perform with aid of special equipment</li> <li>• Always require another person's assistance throughout the entire activity</li> </ul>	<p>Yes / No</p> <p>Yes / No</p> <p>Yes / No</p>	

D) Additional Information (if this is a Total & Permanent Disability Claim) (Continue)			
1) Based on your most recent records, please <b>circle</b> as applicable in relation to the patient's ability to perform the Activities of Daily Living (ADLs), <b>whether aided or unaided</b> by special equipment, device and/or apparatus (and not pertaining to human aid).			
Definition of ADL	Extent of Independence	Yes / No	If patient <u>always</u> requires another person's help, please state: (a) Reasons, and (b) For how long has he/she been <u>continuously</u> unable to do so?
<b>Transferring:</b> The ability to move from a bed to an upright chair or wheelchair and vice versa.	<ul style="list-style-type: none"> <li>• Able to perform independently and without any assistance.</li> <li>• Able to perform with aid of special equipment</li> <li>• Always require another person's assistance throughout the entire activity</li> </ul>	Yes / No  Yes / No  Yes / No	
<b>Mobility:</b> The ability to move indoors from room to room on level surfaces.	<ul style="list-style-type: none"> <li>• Able to perform independently and without any assistance.</li> <li>• Able to perform with aid of special equipment</li> <li>• Always require another person's assistance throughout the entire activity</li> </ul>	Yes / No  Yes / No  Yes / No	
<b>Toileting:</b> The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene.	<ul style="list-style-type: none"> <li>• Able to perform independently and without any assistance.</li> <li>• Able to perform with aid of special equipment</li> <li>• Always require another person's assistance throughout the entire activity</li> </ul>	Yes / No  Yes / No  Yes / No	
<b>Feeding:</b> The ability to feed oneself once food has been prepared and made available.	<ul style="list-style-type: none"> <li>• Able to perform independently and without any assistance.</li> <li>• Able to perform with aid of special equipment</li> <li>• Always require another person's assistance throughout the entire activity</li> </ul>	Yes / No  Yes / No  Yes / No	

2)	What tests did you use to establish the patient's function for each of the ADLs (e.g. standardised functional assessments, observation of patient performing ADL-specific tasks, etc.)?
3)	If your assessment of the patient's function for each of the ADLs was taken from report(s) provided by the patient or relatives, please attach a copy of such report(s).
4)	Please provide us with any other additional information that will enable the Company to assess this claim.
5)	Please enclose a copy of all reports including specialist/physiotherapist/hospital/police reports, x-rays, CT scans, laboratory test results, inpatient discharge summary etc. that are available.

<b>E) Declaration</b>	
I hereby declare that the above answers are true to the best of my knowledge and belief.	
Signature of Doctor	Address & Official Stamp of Doctor
Name of Doctor	
Date (ddmmyyyy)	