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CLAIMS PROCEDURE FOR

WORK INJURY COMPENSATION

INSURANCE POLICY FOR SINGAPORE

POLYTECHNIC STUDENTS

CONTENTS

(Click on the header below or scroll down)

INTRODUCTION	3
CLAIMS NOTIFICATION	3
CONTACT DETAILS FOR CLAIM HANDLER.....	3
WORK INJURY COMPENSATION CLAIM PROCEDURE.....	5

INTRODUCTION

The purpose of this Claims Manual is to facilitate prompt and proper communication between all parties to ensure efficient claims management. This will result in an immediate response to reported incidents and the swift settlement of valid claims.

All interested parties should be provided with a copy of this manual and, whilst it does not purport to cover every situation it should provide sufficient information upon which to act.

CLAIMS NOTIFICATION

Most policies if not all, has a condition which require the policyholder to notify the insurer immediately or within the stipulated period (30 days in general).

Thus, please notify AVA Insurance Brokers Pte Ltd immediately, who in turn will inform the insurer.

Failure to do so may invalidate cover otherwise provided by the policy.

CONTACT DETAILS FOR CLAIM HANDLER

General Email : Claims_brokers@ava-ins.com

Contact No. 6535 1828 (Office Hours Only & No DID)

Office Address : 91 Bencoolen Street #08-03 Sunshine Plaza Singapore 189652

Individual Emails and Contact No.

Name	Email Address	Mobile No.
Wendi Koh	wendikoh@ava-ins.com	9815 9261
Teo Bao Lan	baolan@ava-ins.com	9295 0877
Aaron Chin	aaronchin@ava-ins.com	8126 0228
Peter Wang	peterwang@ava-ins.com	9397 4876

Claim Handler

Name	Position	Type of Claims
Wendi Koh	Claims Executive	Work Injury Compensation and All Inpatient claims (Foreign Worker Medical Insurance/Group Hospital & Surgical Insurance)
Teo Bao Lan	Claims Executive	Group Personal Accident, Travel and All Outpatient Claims
Aaron Chin	Claims Manager	All Classes other than the above
Peter Wang	Claims Executive	Motor, Excess Recovery and Property and Casualty Claims

WORK INJURY COMPENSATION CLAIM PROCEDURE

IMMEDIATE ACTION

- Notify us within the Notification period (To be advised)
- For Occurrence of Death / Serious injury (however please immediately notify AVA for Insurer's investigation purpose)

CLAIM DOCUMENTATION(NON-EXHAUSTIVE)

- Completed claim form
- Placement Slip for Internship by SP
- Internal Accident Report
- Medical Bills
- Doctor's memo or Report / Inpatient discharge summary if injured employee is hospitalized.
- Medical Certificate (MC)
- Salary vouchers (If MC or light duties is given) from the month joined to the month before the accident
- Copy of Injured employee's identity Card.

CLAIM PROCEDURE

1. Complete the Insurer's claim form
2. Submit the completed claim form and the above document to AVA.
3. Insurer will review the claim, compute the AME (Average Monthly Earning) before offering the settlement amount.
4. Upon written confirmation to proceed with settlement amount, insurer will proceed with disbursement to claimant (Student) as per the preferred mode of payment.

TYPE OF MEDICAL INSTITUTIONS

Any treatment by Singapore-registered medical doctors that are medical practitioners registered under the Medical Registration Act (Cap 174), which include GP/SP (General Practitioner/Specialist) Clinics, Polyclinics, Private or Government Hospitals.

TYPE OF MEDICAL EXPENSES

Examples of eligible medical expenses include:

- Medical consultation fees
- Ward charges
- Treatment fees
- Medical report fees
- Emergency medical transport charges (e.g. ambulance)
- Cost of medicine
- Artificial limbs
- Surgical appliances
- Treatments that facilitate early return to work, claimable charges include those for case management, functional capacity evaluation and worksite assessment
- Dental charges

You can claim these medical expenses only if your treatment is prescribed and billed by a **Singapore-registered doctor or dentist**:

- Physiotherapy
- Occupational therapy
- Traditional Chinese Medicine (TCM)

Singapore-registered medical doctors are medical practitioners registered under the [Medical Registration Act \(Cap 174\)](#).

For accidents from 1 September 2020, employers must compensate for any medical treatment and leave issued by dentists registered under the Dental Registration Act.