



Dependantsâ?? Protection Scheme Claim: Find the Insurer and File the Right Route

Description

Dependantsâ?? Protection Scheme claims cover death, terminal illness or total permanent disability.

Death notifications can flow from ICA through CPF Board to Great Eastern, while the next-of-kin may also claim directly; living members can use the one-stop DPS, HPS and CPF withdrawal form where applicable.

Confirm the insured event

DPS pays for defined death, terminal illness or total permanent disability events. A diagnosis or inability to work must meet policy definitions, not a household description. Obtain the attending doctorâ??s records and insurer claim requirements. ([CPF Board DPS claim FAQ](#))

Great Eastern administers current DPS cover, but older coverage may have been administered by NTUC Income before 1 April 2021. Check CPF records and the policy period before sending personal documents.

Situation	What changes
Member has died	Check insurer nomination and death-notification path
Member has terminal illness	Use the living-member claim route
Member has total permanent disability	Use the one-stop form where linked CPF or HPS claims apply
Cover predates the current insurer arrangement	Confirm which insurer administered the policy period

Related: [check a linked HPS claim](#)

Understand the death route

After ICA notifies CPF Board of a death, CPF informs Great Eastern. The insurer sends details to its designated nominee, or to the deceased member's correspondence address if there is no insurer nomination. The next-of-kin can also contact Great Eastern directly rather than wait indefinitely. ([CPF Board DPS overview](#))

A DPS nomination with the insurer is separate from a CPF nomination for CPF savings. Check both records and explain to family which asset each controls.

Example: A family finds a CPF nomination but no Great Eastern DPS nomination. The CPF nomination does not automatically direct the insurance benefit. The family should confirm the DPS insurer record and use the insurer's death-claim route.

Use the one-stop living-member form

CPF Board provides a combined route for DPS, HPS and withdrawal of CPF savings where terminal illness or total permanent disability makes those claims relevant. List all linked schemes before submitting duplicate packs.

Sensitive medical and identity documents should go only to the verified insurer or CPF channel. Record submission date, reference, documents and follow-up without storing unneeded plaintext identifiers.

Related: [compare insurance nomination types](#)

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Author

rachelng