

Travel Insurance (Enhanced PreX)

Coverage for pre-existing medical conditions including diabetes and heart conditions.

TRAVEL INSURANCE



Don't let pre-existing medical conditions hold you back from exploring the world. Embark on a journey of discovery and travel with confidence knowing you are well-protected with comprehensive coverage from Income's Enhanced PreX Travel Insurance!

Key Benefits	
1	Enjoy the flexibility to choose from 3 plan types, Enhanced PreX Basic, Enhanced PreX Superior or Enhanced PreX Prestige plans
2	Up to \$15,000 coverage for overseas transport and accommodation expenses ¹ .
3	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 plans ²
4	Up to \$300,000 overseas medical expenses ³ and emergency medical evacuation coverage due to pre-existing medical conditions (based on Enhanced PreX Prestige plan).
5	Includes other benefits not related to pre-existing medical conditions such as travel delays ⁴ and personal accident
6	Coverage for adventurous activities ⁵
7	Available for purchase after departure from Singapore (only applicable to Per-trip plans).

Coverage for pre-existing medical conditions

Pre-existing medical conditions include any known injury or sickness before you travel such as diabetes, heart conditions and high blood pressure.

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.

Up to \$15,000 coverage for overseas transport and accommodation expenses¹

In the event where your holiday needs to be cancelled or shortened due to unforeseen circumstances like COVID-19¹, you can be protected against the overseas transport and accommodation expenses that have not been used.

Coverage for overseas medical expenses

While holidays are fun, accidents are not. Accidents and mishaps may occur anywhere, anytime and without prior notice. Unexpected injuries or illnesses could be financially and emotionally draining, especially when you are in a foreign country. This is why we provide coverage for overseas medical expenses in case you need to seek professional treatment, so you can enjoy your holiday experience to the fullest with peace of mind.

In times of emergency, you and your loved ones can get the best treatment possible, without worrying about hefty medical bills overseas. This includes medical expenses coverage of up to \$1,000,000 for treatment relating to COVID-19 while overseas (based on Enhanced PreX Prestige plan for an adult under 70 years old).

Complimentary telemedicine consultation and greater convenience with Yearly plans

Opt for Yearly Enhanced PreX plans to enjoy the same coverage as the corresponding per-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 holiday⁶. We are the only insurer in Singapore to offer a yearly travel insurance policy that protects you against your pre-existing conditions⁷.

Plus, in the event if you fall sick overseas and need to seek medical advice, you can choose to receive complimentary video consultation with a licensed doctor 24/7 worldwide. A doctor from our appointed assistance provider will provide medication recommendations, purchasing guidance and translation for local pharmacies, if needed. This is to give you a peace of mind, even if you fall sick overseas.

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 delays⁴ and personal accident.

What's more, you can still get coverage for your trip even before you travel. In the event that your holiday needs to be cancelled due to unforeseen circumstances like serious injury⁸, you can be protected against paying for a holiday that didn't happen.

Coverage for adventurous activities⁵

Don't let pre-existing conditions hold you back from experiencing adventurous activities. You will be pleased to know that we also provide coverage if you partake in activities for leisure⁵, including:

- Water activities such as scuba diving⁹, paddleboarding and white water rafting
- Winter activities such as skiing, snowboarding and snowmobiling
- Air activities such as bungee jumping, skydiving, paragliding and abseiling
- Other outdoor activities such as hiking, trekking¹⁰, motorcycling, riding the hot air balloon and more!

Post-departure purchase

We know that life happens, and the intent to purchase travel insurance may slip your mind. With Income's Enhanced PreX Travel Insurance, you can purchase it even at the last minute - within a day after you have departed Singapore (only applicable to Per-trip plans).

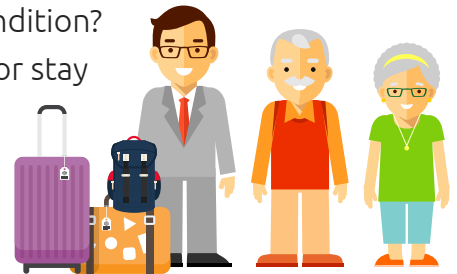
This allows you to stay protected with post-departure benefits¹¹, such as medical expenses overseas and emergency medical evacuation, so that you can continue your travels with complete peace of mind.

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 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. They have also purchased Income’s travel insurance for this trip. 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.

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

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	2,000	6,000	2,000	6,000	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.

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.

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	1,500,000	300,000	1,500,000	350,000	3,000,000
	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		1,000		1,500	
	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.

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. Adult under 70 years old 3. Child Limit for medical aids and equipment	2,000 25,000 15,000 1,000	100,000	2,000 25,000 15,000 1,000	100,000	5,000 50,000 25,000 1,500	200,000
Section 16	Treatment by a Chinese medicine practitioner or a chiropractor Overall section limit Limit per visit Limit for claims due to pre-existing medical conditions Limit per visit for claims due to pre-existing medical conditions	500 75 500 75	1,500	500 75 500 75	1,500	1,000 100 1,000 100	3,000
Section 17	Overseas hospital allowance Overall section limit Benefit per day Limit for claims due to pre-existing medical conditions Benefit per day if due to pre-existing medical conditions	20,000 200 NA [#] NA [#]	60,000	20,000 200 3,000 100	60,000	50,000 200 4,500 100	150,000
Section 18	Emergency medical evacuation Overall section limits 1. Adult 70 years old or over 2. Adult under 70 years old 3. Child Limit for claims due to pre-existing medical conditions 1. Adult 70 years old or over 2. Adult under 70 years old 3. Child	See limit under section 14 Unlimited Unlimited See limits under section 14	1,500,000	See limit under section 14 Unlimited Unlimited See limits under section 14	1,500,000	See limit under section 14 Unlimited Unlimited See limits under section 14	2,000,000

[^] 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.

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 19	Sending you home Overall section limits 1. Adult 70 years old or over 2. Adult under 70 years old 3. Child Limit for claims due to pre-existing medical conditions 1. Adult 70 years old or over 2. Adult under 70 years old 3. Child	See limit under section 14 Unlimited Unlimited See limits under section 14	1,500,000	See limit under section 14 Unlimited Unlimited See limits under section 14	1,500,000	See limit under section 14 Unlimited Unlimited See limits under section 14	2,000,000
Section 20	Compassionate visit Overall section limit Limit for accommodation expenses per room per night Limit for claims due to pre-existing medical conditions	10,000 400 NA [#]	30,000	10,000 400 10,000	30,000	15,000 400 15,000	45,000
Other Benefits							
Section 21	Kidnap and hostage Overall section limit Every 24 hours	5,000 200	15,000	5,000 200	15,000	10,000 500	30,000
Section 22	Emergency phone charges Overall section limit Limit for claims due to pre-existing medical conditions	150 150	450	150 150	450	300 300	900
Section 23	Home cover Overall section limit Limit per item (For each item, set or pair)	5,000 500	5,000	5,000 500	5,000	15,000 500	15,000
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

[^] 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.

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 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	
Section 27	COVID-19 cover extension (for sections 1 to 25 except section 15)¹²	See limits of respective sections that apply.					
Section 28	Post-departure purchase extension (for sections 3 to 27 except section 8)	See limits of respective sections that apply.					

[^] 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.

IMPORTANT NOTES

- 1 For trip cancellation and trip shortening under Enhanced PreX Superior and Prestige plans, 50% co-payment will apply for claims due to pre-existing medical conditions.
We pay for overseas transport and accommodation expenses if your trip has been cancelled or shortened due to COVID-19. For trip cancellation, the event has to occur after you have purchased your policy and it happened within 30 days before you leave Singapore. The policy must be bought three days (or earlier) from the day of leaving Singapore unless the event is only accidental in nature.
- 2 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.
- 3 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.
- 4 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.
- 5 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 noncompetitively, in a team or individually.
Adventurous activity means any recreational activity commonly available to the public that is done overseas during your trip for leisure or as part of the tour and which:
 - is undertaken while complying with all safety procedures, such as wearing safety equipment and following rules and regulations; whether specifically advised or generally expected of a reasonable person,
 - where guidance and supervision of licensed guides or instructors are available, the recreational activity must be carried out under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider, and
 - is not excluded under the general exclusions listed in part 4 of the general conditions of the policy.
- 6 You can enjoy coverage under Enhanced PreX Basic, Superior and Prestige plans for up to a maximum of:
 - 60 calendar days in a row per trip for per-trip plan,
 - 90 calendar days in a row per trip for yearly plan.
- 7 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.
- 8 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.
- 9 This policy provides cover for scuba diving if it is done for leisure purposes and you hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or
 - you are diving with a qualified instructor.
 - the maximum depth we will cover is as shown under your PADI certification (or similar recognised qualification) but no deeper than 30 metres.
- 10 This policy provides cover for trekking if it is done for leisure purposes and you are trekking below 4,000 metres, and as long as the trekking you are taking part in is:
 - in a place which is open to the general public without restriction;
 - organised by a recognised commercial local tour operator or activity provider; or
 - under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider and you wear the recommended safety equipment and follow the safety procedures, rules and regulations of the licensed guides or instructors.

IMPORTANT NOTES

11 We do not cover claims:

- arising from, related to, or taking place on, the transport or vehicle you take before or while you bought this policy; and
- that result from any known event; and
- from losses that occurred before you bought this policy.

12 To be eligible for COVID-19 cover, you must fulfill all vaccination, pre-departure tests and post-arrival tests requirements (if any) imposed by the destination country or transport operator at the time of the trip. You must also fulfil all the conditions in the relevant section of your plan. For example, under Section 1, cancelling your trip, COVID-19 must still result in a serious sickness.

This is for general information and does not constitute an offer, recommendation, solicitation or advice to buy or sell any product(s). Please seek independent financial advice before making any decision. You can find the usual terms, conditions and exclusions of this plan at 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 Insurance or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 21 June 2024.

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Financial planning, made for the moments that matter to you.

About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

For more information, please visit income.com.sg

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