



Disability Income Insurance Claim - Doctor's Statement

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

A) Patient's Particulars										
Name of Patient	Gender	Occupation								
NRIC/FIN or Passport No.		Date of Birth (ddmmyyyy)								
		<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>								
B) Patient's Medical Records										
1) Please state over what period does the Hospital/Clinic's record extend?										
(i) Date of First Consultation (ddmmyyyy)	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
(ii) Date of Last Consultation (ddmmyyyy)	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></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? <input type="checkbox"/> Yes <input type="checkbox"/> No										
If "Yes", since when? (ddmmyyyy)	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>									
If "No", please provide name and address of the patient's regular doctor.										
3) Was the patient referred to you? <input type="checkbox"/> Yes <input type="checkbox"/> No										
If "Yes", please provide:										
(i) Date referred (ddmmyyyy)	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></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? <input type="checkbox"/> Yes <input type="checkbox"/> No										
(i) Date referred (ddmmyyyy)	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></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:	<input type="checkbox"/> Yes <input type="checkbox"/> No				
<table style="width: 100%; border: none;"> <tr> <td style="border: none;"><u>Details of symptoms</u></td> <td style="border: none;"><u>Exact diagnosis</u></td> <td style="border: none;"><u>Date diagnosed</u></td> <td style="border: none;"><u>Treatment</u></td> </tr> </table>	<u>Details of symptoms</u>	<u>Exact diagnosis</u>	<u>Date diagnosed</u>	<u>Treatment</u>	
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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 smoking , including the duration of smoking habits, number of cigarettes smoked per day and source of this information:					
<u>No. of years of smoking</u>	<u>No. of sticks per day</u>	<u>Source of information</u>			
9) Please give details of the patient's habits in relation to alcohol consumption , including the amount of the alcohol consumption, frequency and the source of this information.					
<u>Type of alcohol</u>	<u>Quantity per Consumption</u>	<u>Frequency (per week / month, etc)</u>	<u>Source of information</u>		

C) Details of Disability											
1) Please provide details of current Disability:											
(i) Date of First consultation for this current condition (ddmmyyyy)	<table border="1" style="display: inline-table; border-collapse: collapse;"> <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> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>										
(ii) Details of symptom(s) presented during the First consultation, and date these symptoms First started.											
(iii) What is the underlying cause(s) of the symptoms?											
(iv) Exact Diagnosis of the condition:											
ICD-10 Code (if applicable):											
(v) Date of first diagnosis (ddmmyyyy)	<table border="1" style="display: inline-table; border-collapse: collapse;"> <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> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>										
(vi) Date the patient first became aware of the illness/condition (ddmmyyyy)	<table border="1" style="display: inline-table; border-collapse: collapse;"> <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> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>										

2) Please provide full details and results of all **investigations** (with dates) performed for the diagnosis and **attach** a copy of all relevant test reports which confirmed the diagnosis.

3) Name and address of the doctor who **First** diagnosed the patient with this Disability.

4) Is the Disability a result of an **Accident**? Yes No
 If "No", please proceed to Question 5.
 If "Yes", please provide details as follows:

(i) Date of Accident (ddmmyyyy):

(ii) Time of Accident: a.m. / p.m.

(iii) Place of Accident:

(iv) Describe how the accident happened.

(v) Describe the nature and extent of injuries/disability sustained, including exact site(s) of the body.

(vi) Was the accident reported to the police? Yes No
 If "Yes", please provide the following information and **attach** a copy of the police investigation report.

Police Division Name of Police Officer-in-charge

(vii) Was the patient under the influence of alcohol and/or drugs at the time of accident? Yes No
 If "Yes", please elaborate (e.g. result of blood alcohol concentration, alcohol breath test; name of drugs, quantity consumed, etc.)

(viii) Was the condition self-inflicted? Yes No
 If "Yes", please provide full details.

<p>5) Please describe and elaborate on the nature and severity of the patient's physical disability and limitations, including current power of limbs.</p>
<p>6) Please describe and elaborate on the nature and severity of the patient's mental disability and limitations, including the degree of cognitive and/or intellectual impairment.</p>
<p>7) Please provide in details the treatment 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 are 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? <u>Improved / Deteriorated / Remained stationary</u></p> <p>(ii) Since the six (6) months prior to the last consultation at your hospital/clinic? <u>Improved / Deteriorated / Remained stationary</u></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>

12) If recovery is not reasonably expected, is the disability total and permanent, and beyond any hope of recovery? Yes No
 Please provide the basis of your evaluation.

D) Details of Occupation and Ability to Work

1) What were the patient's occupation(s) and the nature of job duties just before the disability?

2) Is the patient able to perform all the normal duties of his/her usual occupation now? Yes No
 If "Yes", when is he/she expected to return to his/her usual occupation? (ddmmyyyy)

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If "No", please state:

(i) To what extent does the patient's disability prevent him/her from doing so?

(ii) When did such disability commence? (ddmmyyyy)

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3) If the patient is unable to return to his/her usual occupation, can he/she engage in any other type of occupation or light duties job? Yes No
 If "Yes", please elaborate:

(i) What type of occupation and job duties the patient can perform?

(iii) What are his/her limitations?

(iii) Date the patient can be expected to return to work (ddmmyyyy)

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If "No", date such disability commenced (ddmmyyyy)

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Please also attach a **detailed report** giving all findings relevant to the case the reasons on which you arrive at your opinion

E) Additional Information			
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 requires</u> another person's help, please state: (a) Reasons, and (b) For how long has he/she been <u>continuously</u> unable to do so?
Washing/Bathing: The ability to wash in the bath or shower (including getting into and out of the bath and shower) or wash satisfactorily by other means.	<ul style="list-style-type: none"> • Able to perform independently and without any assistance. • Able to perform with aid of special equipment • Always require another person's assistance throughout the entire activity 	Yes / No Yes / No Yes / No	
Dressing: 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"> • Able to perform independently and without any assistance. • Able to perform with aid of special equipment • Always require another person's assistance throughout the entire activity 	Yes / No Yes / No Yes / No	
Transferring: The ability to move from a bed to an upright chair or wheelchair and vice versa.	<ul style="list-style-type: none"> • Able to perform independently and without any assistance. • Able to perform with aid of special equipment • Always require another person's assistance throughout the entire activity 	Yes / No Yes / No Yes / No	
Mobility: The ability to move indoors from room to room on level surfaces.	<ul style="list-style-type: none"> • Able to perform independently and without any assistance. • Able to perform with aid of special equipment • Always require another person's assistance throughout the entire activity 	Yes / No Yes / No Yes / No	
Toileting: The ability to use the lavatory or otherwise managed bowel and bladder functions so as to maintain a satisfactory level of personal hygiene.	<ul style="list-style-type: none"> • Able to perform independently and without any assistance. • Able to perform with aid of special equipment • Always require another person's assistance throughout the entire activity 	Yes / No Yes / No Yes / No	
Feeding: The ability to feed oneself once food has been prepared and made available.	<ul style="list-style-type: none"> • Able to perform independently and without any assistance. • Able to perform with aid of special equipment • Always require another person's assistance throughout the entire activity 	Yes / No Yes / No Yes / No	

2) What tests did you use to establish the patient's function for each of the ADLs in **Question 1** above (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) Are further investigations planned?

Yes No

If "Yes", please elaborate:

If "No", please give reason(s):

5) What is your recommendation for the future with regards to the patient's case management, including any rehabilitation program, surgery?

6) Please provide us with any other additional information that will enable the Company to assess this claim.

7) 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.

F) Declaration

I hereby declare that the above answers are true to the best of my knowledge and belief.

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Signature of Doctor	Address & Official Stamp of Doctor
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Name of Doctor

Date (ddmmyyyy)
