

**GIA Insurance Fraud Tip-Off (GIFT)  
Terms and Conditions**

**a) Reward**

*(Up to S\$10,000 will be rewarded for reports leading to successful prosecution and conviction):*

- If claim amount is  $\leq$  S\$10,000, reward will be equivalent to the fraudulent claim amount.
- If claim amount is  $>$  S\$10,000, reward will be capped at S\$10,000
- For inflated claims, the fraudulent claim amount will be the claim made minus what the actual value of the claim should have been



**b)** Pay-out to the informant will be made after the perpetrator is prosecuted and convicted, and after the conclusion of appeals.

**c)** Informant must be prepared to be interviewed by investigators from the relevant insurers and law enforcement agencies.

**d)** Informant must be prepared to give evidence in court if needed.

**e)** We will not be able to update informants on the investigations and the status. After an offender is charged in court and convicted, then the information on the status will become available publicly.

**f)** Informants must give particulars and contact details to be eligible for the award. If we cannot identify and contact you, we cannot pay you.

**g)** If there is more than one informant for a case that has been successfully prosecuted and convicted, the panel of investigators will decide on the reward allocation to each informant. The maximum total reward for a group of informants in each case will be S\$10,000.

**h)** If the reported case is already under investigation by the law enforcement agencies when the tip-off is received, GIA has the discretion to decide if the reward is payable for that case or not.

**i)** GIA's decision on the reward for any case is final and not subject to challenge.