



Secure
— your —
travel
adventures

Travel Insurance

TRAVEL INSURANCE

Travel with peace of mind, even with pre-existing medical conditions.

We understand that it is important to be adequately covered while you travel the world. Find the travel plan that suits your travelling lifestyle and satisfy your wanderlust without worries. Be it for a short leisure trip with your family or multiple trips in a year, you and your loved ones can enjoy peace of mind every time you travel.

Why is it good for me?

1 Enjoy the **flexibility** to choose from 3 plan types, **Enhanced PreX Basic, Enhanced PreX Superior or Enhanced PreX Prestige plans**

2 **Coverage for trip cancellation, postponing of trip, shortening of trip and trip disruption due to pre-existing medical conditions** when you opt for **Enhanced PreX Superior or Enhanced PreX Prestige plans¹**

3 **Coverage for overseas medical expenses² and emergency medical evacuation related to pre-existing medical conditions**

4 **Includes other benefits not related to pre-existing medical conditions** such as travel delays³ and personal accident

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Coverage for pre-existing medical conditions

We are the first insurer in Singapore to offer a travel insurance policy that protects you against your pre-existing medical conditions⁴. Pre-existing medical conditions includes any known injury or sickness before you travel such as asthma and diabetes.

All Enhanced PreX plans offer coverage for all ages, from the young to the old. This includes coverage for children suffering from medical conditions such as asthma and eczema, to adults with hypertension and even elderly diagnosed with diabetes.

Coverage for overseas medical expenses

We understand that the last thing on your mind is to be in bed all day long on a holiday due to any sickness or relapse. After all, holidays are meant to be fun and filled with activities. This is why we provide coverage for overseas medical expenses² so that you can seek professional treatment, recover soon and get back on your feet to enjoy your holiday experience to the fullest.

In times of emergency, you and your loved ones can get the best treatment possible, without worrying about hefty medical bills overseas.

Convenience with Yearly plans

Opt for Yearly Enhanced PreX plans to enjoy the same coverage as the corresponding single trip plan type with greater convenience so you can satisfy your wanderlust by travelling at your comfortable pace without the hassle of buying a new travel insurance plan before every holiday⁵.

One plan for all your travel insurance needs

Enhanced PreX plan is a one-stop travel insurance plan that allows you to enjoy comprehensive coverage so you don't have to purchase another travel insurance plan for all other benefits not relating to pre-existing medical conditions such as travel delays³ and personal accident.

What's more, you can still get coverage for your trip even before you travel. In the event that your holiday is cancelled due to unforeseen circumstances like serious injury⁶, you can be protected against paying for a holiday that didn't happen.

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Exclusive treats for Income policyholders

Every Income policyholder deserves to enjoy the finer things in life. Enjoy a wide range of exclusive treats which are specially curated for you at www.income.com.sg/IncomeTreats.

Travel companions with pre-existing medical conditions

Travelling with family and friends are always worth looking forward to but what if you have to cancel your trip due to a relapse of their pre-existing medical condition? You can either continue with the planned holiday without them or stay in town so you can look after and nurse them back to pink of health. If you choose to be with them by cancelling your trip, Enhanced PreX Superior and Prestige plans provide you with the benefit for such unforeseen events.



Case Study:

Mr Tan and his parents, Grandpa Tan and Grandma Tan have planned for a trip to Japan and paid \$5,000 each for their flight and accommodation. One week before the trip, Grandpa Tan suffered a heart attack due to hypertension and was hospitalised in the ICU. For Grandpa Tan's safety, the trip was cancelled.

Enhanced PreX Superior plan for Grandpa Tan and Standard Deluxe plan for Mr Tan and Grandma Tan		With 3 individual Enhanced PreX Superior plans	
Flight and accommodation cost \$5,000 per person		Flight and accommodation cost \$5,000 per person	
Amount that Grandpa Tan can claim after deducting the 50% co-payment ¹ :	$\frac{1}{2} \times \$5,000 = \$2,500$	VS	Amount that Mr Tan, Grandpa Tan and Grandma Tan can claim after deducting the 50% co-payment ¹ :
Amount that Mr Tan and Grandma Tan can claim:	\$0		$\frac{1}{2} \times \$5,000 = \$2,500$ each
Total amount that Income pays:	\$2,500	Total amount that Income pays:	\$7,500

The amount claimable under this benefit is subject to terms and conditions stated in the policy conditions. The figures used in this example are for illustrative purpose only.

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Choice of different plan types

There are 3 Enhanced PreX plans to choose from, allowing you to find one that best suits your individual needs. Enhanced PreX Basic plan offers basic coverage for your medical expenses resulting from your pre-existing medical conditions while you are overseas. Even though Enhanced PreX Basic plan does not provide coverage for travel inconvenience claims arising from pre-existing medical conditions, the plan still covers such claims that are not related from pre-existing medical conditions. For instance, if you cancel your trip due to natural disasters in your holiday destination and not situations resulting from pre-existing medical conditions.

For added coverage other than medical benefits, opt for Enhanced PreX Superior plan or Enhanced PreX Prestige plan which covers you in the event where you have to make changes or cancel your holiday plans due to your pre-existing medical conditions.

Choose the plan that best suits your individual needs:

Coverage due to pre-existing medical conditions	Enhanced PreX Basic plan	Enhanced PreX Superior plan	Enhanced PreX Prestige plan
Travel Inconvenience Benefits			
Cancelling your trip		 	 
Postponing your trip		 	 
Shortening your trip		 	 
Trip disruption		 	 
Personal Accident and Medical Expenses Benefits			
Overseas hospital allowance		 	 
Compassionate visit		 	 
Medical expenses overseas	 	 	 
Treatment by a Chinese medicine practitioner or a chiropractor	 	 	 
Emergency medical evacuation	 	 	 
Sending you home	 	 	 
Other Benefits			
Emergency phone charges	 	 	 

Legend

 Cover claims not due to pre-existing medical conditions

 Cover claims due to pre-existing medical conditions

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Coverage for Enhanced PreX plans

		Maximum benefit (S\$) for each trip					
		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 1	Cancelling your trip						
	Overall section limit	10,000	30,000	10,000	30,000	15,000	45,000
	Co-payment for claims due to pre-existing medical conditions	NA [#]		50%		50%	
Section 2	Postponing your trip						
	Overall section limit	1,000	3,000	1,000	3,000	2,000	6,000
	Co-payment for claims due to pre-existing medical conditions	NA [#]		50%		50%	
Section 3	Shortening your trip						
	Overall section limit	10,000		10,000		15,000	
	Limit for extra expenses to return to Singapore	2,000	30,000	2,000	30,000	3,000	45,000
	Co-payment for claims due to pre-existing medical conditions	NA [#]		50%		50%	
Section 4	Trip disruption						
	Overall section limit	2,000		2,000		3,000	
	Limit for accommodation expenses per room per night	400	6,000	400	6,000	400	9,000
	Co-payment for claims due to pre-existing medical conditions	NA [#]		50%		50%	
Section 5	Travel delay						
	Overall section limit	1,500		1,500		2,000	
	For every six hours of delay while overseas						
	1. Adult	100	3,000	100	3,000	100	4,000
	2. Child	50		50		50	
	After six hours of delay while in Singapore						
1. Adult	150		150		150		
2. Child	50		50		50		
Section 6	Missed connections	200	2,000	200	2,000	500	5,000
Section 7	Overbooked public transport	200	2,000	200	2,000	500	5,000
Section 8	If the travel agency becomes insolvent	3,000	15,000	3,000	15,000	5,000	25,000

[^] Family total means the maximum amount we will pay for each benefit section under the family cover during any one trip. Each insured person is only allowed the maximum benefit per insured person in the table of cover.

[#] No coverage for pre-existing medical conditions.

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Coverage for Enhanced PreX plans *(continued from previous page)*

		Maximum benefit (S\$) for each trip					
		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 9	Baggage delay						
	Overall section limit	1,200		1,200		2,000	
	For every six hours of delay while overseas						
	1. Adult	200	2,400	200	2,400	200	4,000
	2. Child	50		50		50	
	Baggage delay after six hours when arriving in Singapore						
1. Adult	200		200		200		
2. Child	50		50		50		
Section 10	Loss or damage of baggage and personal belongings						
	Overall section limit	5,000		5,000		8,000	
	Limit for laptop	1,000	12,500	1,000	12,500	1,000	20,000
	Limit for watches, jewellery or valuables in total	500		500		750	
	Limit for other items (for each item, set or pair)	500		500		500	
Section 11	Losing money						
1. Adult	350	600	350	600	500	800	
2. Child	125		125		150		
Section 12	Losing travel documents						
	Overall section limit	5,000	12,500	5,000	12,500	8,000	20,000
	Limit for accommodation expenses per room per night	400		400		400	

[^] Family total means the maximum amount we will pay for each benefit section under the family cover during any one trip. Each insured person is only allowed the maximum benefit per insured person in the table of cover.

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Coverage for Enhanced PreX plans *(continued from previous page)*

		Maximum benefit (S\$) for each trip					
		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Personal Accident and Medical Expenses Benefits							
Section 13	Personal accident						
	1. Adult 70 years old or over	100,000	800,000	100,000	800,000	150,000	1,500,000
	2. Adult under 70 years old	200,000		200,000		500,000	
	3. Child	100,000		100,000		150,000	
	Or						
	Public transport double cover for accidental death						
	1. Adult 70 years old or over	200,000	1,600,000	200,000	1,600,000	300,000	3,000,000
2. Adult under 70 years old	400,000	400,000		1,000,000			
3. Child	200,000	200,000		300,000			
	Scale of compensation	Percentage of benefit limit					
	a. Accidental death	100%					
	b. Permanent total disability	100%					
	c. Losing two or more limbs	100%					
	d. Losing sight in both eyes	100%					
	e. Losing one limb	50%					
	f. Losing sight in one eye	50%					
	g. Losing speech	50%					
	h. Losing hearing	50%					
		The total compensation from a to h will not be more than the maximum benefit limit.					
Section 14	Medical expenses overseas						
	Overall section limit						
	1. Adult 70 years old or over (combined for sections 14,18 and 19)	300,000		300,000		350,000	
	2. Adult under 70 years old	500,000		500,000		1,000,000	
	3. Child	200,000		200,000		300,000	
	Limit for medical aids and equipment	1,000	1,500,000	1,000	1,500,000	1,500	3,000,000
	Limit for claims due to pre-existing medical conditions (combined for sections 14, 18 and 19)						
	1. Adult 70 years old or over	100,000		100,000		200,000	
2. Adult under 70 years old	150,000		150,000		300,000		
3. Child	100,000		100,000		200,000		

[^] Family total means the maximum amount we will pay for each benefit section under the family cover during any one trip. Each insured person is only allowed the maximum benefit per insured person in the table of cover.

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Coverage for Enhanced PreX plans *(continued from previous page)*

		Maximum benefit (S\$) for each trip					
		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Personal Accident and Medical Expenses Benefits							
Section 15	Medical expenses in Singapore						
	Overall section limit						
	1. Adult 70 years old or over	2,000		2,000		5,000	
	2. Adult under 70 years old	25,000	100,000	25,000	100,000	50,000	200,000
	3. Child	15,000		15,000		25,000	
	Limit for medical aids and equipment	1,000		1,000		1,500	
Section 16	Treatment by a Chinese medicine practitioner or a chiropractor						
	Overall section limit	500		500		1,000	
	Limit per visit	75	1,500	75	1,500	100	3,000
	Limit for claims due to pre-existing medical conditions	500		500		1,000	
	Limit per visit for claims due to pre-existing medical conditions	75		75		100	
Section 17	Overseas hospital allowance						
	Overall section limit	20,000		20,000		50,000	
	Benefit per day	200		200		200	
	Limit for claims due to pre-existing medical conditions	NA [#]	60,000	3,000	60,000	4,500	150,000
	Benefit per day if due to pre-existing medical conditions	NA [#]		100		100	
Section 18	Emergency medical evacuation						
	Overall section limits						
	1. Adult 70 years old or over	See limit under section 14		See limit under section 14		See limit under section 14	
	2. Adult under 70 years old	Unlimited		Unlimited		Unlimited	
	3. Child	Unlimited	1,500,000	Unlimited	1,500,000	Unlimited	2,000,000
	Limit for claims due to pre-existing medical conditions						
	1. Adult 70 years old or over	See limits under section 14		See limits under section 14		See limits under section 14	
	2. Adult under 70 years old						
	3. Child						

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[#] No coverage for pre-existing medical conditions.

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Coverage for Enhanced PreX plans *(continued from previous page)*

		Maximum benefit (\$\$) for each trip					
		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Personal Accident and Medical Expenses Benefits							
Section 19	Sending you home						
	Overall section limits						
	1. Adult 70 years old or over	See limit under section 14		See limit under section 14		See limit under section 14	
	2. Adult under 70 years old	Unlimited	1,500,000	Unlimited	1,500,000	Unlimited	2,000,000
	3. Child	Unlimited		Unlimited		Unlimited	
	Limit for claims due to pre-existing medical conditions						
	1. Adult 70 years old or over	See limits under section 14		See limits under section 14		See limits under section 14	
	2. Adult under 70 years old						
	3. Child						
Section 20	Compassionate visit						
	Overall section limit	10,000		10,000		15,000	
	Limit for accommodation expenses per room per night	400	30,000	400	30,000	400	45,000
	Limit for claims due to pre-existing medical conditions	NA [#]		10,000		15,000	
Other Benefits							
Section 21	Kidnap and hostage						
	Overall section limit	5,000	15,000	5,000	15,000	10,000	30,000
	Every 24 hours	200		200		500	
Section 22	Emergency phone charges						
	Overall section limit	150	450	150	450	300	900
	Limit for claims due to pre-existing medical conditions	150		150		300	
Section 23	Home cover						
	Overall section limit	5,000	5,000	5,000	5,000	15,000	15,000
	Limit per item (for each item, set or pair)	500		500		500	
Section 24	Personal liability	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Section 25	Rental vehicle excess cover	2,000	2,000	2,000	2,000	2,500	2,500
Section 26	Full terrorism cover (for sections 1 to 25)						
	1. Adult 70 years old or over	100,000	800,000	100,000	800,000	150,000	1,500,000
	2. Adult under 70 years old	200,000		200,000		500,000	
	3. Child	100,000		100,000		150,000	

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[#] No coverage for pre-existing medical conditions.

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About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

Right from the start, Income was made different. Our social purpose of maximising value for our policyholders defines us as a social enterprise as we continue to make insurance accessible, affordable and sustainable for all.

In 2017, Income had over \$36.3 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, is committed to empower a better future for children and youth from disadvantaged backgrounds.


For more about Income, please visit www.income.com.sg.


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 **MEET** your Income adviser

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Yearly Enhanced PreX plans are available for purchase via Income branches and hotline 6788 1222.

IMPORTANT NOTES

- 1 For Enhanced PreX Superior and Prestige plans, you will have to co-pay 50% of your expenses claim due to pre-existing medical conditions under benefits in Section 1 – Cancelling your trip, Section 2 – Postponing your trip, Section 3 – Shortening your trip and Section 4 – Trip disruption.
- 2 For Enhanced PreX Basic, Superior and Prestige plans, we will not pay the first \$100 for each visit of your outpatient medical treatment received overseas as well as overseas outpatient medical treatment by a Chinese medicine practitioner or a chiropractor arising from your pre-existing medical condition or any sickness you knew about. Please refer to the policy conditions for the sub-limit per visit to a Chinese medicine practitioner or a chiropractor.
- 3 We will pay you for travel delay if the public transport you are scheduled to travel in during your trip is delayed for more than six hours in a row and is not caused by you.
- 4 We do not cover claims arising from a pre-existing medical condition where you have been given a terminal prognosis with a life expectancy of under 12 months. Please refer to policy conditions for the precise definition of pre-existing medical conditions.
- 5 You can enjoy coverage under Enhanced PreX Basic, Superior and Prestige plans (single trip and yearly) for up to a maximum of 30 calendar days in a row per trip.
- 6 We will only pay for Trip Cancellation due to serious injury that you, your family members or travelling companion suffer if the event occurs after you have purchased your policy and it happened within 30 days before you leave Singapore.

This is for general information only. You can find the usual terms and conditions of this plan at www.income.com.sg/travel-policy-conditions.pdf.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage where applicable, please contact Income or visit the GIA/LIA or SIDC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 5 December 2018