



Secure  
— your —  
*travel*  
adventures

# Travel Insurance

TRAVEL INSURANCE

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

Enjoy life's every moment as you travel the world knowing that you are covered with us. Be it for a short business trip or an extended family holiday, you and your loved ones can enjoy peace of mind when you travel.

## Why is it good for me?

- 1 Coverage for pre-existing medical conditions** when you opt for Enhanced PreX Basic, Enhanced PreX Superior or Enhanced PreX Prestige plans<sup>1</sup>
- 2 Coverage for you and your family with unlimited number of children insured** when you opt for our Family cover<sup>2</sup>
- 3 Coverage for travel delay<sup>3</sup>** not caused by you
- 4 Coverage for medical expenses** including treatment by a Chinese medicine practitioner or a chiropractor incurred during your trip
- 5 Coverage for trip cancellation**
- 6 Coverage for loss of money and personal baggage** while overseas

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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 conditions. What's more, you will still enjoy cover for all other benefits not relating to pre-existing medical conditions, such as travel inconveniences, personal accident and medical expenses.

Enhanced PreX plans<sup>1</sup> offer coverage for all ages, from the young to the old. This includes coverage for children suffering from medical conditions such as asthma, to adults with hypertension and even elderly diagnosed with diabetes. In times of emergency, you and your loved ones can get the best treatment possible, without worrying about hefty medical bills overseas.

There are 3 Enhanced PreX plans to cater to your individual needs. Enhanced PreX Basic plan<sup>1</sup> offers basic coverage for your medical expenses resulting from your pre-existing medical conditions while you are overseas. For increased coverage, you can opt for Enhanced PreX Superior plan<sup>1</sup> or Enhanced PreX Prestige plan<sup>1</sup> which extends the coverage to trip cancellation, postponing of trip, shortening of trip and trip disruption.

## Coverage for unexpected travel delays

We understand that be it an unexpected late plane arrival or departure, travel delays<sup>3</sup> are unavoidable, which is why we provide coverage for travel delay as long as it is not caused by you.

## Coverage for trip cancellation

You can get coverage for your trip even before you travel. In the event that your holiday is cancelled due to unforeseen circumstances like death, serious sickness, serious injury<sup>4</sup> or insolvency of the travel agency<sup>5</sup>, you can be protected against paying for a holiday that didn't happen. What's more, as your safety is just as important to us, we will also cover trips cancelled when there's an epidemic or pandemic at your planned destination, as declared by the World Health Organization (WHO)<sup>6</sup>.

## Coverage for leisure activities<sup>7</sup>

Want to go for an adventure filled travel but worried about the safety of you and your loved ones? You will be pleased to know that we also provide coverage if you partake in activities<sup>7</sup> such as scuba diving, snow-skiing, water rafting and motorcycling during your travel adventures.

## Automatic extension

In the event that you get delayed overseas due to unforeseen circumstances<sup>8</sup>, your policy will automatically be extended at no extra charges.

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## Coverage for standard plans

The standard plans, Classic, Deluxe and Preferred plans do not cover pre-existing medical conditions.

		Maximum benefit (S\$) for each trip					
		Preferred		Deluxe		Classic	
		Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
<b>Travel Inconvenience Benefits</b>							
<b>Section 1</b>	<b>Cancelling your trip</b>						
	Overall section limit	15,000	45,000	10,000	30,000	5,000	15,000
<b>Section 2</b>	<b>Postponing your trip</b>						
	Overall section limit	2,000	6,000	1,000	3,000	500	1,500
<b>Section 3</b>	<b>Shortening your trip</b>						
	Overall section limit	15,000	45,000	10,000	30,000	5,000	15,000
	Limit for extra expenses to return to Singapore	3,000		2,000		1,000	
<b>Section 4</b>	<b>Trip disruption</b>						
	Overall section limit	3,000	9,000	2,000	6,000	1,000	3,000
	Limit for extra expenses to return to Singapore	400		400		400	
<b>Section 5</b>	<b>Travel delay</b>						
	Overall section limit	2,000		1,500		1,000	
	For every six hours of delay while overseas						
	1. Adult	100	4,000	100	3,000	100	2,000
	2. Child	50		50		50	
	After six hours of delay while in Singapore						
	1. Adult	150		150		150	
	2. Child	50		50		50	
<b>Section 6</b>	<b>Missed connections</b>	500	5,000	200	2,000	100	1,000
<b>Section 7</b>	<b>Overbooked public transport</b>	500	5,000	200	2,000	100	1,000
<b>Section 8</b>	<b>If the travel agency becomes insolvent</b>	5,000	25,000	3,000	15,000	2,000	10,000
<b>Section 9</b>	<b>Baggage delay</b>						
	Overall section limit	2,000		1,200		1,000	
	For every six hours of delay while overseas						
	1. Adult	200	4,000	200	2,400	200	2,000
	2. Child	50		50		50	
	Baggage delay after six hours when arriving in Singapore						
	1. Adult	200		200		200	
	2. Child	50		50		50	

<sup>^</sup> 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 standard plans *(continued from previous page)*

		Maximum benefit (S\$) for each trip					
		Preferred		Deluxe		Classic	
		Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
<b>Travel Inconvenience Benefits</b>							
<b>Section 10</b>	<b>Loss or damage of baggage and personal belongings</b>						
	Overall section limit	8,000		5,000		3,000	
	Limit for laptop	1,000	20,000	1,000	12,500	1,000	7,500
	Limit for watches, jewellery or valuables in total	750		500		200	
	Limit for other items (for each item, set or pair)	500		500		500	
<b>Section 11</b>	<b>Losing money</b>						
	1. Adult	500	800	350	600	250	450
	2. Child	150		125		100	
<b>Section 12</b>	<b>Losing travel documents</b>						
	Overall section limit	8,000	20,000	5,000	12,500	3,000	7,500
	Limit for accommodation expenses per room per night	400		400		400	
<b>Personal accident and medical expenses benefits</b>							
<b>Section 13</b>	<b>Personal accident</b>						
	1. Adult 70 years old or over	200,000	1,500,000	125,000	800,000	50,000	600,000
	2. Adult under 70 years old	500,000		200,000		150,000	
	3. Child	125,000		100,000		75,000	
	Or						
	<b>Public transport double cover for accidental death</b>						
	1. Adult 70 years old or over	400,000	3,000,000	250,000	1,600,000	Does not apply	Does not apply
	2. Adult under 70 years old	1,000,000		400,000		Does not apply	
	3. Child	250,000		200,000		Does not apply	
	<b>Scale of compensation</b>	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.							

<sup>^</sup> 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 standard plans *(continued from previous page)*

		Maximum benefit (S\$) for each trip					
		Preferred		Deluxe		Classic	
		Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
<b>Personal accident and medical expenses benefits</b>							
<b>Section 14</b>	<b>Medical expenses overseas</b>						
	Overall section limit						
	1. Adult 70 years old or over (combined for sections 14,18 and 19)	350,000	3,000,000	300,000	1,500,000	250,000	1,000,000
	2. Adult under 70 years old	1,000,000		500,000		250,000	
	3. Child	300,000		200,000		150,000	
	Limit for medical aids and equipment	1,500		1,000		500	
<b>Section 15</b>	<b>Medical expenses in Singapore</b>						
	1. Adult 70 years old or over	5,000	200,000	2,000	100,000	1,000	60,000
	2. Adult under 70 years old	50,000		25,000		12,500	
	3. Child	25,000		15,000		10,000	
<b>Section 16</b>	<b>Treatment by a Chinese medicine practitioner or a chiropractor</b>						
	Overall section limit	1,000	3,000	500	1,500	300	1,000
<b>Section 17</b>	<b>Overseas hospital allowance</b>						
	Overall section limit	50,000	150,000	20,000	60,000	10,000	30,000
	Benefit per day	200		200		100	
<b>Section 18</b>	<b>Emergency medical evacuation</b>						
	Overall section limits						
	1. Adult 70 years old or over	See limit under section 14	2,000,000	See limit under section 14	1,500,000	See limit under section 14	1,250,000
	2. Adult under 70 years old	Unlimited		Unlimited		500,000	
	3. Child	Unlimited		Unlimited		500,000	
<b>Section 19</b>	<b>Sending you home</b>						
	Overall section limits						
	1. Adult 70 years old or over	See limit under section 14	2,000,000	See limit under section 14	1,500,000	See limit under section 14	1,250,000
	2. Adult under 70 years old	Unlimited		Unlimited		50,000	
	3. Child	Unlimited		Unlimited		50,000	
<b>Section 20</b>	<b>Compassionate visit</b>						
	Overall section limit	15,000	45,000	10,000	30,000	5,000	15,000
	Limit for accommodation expenses per room per night	400		400		400	

<sup>^</sup> 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 standard plans *(continued from previous page)*

		Maximum benefit (S\$) for each trip					
		Preferred		Deluxe		Classic	
		Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
<b>Other benefits</b>							
<b>Section 21</b>	<b>Kidnap and hostage</b>						
	Overall section limit	10,000	30,000	5,000	15,000	3,000	9,000
	Every 24 hours	500		200		100	
<b>Section 22</b>	<b>Emergency phone charges</b>						
	Overall section limit	300	900	150	450	100	300
<b>Section 23</b>	<b>Home cover</b>						
	Overall section limit	15,000	15,000	5,000	5,000	3,000	3,000
	Limit per item (for each item, set or pair)	500		500		500	
<b>Section 24</b>	<b>Personal liability</b>	1,000,000	1,000,000	1,000,000	1,000,000	500,000	500,000
<b>Section 25</b>	<b>Rental vehicle excess cover</b>	2,500	2,500	2,000	2,000	1,500	1,500
<b>Section 26</b>	<b>Full terrorism cover (for sections 1 to 25)</b>						
	1. Adult 70 years old or over	200,000	1,500,000	125,000	800,000	50,000	600,000
	2. Adult under 70 years old	500,000		200,000		150,000	
	3. Child	125,000		100,000		75,000	

<sup>^</sup> 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<sup>1</sup>

		Maximum benefit (S\$) for each trip					
		Enhanced PreX Prestige		Enhanced PreX Superior		Enhanced PreX Basic	
		Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
<b>Travel Inconvenience Benefits</b>							
<b>Section 1</b>	<b>Cancelling your trip</b>						
	Overall section limit	15,000	45,000	10,000	30,000	10,000	30,000
	<b>Co-payment</b> for claims due to <b>pre-existing medical conditions</b>	50%		50%		Does not apply	
<b>Section 2</b>	<b>Postponing your trip</b>						
	Overall section limit	2,000	6,000	1,000	3,000	1,000	3,000
	<b>Co-payment</b> for claims due to <b>pre-existing medical conditions</b>	50%		50%		Does not apply	
<b>Section 3</b>	<b>Shortening your trip</b>						
	Overall section limit	15,000		10,000		10,000	
	Limit for extra expenses to return to Singapore	3,000	45,000	2,000	30,000	2,000	30,000
	<b>Co-payment</b> for claims due to <b>pre-existing medical conditions</b>	50%		50%		Does not apply	
<b>Section 4</b>	<b>Trip disruption</b>						
	Overall section limit	3,000		2,000		2,000	
	Limit for extra expenses to return to Singapore	400	9,000	400	6,000	400	6,000
	<b>Co-payment</b> for claims due to <b>pre-existing medical conditions</b>	50%		50%		Does not apply	
<b>Section 5</b>	<b>Travel delay</b>						
	Overall section limit	2,000		1,500		1,500	
	For every six hours of delay while overseas						
	1. Adult	100	4,000	100	3,000	100	3,000
	2. Child	50		50		50	
	After six hours of delay while in Singapore						
1. Adult	150		150		150		
2. Child	50		50		50		
<b>Section 6</b>	<b>Missed connections</b>	500	5,000	200	2,000	200	2,000
<b>Section 7</b>	<b>Overbooked public transport</b>	500	5,000	200	2,000	200	2,000
<b>Section 8</b>	<b>If the travel agency becomes insolvent</b>	5,000	25,000	3,000	15,000	3,000	15,000

<sup>^</sup> 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<sup>1</sup> *(continued from previous page)*

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

<sup>^</sup> 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<sup>1</sup> (continued from previous page)

		Maximum benefit (S\$) for each trip					
		Enhanced PreX Prestige		Enhanced PreX Superior		Enhanced PreX Basic	
		Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
<b>Personal accident and medical expenses benefits</b>							
<b>Section 13</b>	<b>Personal accident</b>						
	1. Adult 70 years old or over	200,000	1,500,000	125,000	800,000	125,000	800,000
	2. Adult under 70 years old	500,000		200,000		200,000	
	3. Child	125,000		100,000		100,000	
	Or						
	<b>Public transport double cover for accidental death</b>						
	1. Adult 70 years old or over	400,000	3,000,000	250,000	1,600,000	250,000	1,600,000
2. Adult under 70 years old	1,000,000	400,000		400,000			
3. Child	250,000	200,000		200,000			
	<b>Scale of compensation</b>	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.					
<b>Section 14</b>	<b>Medical expenses overseas</b>						
	Overall section limit						
	1. Adult 70 years old or over (combined for sections 14, 18 and 19)	350,000	3,000,000	300,000	1,500,000	300,000	1,500,000
	2. Adult under 70 years old	1,000,000		500,000		500,000	
	3. Child	300,000		200,000		200,000	
	Limit for medical aids and equipment	1,500		1,000		1,000	
	Limit for claims due to <b>pre-existing medical conditions</b> (combined for sections 14, 18 and 19)						
1. Adult 70 years old or over	200,000		100,000		100,000		
2. Adult under 70 years old	300,000		150,000		150,000		
3. Child	200,000		100,000		100,000		
<b>Section 15</b>	<b>Medical expenses in Singapore</b>						
	1. Adult 70 years old or over	5,000	200,000	2,000	100,000	2,000	100,000
	2. Adult under 70 years old	50,000		25,000		25,000	
	3. Child	25,000		15,000		15,000	

<sup>^</sup> 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<sup>1</sup> *(continued from previous page)*

		Maximum benefit (S\$) for each trip					
		Enhanced PreX Prestige		Enhanced PreX Superior		Enhanced PreX Basic	
		Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
<b>Personal accident and medical expenses benefits</b>							
<b>Section 16</b>	<b>Treatment by a Chinese medicine practitioner or a chiropractor</b>						
	Overall section limit	1,000	3,000	500	1,500	500	1,500
	Limit for claims due to <b>pre-existing medical conditions</b>	1,000		500		500	
<b>Section 17</b>	<b>Overseas hospital allowance</b>						
	Overall section limit	50,000		20,000		20,000	
	Benefit per day	200		200		200	
	Limit for claims due to <b>pre-existing medical conditions</b>	4,500	150,000	3,000	60,000	Does not apply	60,000
	Benefit per day if due to <b>pre-existing medical conditions</b>	100		100		Does not apply	
<b>Section 18</b>	<b>Emergency medical evacuation</b>						
	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	2,000,000	Unlimited	1,500,000	Unlimited	1,500,000
	Limit for claims due to <b>pre-existing medical conditions</b>						
	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						
<b>Section 19</b>	<b>Sending you home</b>						
	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	2,000,000	Unlimited	1,500,000	Unlimited	1,500,000
	Limit for claims due to <b>pre-existing medical conditions</b>						
	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						

<sup>^</sup> 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<sup>1</sup> *(continued from previous page)*

		Maximum benefit (S\$) for each trip					
		Enhanced PreX Prestige		Enhanced PreX Superior		Enhanced PreX Basic	
		Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
<b>Personal accident and medical expenses benefits</b>							
<b>Section 20</b>	<b>Compassionate visit</b>						
	Overall section limit	15,000		10,000		10,000	
	Limit for accommodation expenses per room per night	400	45,000	400	30,000	400	30,000
	Limit for claims due to <b>pre-existing medical conditions</b>	15,000		10,000		Does not apply	
<b>Other benefits</b>							
<b>Section 21</b>	<b>Kidnap and hostage</b>						
	Overall section limit	10,000	30,000	5,000	15,000	5,000	15,000
	Every 24 hours	500		200		200	
<b>Section 22</b>	<b>Emergency phone charges</b>						
	Overall section limit	300	900	150	450	150	450
	Limit for claims due to <b>pre-existing medical conditions</b>	300		150		150	
<b>Section 23</b>	<b>Home cover</b>						
	Overall section limit	15,000	15,000	5,000	5,000	5,000	5,000
	Limit per item (for each item, set or pair)	500		500		500	
<b>Section 24</b>	<b>Personal liability</b>	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
<b>Section 25</b>	<b>Rental vehicle excess cover</b>	2,500	2,500	2,000	2,000	2,000	2,000
<b>Section 26</b>	<b>Full terrorism cover (for sections 1 to 25)</b>						
	1. Adult 70 years old or over	200,000	1,500,000	125,000	800,000	125,000	800,000
	2. Adult under 70 years old	500,000		200,000		200,000	
	3. Child	125,000		100,000		100,000	

<sup>^</sup> 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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### 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.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 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, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit [www.income.com.sg](http://www.income.com.sg).

### Get in touch



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**MEET** your Income adviser



**CHAT** instantly at  
[www.income.com.sg/AdviserConnect](http://www.income.com.sg/AdviserConnect)

### IMPORTANT NOTES

- 1 Enhanced PreX Basic plan: We will cover you if you unexpectedly suffer any losses due to your pre-existing medical condition while overseas under Section 14 – Medical expenses overseas, Section 16 – Treatment by a Chinese medicine practitioner or a chiropractor, Section 18 – Emergency medical evacuation, Section 19 – Sending you home and Section 22 – Emergency phone charges.

For Enhanced PreX Superior and Enhanced PreX Prestige plans, we will cover you if you unexpectedly suffer any losses due to your pre-existing medical condition while in Singapore under Section 1 – Cancelling your trip, Section 2 – Postponing your trip, and while overseas under Section 3 – shortening your trip, Section 4 – Trip disruption, Section 14 – Medical expenses overseas, Section 16 – Treatment by a Chinese medicine practitioner or a chiropractor, Section 17 – Overseas hospital allowance, Section 18 – Emergency medical evacuation, Section 19 – Sending you home, Section 20 – Compassionate visit and Section 22 – Emergency phone charges.

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, Section 4 – Trip disruption.

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. We also do not cover for claims arising from a pre-existing medical condition where you have been given a terminal prognosis with a life expectancy of under 12 months. You can enjoy coverage under Enhanced PreX Basic, Superior and Prestige plans up to a maximum of 30 calendar days in a row while overseas. Please refer to the policy contract for the list of conditions and exclusions specified under these sections.

- 2 Family cover provides coverage for 1 or 2 adults who are spouses or partners at the time of purchase and any number of their children who do not need to travel together as long as:
  - Adult(s) is 16 years and above and is the parent or legal guardian of the children
  - Child(ren) is below 21 years old and is the biological or legally adopted child(ren) or ward of the adult named under the policy
  - Adult(s) and child(ren) must be insured under the same policy
- 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 will only pay for Trip Cancellation due to death, serious sickness or serious injury that you, your family member or travelling companion suffer if you have bought your policy more than three days before you leave Singapore unless the event is only accidental in nature.
- 5 We will pay you if the travel agency becomes insolvent only if you have bought your policy more than three days before you leave Singapore.
- 6 This benefit will apply to Travel Insurance policies taken up prior to the declaration issued by the World Health Organization (WHO).

# Travel Insurance

TRAVEL INSURANCE

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## IMPORTANT NOTES

- 7 This policy does not cover claims for loss or liability directly or indirectly caused by or arising from extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialized gear or spectacular stunts, whether they are played competitively or non-competitively, in a team or individually. Please refer to the policy contract for the exclusions on dangerous activities or sports.
- 8 Your coverage period will be automatically extended at no extra cost for the first 14 days while you are overseas if you are:
  - unable to return before the policy expires due to the delay of the public transport that you are travelling on, and the delay is not caused by you, or,
  - hospitalized or quarantined overseas as advised by a medical practitioner.

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](http://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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 22 July 2016.