

CLAIM INTAKE — CLM-2026-04-00512

Date Received: 5 April 2026

POLICY INFORMATION

Policy Number	ACI-LIFE-2023-12099
Product	Term Life Plus — Critical Illness Rider
Policy Status	ACTIVE (since 28 September 2025)
Policy Duration	6 months
Premium Status	Paid to date (monthly, auto-debit)
Sum Assured (Life)	SGD \$500,000
Sum Assured (CI)	SGD \$250,000
Waiting Period	90 days (CI rider) — ELAPSED

CLAIMANT INFORMATION

Name	[REDACTED]
NRIC	[REDACTED]
Date of Birth	[REDACTED]
Contact	[REDACTED]
Relationship	Self (policyholder / life assured)
Occupation	Self-employed (declared: business consultant)
Smoking Status	NON-SMOKER (declared on application)

CLAIM DETAILS

Claim Type	Critical Illness — Cancer (Stage 2)
Date of Loss	28 March 2026 (date of diagnosis)
Claimed Amount	SGD \$250,000.00 (full CI sum assured)
Diagnosis	Stage 2 Non-Small Cell Lung Cancer (NSCLC)
Diagnosing Facility	Bangkok International Hospital, Bangkok, Thailand
Treating Physician	Dr [REDACTED] — Oncology Department
Treatment Plan	Chemotherapy + radiation (to commence in Bangkok)
Pre-existing Conditions	NONE DECLARED on application
Singapore Medical Records	None provided — diagnosis made overseas

SUPPORTING DOCUMENTS

Doc 1	Medical report — Bangkok International Hospital, dated 28 Mar 2026
Doc 2	Pathology / biopsy report — Bangkok International Hospital
Doc 3	CT scan report (Thai language, with English summary)
Doc 4	Claim form (signed by policyholder)

Doc 5	Copy of passport showing Thailand entry stamp (25 Mar 2026)
Documents Complete	PARTIAL — No Singapore medical records provided

ADDITIONAL NOTES / FLAGS

- SHORT POLICY DURATION: Policy inception only 6 months ago (28 Sep 2025). High-value CI claim within first year.
- OVERSEAS DIAGNOSIS: All medical evidence from Bangkok, Thailand. No Singapore medical records available for cross-reference.
- PREVIOUS APPLICATION: Records indicate claimant's application with [COMPETITOR INSURER REDACTED] was DECLINED approximately 8 months prior to this policy inception (reason: undisclosed medical history).
- SMOKING INCONSISTENCY: Claimant declared NON-SMOKER on application. Lung cancer (NSCLC) diagnosis — while possible in non-smokers, statistically correlated with smoking history.
- VERIFICATION CHALLENGE: Bangkok International Hospital is a legitimate facility, but direct verification of medical records requires international correspondence and patient consent under Thai PDPA equivalent.
- Claim exceeds SGD \$50,000 threshold — MANDATORY HUMAN REVIEW required per company policy.