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. The controlling references checked for this guide are CPF Board DPS claim FAQ and CPF Board DPS overview.

Choose the branch that matches your case

Situation	Action
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

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. CPF Board DPS claim FAQ.

Obtain the attending doctorâ??s records and insurer claim requirements. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Find the insurer and policy period

Great Eastern administers current DPS cover, but older coverage may have been administered by NTUC Income before 1 April 2021. CPF Board DPS overview.

Check CPF records and the policy period before sending personal documents. This matters because the decision is not complete until the evidence, timing and responsible person agree.

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 memberâ??s correspondence address if there is no insurer nomination. CPF Board DPS claim FAQ.

The next-of-kin can also contact Great Eastern directly rather than wait indefinitely. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Do not confuse nominations

A DPS nomination with the insurer is separate from a CPF nomination for CPF savings. CPF Board DPS overview.

Check both records and explain to family which asset each controls. This matters because the decision is not complete until the evidence, timing and responsible person agree.

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. CPF Board DPS claim FAQ.

List all linked schemes before submitting duplicate packs. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Preserve a claim log

Sensitive medical and identity documents should go only to the verified insurer or CPF channel. CPF Board DPS overview.

Record submission date, reference, documents and follow-up without storing unneeded plaintext identifiers. This matters because the decision is not complete until the evidence, timing and responsible person agree.

Use a policy-period insurer locator

Turn the rule into a working aid with columns for the controlling fact, the evidence you hold, the result and the date checked. For this task, the decisive question is to identify who starts the DPS claim, which insurer holds the cover and which documents or linked claims apply. A blank evidence cell is a stop sign, not permission to use a remembered number or a marketing summary.

Test at least two plausible branches from the table above. That comparison shows which fact changes the answer and prevents the most convenient scenario from being treated as the only possible one. Label every arithmetic step as an LBRD calculation and keep the official figure beside it.

Add a dps-versus-hps-versus-cpf nomination map

The second aid should expose what the first one can hide: a deadline, cost, handover, alternative route or follow-up duty. Write the downside of being wrong beside each branch. Where the consequence is legal, financial, medical or safety-related, the competent authority and case-specific professional decision remain controlling.

Recheck the live source immediately before the irreversible step. Save only the minimum evidence needed, protect personal details, and note any limitation. Record who will act, the last safe date and the evidence that closes the task.

Stop when the evidence no longer matches

Pause the decision if you encounter assuming a cpf nomination controls dps, sending documents to the wrong historical insurer, waiting without contacting the insurer. Those are not small drafting errors; each can change the eligibility, cost, route or safety outcome described above. Return to CPF Board DPS claim FAQ for the controlling rule and use CPF Board DPS overview to check the second part of the decision.

If the authority page, account record, booking screen or case document disagrees with this guide, use the live record. Escalate to the named organisation or an appropriately qualified professional when a deadline is running, a child or adult is unwell, a licence or tax position is uncertain, or an irreversible payment is due. Keep the question narrow and provide the facts needed for a case-specific answer.

Work through a realistic 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 insurerâ??s death-claim route.

Before you act

1. Identify the insured event
2. Confirm cover and insurer period
3. Check the DPS nomination
4. Check the separate CPF nomination
5. Collect medical or death records
6. Choose direct or one-stop route
7. Record reference and follow-up

Mistakes that change the answer

- Assuming a CPF nomination controls DPS
- Sending documents to the wrong historical insurer
- Waiting without contacting the insurer
- Treating any disability as automatically qualifying
- Submitting the same sensitive pack through unverified channels

Related LBRD guides

Next, check a linked HPS claim. You can also compare insurance nomination types.

Questions readers ask

Can next-of-kin claim directly after death?

Yes. CPF Board says they may submit directly to Great Eastern.

Is DPS the same as HPS?

No. DPS is term-life protection; HPS protects an HDB mortgage.

Does a CPF nomination name the DPS beneficiary?

No. The insurer nomination is separate.

Date Created
06/08/2026
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