



Secure
— your —
travel
adventures

Travel Insurance

TRAVEL INSURANCE

Travel with peace of mind,
for your holidays.

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 you and your family with unlimited number of children insured** when you opt for our Family cover¹
- 2 **Coverage for travel delay²** not caused by you
- 3 **Coverage for medical expenses** including treatment by a Chinese medicine practitioner or a chiropractor³ incurred during your trip
- 4 **Coverage for trip cancellation**
- 5 **Coverage for loss of money and personal baggage** while overseas

Travel Insurance

TRAVEL INSURANCE

Coverage for unexpected travel delays

We understand that be it an unexpected late plane arrival or departure, travel delays² 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 injury⁴ or insolvency of the travel agency⁵, 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)⁶.

Coverage for leisure activities⁷

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 activities⁷ 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 circumstances⁸, your policy will automatically be extended at no extra charges.

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 conditions⁹. [Learn more today.](#)

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 Insurance

TRAVEL INSURANCE

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					
		Classic		Deluxe		Preferred	
		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	5,000	15,000	10,000	30,000	15,000	45,000
Section 2	Postponing your trip						
	Overall section limit	500	1,500	1,000	3,000	2,000	6,000
Section 3	Shortening your trip						
	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	
Section 4	Trip disruption						
	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	
Section 5	Travel delay						
	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	
Section 6	Missed connections	100	1,000	200	2,000	500	5,000
Section 7	Overbooked public transport	100	1,000	200	2,000	500	5,000
Section 8	If the travel agency becomes insolvent	2,000	10,000	3,000	15,000	5,000	25,000
Section 9	Baggage delay						
	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	

[^] 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.

Travel Insurance

TRAVEL INSURANCE

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

		Maximum benefit (S\$) for each trip					
		Classic		Deluxe		Preferred	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 10	Loss or damage of baggage and personal belongings						
	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	
Section 11	Losing money						
	1. Adult	250	450	350	600	500	800
	2. Child	100		125		150	
Section 12	Losing travel documents						
	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	
Personal Accident and Medical Expenses Benefits							
Section 13	Personal accident						
	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						
	Public transport double cover for accidental death						
	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	
	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.							

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Travel Insurance

TRAVEL INSURANCE

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

		Maximum benefit (S\$) for each trip					
		Classic		Deluxe		Preferred	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Personal Accident and Medical Expenses Benefits							
Section 14	Medical expenses overseas						
	Overall section limit						
	1. Adult 70 years old or over (combined for sections 14,18 and 19)	250,000	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	
Section 15	Medical expenses in Singapore						
	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	
Section 16	Treatment by a Chinese medicine practitioner or a chiropractor						
	Overall section limit	300	1,000	500	1,500	1,000	3,000
	Limit per visit	50		75		100	
Section 17	Overseas hospital allowance						
	Overall section limit	10,000	30,000	20,000	60,000	50,000	150,000
	Benefit per day	100		200		200	
Section 18	Emergency medical evacuation						
	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	
Section 19	Sending you home						
	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	50,000		Unlimited		Unlimited	
	3. Child	50,000		Unlimited		Unlimited	
Section 20	Compassionate visit						
	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	

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Travel Insurance

TRAVEL INSURANCE

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

		Maximum benefit (S\$) for each trip					
		Classic		Deluxe		Preferred	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Other Benefits							
Section 21	Kidnap and hostage						
	Overall section limit	3,000	9,000	5,000	15,000	10,000	30,000
	Every 24 hours	100		200		500	
Section 22	Emergency phone charges						
	Overall section limit	100	300	150	450	300	900
Section 23	Home cover						
	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	
Section 24	Personal liability	500,000	500,000	1,000,000	1,000,000	1,000,000	1,000,000
Section 25	Rental vehicle excess cover	1,500	1,500	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	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	

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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 advisors 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 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 2019, Income had \$41.9 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.

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 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.
- 3 Please refer to the policy conditions for the sub-limit per visit to a Chinese medicine practitioner or a chiropractor.
- 4 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.
- 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).
- 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 noncompetitively, in a team or individually. Please refer to the policy conditions 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.
- 9 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.

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 SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 1 December 2020

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