

# Travel Insurance

Get comprehensive coverage for your trips with Income's Travel Insurance!

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**TRAVEL INSURANCE**



Travel with confidence knowing you are well-protected with comprehensive coverage from Income's Travel Insurance.

Key Benefits	
1	Coverage for <b>overseas transport and accommodation expenses due to trip cancellation or trip shortening.</b>
2	Coverage for you and your family with unlimited number of children insured when you opt for our <b>Family cover</b> <sup>1</sup>
3	Coverage for <b>adventurous activities</b> <sup>2</sup>
4	Coverage for <b>travel delay</b> <sup>3</sup> not caused by you
5	<b>Coverage for medical expenses</b> including treatment by a Chinese medicine practitioner or a chiropractor <sup>4</sup> incurred during your trip
6	Available for purchase <b>after departure from Singapore</b> (only applicable to Per-trip plans).

## Up to \$15,000 for overseas transport and accommodation expenses<sup>5</sup>

In the event where your holiday needs to be cancelled or shortened due to unforeseen circumstances like COVID-19<sup>5</sup>, you can be protected against the overseas transport and accommodation expenses that have not been used.

## Coverage for adventurous activities<sup>2</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 for leisure<sup>2</sup>, including:

- Water activities such as scuba diving<sup>6</sup>, 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, trekking<sup>7</sup>, motorcycling, riding the hot air balloon and more!

## 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 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 Income's Travel Insurance Preferred plan for an adult under 70 years old).

## 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.

## Post-departure purchase

We know that life happens, and the intent to purchase travel insurance may slip your mind. With Income's 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 benefits<sup>9</sup>, 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](https://income.com.sg/IncomeTreats).

## Coverage for standard plans

The standard plans, Classic, Deluxe and Preferred plans do not cover pre-existing medical conditions. For coverage on pre-existing medical conditions, please check out Income's Enhanced PreX Travel Insurance.

		Maximum benefit (S\$) for each trip					
		Classic		Deluxe		Preferred	
		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	5,000	15,000	10,000	30,000	15,000	45,000
<b>Section 2</b>	<b>Postponing your trip</b>						
	Overall section limit	2,000	6,000	2,000	6,000	2,000	6,000
<b>Section 3</b>	<b>Shortening your trip</b>						
	Overall section limit	5,000	15,000	10,000	30,000	15,000	45,000
	Limit for extra expenses to return to Singapore	1,000		2,000		3,000	
<b>Section 4</b>	<b>Trip disruption</b>						
	Overall section limit	1,000	3,000	2,000	6,000	3,000	9,000
	Limit for accommodation expenses per room per night	400		400		400	
<b>Section 5</b>	<b>Travel delay</b>						
	Overall section limit	1,000		1,500		2,000	
	For every six hours of delay while overseas						
	1. Adult	100	2,000	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	
<b>Section 6</b>	<b>Missed connections</b>	100	1,000	200	2,000	500	5,000
<b>Section 7</b>	<b>Overbooked public transport</b>	100	1,000	200	2,000	500	5,000
<b>Section 8</b>	<b>If the travel agency becomes insolvent</b>	2,000	10,000	3,000	15,000	5,000	25,000

<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.

## Coverage for standard plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		Classic		Deluxe		Preferred	
		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	1,000		1,200		2,000	
	For every six hours of delay while overseas						
	1. Adult	200	2,000	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		
<b>Section 10</b>	<b>Loss or damage of baggage and personal belongings</b>						
	Overall section limit	3,000		5,000		8,000	
	Limit for laptop	1,000	7,500	1,000	12,500	1,000	20,000
	Limit for watches, jewellery or valuables in total	200		500		750	
	Limit for other items (for each item, set or pair)	500		500		500	
<b>Section 11</b>	<b>Losing money</b>						
1. Adult	250	450	350	600	500	800	
2. Child	100		125		150		
<b>Section 12</b>	<b>Losing travel documents</b>						
	Overall section limit	3,000	7,500	5,000	12,500	8,000	20,000
	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.

## Coverage for standard plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		Classic		Deluxe		Preferred	
		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	100,000	600,000	125,000	800,000	200,000	1,500,000
	2. Adult under 70 years old	150,000		200,000		500,000	
	3. Child	75,000		100,000		125,000	
	Or						
	<b>Public transport double cover for accidental death</b>						
	1. Adult 70 years old or over	NA	NA	250,000	1,600,000	400,000	3,000,000
	2. Adult under 70 years old	NA		400,000		1,000,000	
	3. Child	NA		200,000		250,000	
	<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)	300,000	1,000,000	300,000	1,500,000	350,000	3,000,000
	2. Adult under 70 years old	250,000		500,000		1,000,000	
	3. Child	150,000		200,000		300,000	
	Limit for medical aids and equipment	500		1,000		1,500	

<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.

## Coverage for standard plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		Classic		Deluxe		Preferred	
		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 15</b>	<b>Medical expenses in Singapore</b>						
	Overall section limit						
	1. Adult 70 years old or over	1,000	60,000	2,000	100,000	5,000	200,000
	2. Adult under 70 years old	12,500		25,000		50,000	
	3. Child	10,000		15,000		25,000	
	Limit for medical aids and equipment	500		1,000		1,500	
<b>Section 16</b>	<b>Treatment by a Chinese medicine practitioner or a chiropractor</b>						
	Overall section limit	300	1,000	500	1,500	1,000	3,000
	Limit per visit	50		75		100	
<b>Section 17</b>	<b>Overseas hospital allowance</b>						
	Overall section limit	10,000	30,000	20,000	60,000	50,000	150,000
	Benefit per day	100		200		200	
<b>Section 18</b>	<b>Emergency medical evacuation</b>						
	Overall section limits						
	1. Adult 70 years old or over	See limit under section 14	1,250,000	See limit under section 14	1,500,000	See limit under section 14	2,000,000
	2. Adult under 70 years old	500,000		Unlimited		Unlimited	
	3. Child	500,000		Unlimited		Unlimited	
<b>Section 19</b>	<b>Sending you home</b>						
	Overall section limits						
	1. Adult 70 years old or over	See limit under section 14	1,250,000	See limit under section 14	1,500,000	See limit under section 14	2,000,000
	2. Adult under 70 years old	150,000		Unlimited		Unlimited	
	3. Child	150,000		Unlimited		Unlimited	
<b>Section 20</b>	<b>Compassionate visit</b>						
	Overall section limit	5,000	15,000	10,000	30,000	15,000	45,000
	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.



## Coverage for standard plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		Classic		Deluxe		Preferred	
		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	3,000	9,000	5,000	15,000	10,000	30,000
	Every 24 hours	100		200		500	
<b>Section 22</b>	<b>Emergency phone charges</b>						
	Overall section limit	100	300	150	450	300	900
<b>Section 23</b>	<b>Home cover</b>						
	Overall section limit	3,000	3,000	5,000	5,000	15,000	15,000
	Limit per item (for each item, set or pair)	500		500		500	
<b>Section 24</b>	<b>Personal liability</b>	500,000	500,000	1,000,000	1,000,000	1,000,000	1,000,000
<b>Section 25</b>	<b>Rental vehicle excess cover</b>	1,500	1,500	2,000	2,000	2,500	2,500
<b>Section 26</b>	<b>Full terrorism cover (for sections 1 to 25)</b>						
	1. Adult 70 years old or over	100,000	600,000	125,000	800,000	200,000	1,500,000
	2. Adult under 70 years old	150,000		200,000		500,000	
	3. Child	75,000		100,000		125,000	
<b>Section 27</b>	<b>COVID-19 cover (for sections 1 to 25 except section 15)<sup>10</sup></b>	See limits of respective sections that apply.					
<b>Section 28</b>	<b>Post-departure purchase extension (for sections 3 to 27 except section 8)</b>	See limits of respective sections that apply.					

<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.

**IMPORTANT NOTES**

- 1 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 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
  - Adult(s) and child(ren) must travel together if they are insured under single trip plans (not applicable for yearly plans).

- 2 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.
- 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 Please refer to the policy conditions for the requirements and sub-limit per visit to a Chinese medicine practitioner or a chiropractor.
  - 5 Based on the benefit limits for an insured person under Income's Travel Insurance Preferred Plan for trip cancellation or trip shortening.

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.

- 6 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.

- 7 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**

- 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,
  - hospitalised as advised by a medical practitioner.
- 9 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.
- 10 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](https://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](https://www.gia.org.sg) or [www.lia.org.sg](https://www.lia.org.sg) or [www.sdic.org.sg](https://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](http://income.com.sg)

## Get in touch



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**MEET** your Income advisor



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