

Category	Topic	Qn	Questions	Pre-conditions	No. of scenarios	Scenario #	Scenario Criteria	Chatbot Response
Manage your Policy	Reinstatement	4.01	Is it possible to reinstate my policy?	Policy lookup	12	1	Company Code = 1 or 3 Policy Status = LA Paid-to-date = T < <paidToDate> + 2 years Product Code = MED	<p>The policy has lapsed but can be reinstated if the request is made within 2 years from <paid to date>. Kindly advise your client to pay the outstanding premiums and late payment interest/fee (if any) within 90 days from <paid to date>, or submission of a completed Policy Servicing Health Declaration Form for Life Products will be required. Please note that the policy cannot be reinstated if your client had requested for the policy to be terminated.</p> <p>The abovementioned form can be uploaded here <Doc Upload Link>. Note that before uploading any documents, kindly ensure the following:</p> <ul style="list-style-type: none"> • Upload the form with the other documents required specific for this request. • Only relevant documents to this request must be uploaded. • Information must be written or encoded legibly, correctly, completely, and must be on the appropriate fields. • Signatures must match what we have on our records. <p>Otherwise, we are not able to process your request.</p>
						2	Company Code = 1 or 3 Policy Status = LA Paid-to-date = T ≥ <paidToDate> + 2 years Product Code = MED	The policy cannot be reinstated as it has lapsed for more than 2 years. Please advise your client to apply for a new policy.
						3	Company Code = 1 or 3 Policy Status = LA Product Code = MED Plan Code = IHS, CMI, IMP, CMP, PCI, PCK, PCP, PCQ, DKF	As the policy cannot be reinstated, please advise your client to apply for a new policy.
						4	Company Code = 1 or 3 Policy Status = LA Paid-to-date = T < <paidToDate> + 180 days Product Code = LTC	<p>The policy has lapsed but can be reinstated if the request is made within 180 days from <paid to date>. Kindly advise your client to pay the outstanding premiums and submit a completed Policy Servicing Health Declaration Form for Life Products here <Doc Upload API>.</p> <p>Note that before uploading any documents, kindly ensure the following:</p> <ul style="list-style-type: none"> • Upload the form with the other documents required specific for this request. • Only relevant documents to this request must be uploaded. • Information must be written or encoded legibly, correctly, completely, and must be on the appropriate fields. • Signatures must match what we have on our records. <p>Otherwise, we are not able to process your request.</p>
						5	Company Code = 1 or 3 Policy Status = LA Paid-to-date = T < <paidToDate> + 2 years Plan Code = GSA or GIA	The policy has lapsed but can be reinstated if it has not lapsed for more than 2 years. Kindly advise your client to pay the outstanding premiums.
						6	Company Code = 3 Policy Status = LA Paid-to-date = T < <paidToDate> + 12 months Plan Code = LF1, LF2, LF3	The policy has lapsed but can be reinstated if the request is made within 12 months from <paidToDate>. Kindly advise your client to pay the outstanding premiums and late payment interest/fee (if any).
						7	Company Code = 1 or 3 Policy Status = LA Paid-to-date = T < <paidToDate> + 12 months Plan Code = IDI, TIP, MO1, MO2, MO3	<p>The policy has lapsed but can be reinstated if the request is made within 12 months from <paid to date>. Kindly advise your client to pay the outstanding premiums and late payment interest/fee (if any) and submit a completed Policy Servicing Health Declaration Form for Life Products here <Doc Upload Link>.</p> <p>Note that before uploading any documents, kindly ensure the following:</p> <ul style="list-style-type: none"> • Upload the form with the other documents required specific for this request. • Only relevant documents to this request must be uploaded. • Information must be written or encoded legibly, correctly, completely, and must be on the appropriate fields. • Signatures must match what we have on our records. <p>Otherwise, we are not able to process your request.</p>
						8	Company Code = 1 or 3 Policy Status = LA ELSE	<p><i>(fallback handling - Contact Us)</i></p> <p>We require further details to address your query. Please Contact Us here for assistance.</p>
						9	Company Code = 7 Policy Status = LA Paid-to-date = T < <paidToDate> + 12 months	<p>The policy has lapsed but can be reinstated if the request is made within 1 year from <paid to date>. Kindly advise your client to pay the outstanding premiums before the date indicated in the Lapse Notice letter, or submission of a completed Policy Servicing Health Declaration Form for Health Products will be required. Please note that the policy cannot be reinstated if your client has requested for the policy to be terminated.</p> <p>The abovementioned form can be uploaded here <Doc Upload API>. Note that before uploading any documents, kindly ensure the following:</p> <ul style="list-style-type: none"> • Upload the form with the other documents required specific for this request. • Only relevant documents to this request must be uploaded. • Information must be written or encoded legibly, correctly, completely, and must be on the appropriate fields. • Signatures must match what we have on our records. <p>Otherwise, we are not able to process your request.</p>
						10	Company Code = 7 Policy Status = LA Paid-to-date = T ≥ <paidToDate> + 12 months	The policy cannot be reinstated as it has lapsed for more than 1 year. Please advise your client to apply for a new policy.
						11	Company Code = 7 Policy Status = LA Paid-to-date = T < <paidToDate> + 12 months Life Assured ANB > 75 on <paidToDate>	The policy cannot be reinstated as the life assured's age is more than 75 years old.
						12	Company Code = 7 Policy Status = LA ELSE due to switch out	<p>Please advise your client to provide a signed letter of instruction with the following details:</p> <ul style="list-style-type: none"> • Full Name and last 4 alphanumeric characters of NRIC • Policy name and number • Signature (must be the same as in our application records) • Date of letter <p>Kindly submit the letter with the complete details as above here <Doc Upload API>. In addition, your client will have to pay back the refunded premiums.</p> <p>Note that before uploading any documents, kindly ensure the following:</p> <ul style="list-style-type: none"> • Upload the form with the other documents required specific for this request. • Only relevant documents to this request must be uploaded. • Information must be written or encoded legibly, correctly, completely, and must be on the appropriate fields. • Signatures must match what we have on our records. <p>Otherwise, we are not able to process your request.</p>
Manage your Policy	Reinstatement	4.02	The said client's policy lapsed due to overlook payments, pls assist to reinstate the plan.	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01
Manage your Policy	Reinstatement	4.03	May I appeal to reinstate the policy back for the client?	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01

Manage your Policy	Reinstatement	4.04	I want to bring client back on cover, please help	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01
Manage your Policy	Reinstatement	4.06	The policy for my client lapsed due to overlooked payments. Can we continue the coverage?	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01
Manage your Policy	Reinstatement	4.07	Is there any chance for the customer to get back his coverage or does he need to reapply?	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01
Manage your Policy	Reinstatement	4.09	Client was busy and overlooked, please reinstate back to original cover	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01
Manage your Policy	Reinstatement	4.1	Client informed did not received notice, how to reinstate the policy?	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01
Manage your Policy	Reinstatement	4.11	Pls give back my customer's coverage.	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01
Manage your Policy	Reinstatement	4.13	How to reinstate policy?	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01
Manage your Policy	Reinstatement	4.18	Client wants his coverage back as the reason for lapse is unintentional.	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01
Manage your Policy	Reinstatement	4.19	Can client reinstate after the lapse date?	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01	Same as 4.01