HPS Claim After Death or Disability: What Happens Next

Description

For a Home Protection Scheme claim in Singapore after an insured memberâ??s death, CPF generally starts assessment after ICA notification and contacts the co-owner or next-of-kin if more information is needed. A living member claiming for terminal illness or total permanent disability applies online with Singpass and should expect medical and employment verification.

This guide is for an HDB co-owner or family member dealing with an insured borrowerâ??s death or serious medical condition. It resolves how to identify the correct HPS claim route, evidence and payment outcome without assuming the housing loan disappears automatically while keeping the controlling source and the readerâ??s own evidence separate.

Choose the branch that matches your situation

Situation	Practical next step
The insured member has died	Check that an outstanding insured loan exists and wait for or contact CPF about the automatic assessment
The member has a terminal illness	Use the medical-ground application and obtain the required detailed medical report
The member has total permanent disability	Check CPFâ??s functional or permanent-employment definition and employment cessation condition
The loan or cover share is uncertain	Read the HPS certificate and current loan statement before estimating any benefit

The insured member has died: Check that an outstanding insured loan exists and wait for or contact CPF about the automatic assessment. **The member has a terminal illness:** Use the medical-ground application and obtain the required detailed medical report.

Death and medical claims start differently

CPF receives a Singapore death notification from ICA and automatically assesses eligibility where the deceased insured an outstanding housing loan. A living member claiming on medical grounds must submit the online one-stop application. Do not wait for a death-claim letter when the relevant path is a medical application. CPF HPS claims guide.

The medical definitions are narrow

Terminal illness means an illness likely to result in death within 12 months. Total permanent disability means permanent inability to take part in any employment, or permanent loss of both eyes, two limbs, or one eye and one limb. The first disability route also requires the member to have stopped physical employment. CPF HPS claims guide.

Coverage share sets the loan outcome

Approved HPS benefits go directly to HDB or the mortgagee to settle the outstanding housing loan based on the insured memberâ??s share of cover, up to the sum insured. A co-owner should not assume 100% loan discharge unless the certificate and loan figures support it. CPF HPS claims guide.

Medical claims can be paid in stages

CPF states that housing instalments for an approved terminal-illness or total-permanent-disability claim may be paid by HPS for up to two years. Eligibility for the remaining insured amount as a lump sum is reviewed after that period. CPF HPS claims guide.

Exclusions still matter

Claims may be excluded for specified pre-existing conditions, false or misleading information, certain first-policy-year events and other listed causes. The HPS certificate and CPFâ??s current claim decision control the real case; a diagnosis alone is not an approval. CPF HPS claims guide.

Make a four-document household pack

Keep the HPS certificate, latest loan statement, ownership record and CPF correspondence together. Add the death or medical route evidence requested by CPF. This lets the household reconcile insured share, outstanding balance, decision and any remaining instalment without guessing. CPF HPS claim service article.

Track where an excess goes

If the sum assured exceeds the outstanding loan, CPF says the excess is paid to the insured memberâ??s Ordinary Account. For a deceased member, CPF savings are then distributed through the nomination or applicable estate route; they are not paid as an HPS cash windfall to the co-owner. CPF HPS claims guide.

A worked decision example

A two-owner flat has one insured borrower who dies. The surviving owner records the loan balance and each HPS cover share, confirms that CPF has current contact details, and waits for the eligibility outcome before changing repayment plans. Any remaining loan is calculated only after the mortgagee credits the approved benefit. This is an illustrative workflow, not a benefit estimate.

The member has total permanent disability: Check CPFâ??s functional or permanent-employment definition and employment cessation condition. **The loan or cover share is uncertain:** Read the HPS certificate and current loan statement before estimating any benefit.

Put the decision into a working file

1. Find the HPS certificate and cover share
2. Obtain the current housing-loan balance
3. Use the death or medical claim route
4. Provide requested medical and employment evidence
5. Read exclusions before projecting payment
6. Reconcile the mortgageeâ??s credited amount

Work through the list in order and attach a date, owner and proof to every completed item. If a live service, professional decision or authority response differs from this general guide, retain that response and follow the controlling requirement.

Mistakes that weaken the result

- Assuming the entire loan is automatically cleared
- Using a general disability definition
- Stopping loan payments before CPF or the mortgagee confirms
- Treating an HPS excess as direct cash
- Ignoring exclusions in the certificate

These errors usually arise when a deadline, definition, payment route or live condition is assumed instead of checked. Stop before the consequential step if the evidence does not match the selected branch.

Before acting, reopen CPF HPS claims guide and CPF HPS claim service article, confirm that the relevant date, definition and service status still match the case, and save the outcome beside the supporting record. If the facts fall between two branches, use the authorityâ??s contact channel or an appropriately qualified adviser instead of forcing a convenient answer. The checklist earns its keep by creating an audit trail: what was checked, which source controlled, who decided, when the next deadline falls and what evidence proves completion. Recheck immediately before any payment, filing, booking or other irreversible commitment.

Continue with the adjacent task

Once this decision is recorded, check when HPS cover starts and ends. Then map the related HDB legal-fee file. Each link solves a separate next-step question rather than repeating Home Protection Scheme claim Singapore.

Questions readers ask about Home Protection Scheme claim Singapore

Must next-of-kin file a death claim immediately?

CPF normally assesses automatically after ICA notification, but families should respond promptly if information is requested. CPF HPS claims guide.

Where is an approved benefit paid?

To HDB or the mortgagee, based on the insured share, up to the sum insured. CPF HPS claim service article.

Can HPS and DPS be claimed together?

CPFâ??s one-stop medical application may cover HPS, DPS and CPF withdrawal where applicable. CPF HPS claims guide.

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