income
made yours

Your pre-existing conditions are not covered in your regular travel insurance. Get covered with

Enhanced PreX Travel Insurance.

Here's what you are covered with:
Coverage for pre-existing medical conditions such as diabetes, heart conditions, hypertension, high cholesterol levels, asthma, eczema and more
Covers up to 60 days each trip for Per-trip plan, and up to 90 days each trip for Yearly plan
Up to $300,000 overseas medical expenses and emergency medical evacuation coverage[1], due to pre-existing conditions
Lowest co-payment in Singapore for travel inconvenience claims, due to pre-existing medical conditions
Adventurous activities coverage such as leisure trekking (below 6,000m), skiing, bungee jumping, skydiving and more, under all plan types
No health questions asked during application

Ensure a smooth trip with these tips!

Unsure of what to do when you're sick abroad?

Access complimentary overseas tele-consultation service for minor ailments, with Income's Travel Insurance.

Forgot to purchase your travel insurance and already departed from Singapore?

You can still apply for Income's Enhanced PreX Travel Insurance up to 1 day after departure from Singapore (only applicable to Per-trip policies).

Got delayed overseas due to unforeseen circumstances?

Fret not, if the public transport you are travelling on is delayed on your return to Singapore (for reasons not caused by you) or if you are hospitalised during your trip, your policy will be automatically extended for up to 14 days, at no extra charges.

Select your coverage based on your travel party.

An individual or group

- One person or up to 20 people travelling together on the same trip.

A family[2]

- You and/or your spouse/partner and unlimited number of dependent children (below 21 years old), but does not cover your parents, siblings, helper or any other relatives. For higher limits, you may consider the Group cover.

Choose the plan that fits your needs.

Enhanced PreX plans (coverage for pre-existing medical conditions):	**Enhanced PreX Basic**	**Enhanced PreX Superior**	**Enhanced PreX Prestige**
Standard plans* (no coverage for pre-existing medical conditions):	**Classic**	**Deluxe**	**Preferred**

Both plan types are available in Per-trip or Yearly policy.

*Refer to Standard Travel Insurance flyer for more information.

Last-minute changes to your trip? We've got you.

Flexibility at your fingertips! Easily modify your travel dates, destination, traveller(s) details, plan type and policyholder details via our Travel Insurance online endorsement portal (olen.income.com.sg).

We make post-trip claims easy for you.

We are here when you need us the most. Need to make a claim after your trip? Initiate a claim and track your claim status from start to end conveniently via our digital travel claims portal. Visit income.com.sg/claims/travel-claims to find out more.

Table of cover

		Maximum benefit (S$) for each trip					
		Enhanced PreX Plans (Covers pre-existing medical conditions where indicated)					
		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
		Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Travel Inconvenience Benefits							
Section 1	**Cancelling your trip**						
	Overall section limit	10,000	30,000	10,000	30,000	15,000	45,000
	Limit for other unused prepaid expenses	1,000		1,000		2,000	
	Co-payment for claims due to **pre-existing medical conditions**	NA[2]		25%		25%	
Section 2	**Postponing your trip**						
	Overall section limit	2,000	6,000	2,000	6,000	2,000	6,000
	Limit for other unused prepaid expenses	1,000		1,000		2,000	
	Co-payment for claims due to **pre-existing medical conditions**	NA[2]		25%		25%	
Section 3	**Shortening your trip**						
	Overall section limit	10,000	30,000	10,000	30,000	15,000	45,000
	Limit for extra expenses to return to Singapore	2,000		2,000		3,000	
	Limit for other unused prepaid expenses	1,000		1,000		2,000	
	Co-payment for claims due to **pre-existing medical conditions**	NA[2]		25%		25%	
Section 4	**Trip disruption**						
	Overall section limit	2,000	6,000	2,000	6,000	3,000	9,000
	Limit for accommodation expenses per room per night	400		400		400	
	Limit for other unused prepaid expenses	1,000		1,000		2,000	
	Co-payment for claims due to **pre-existing medical conditions**	NA[2]		25%		25%	
Section 5	**Travel delay**						
	Overall section limit	1,500	3,000	1,500	3,000	2,000	4,000
	For every six hours of delay while overseas						
	1. Adult	100		100		100	
	2. Child	50		50		50	
	After six hours of delay while in Singapore						
	1. Adult	150		150		150	
	2. Child	50		50		50	

[1] 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.
[2] No coverage for pre-existing medical conditions.

Table of cover (continued from previous page)

		Maximum benefit (S$) for each trip					
		Enhanced PreX Plans (Covers pre-existing medical conditions where indicated)					
		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
		Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Travel Inconvenience Benefits							
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
Section 9	**Baggage delay**		2,400		2,400		4,000
	Overall section limit	1,200		1,200		2,000	
	For every six hours of delay while overseas						
	1. Adult	200		200		200	
	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**		12,500		12,500		20,000
	Overall section limit	5,000		5,000		8,000	
	Limit for laptop	1,000		1,000		1,000	
	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**		600		600		800
	1. Adult	350		350		500	
	2. Child	125		125		150	
Section 12	**Losing travel documents**		12,500		12,500		20,000
	Overall section limit	5,000		5,000		8,000	
	Limit for accommodation expenses per room per night	400		400		400	

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Table of cover (continued from previous page)

		Maximum benefit (S$) for each trip					
		Enhanced PreX Plans (Covers pre-existing medical conditions where indicated)					
		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
		Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Personal Accident and Medical Expenses Benefits							
Section 13	**Personal accident**						
	1. Adult 70 years old or over	125,000	800,000	125,000	800,000	200,000	1,600,000
	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	250,000	1,600,000	250,000	1,600,000	400,000	3,200,000
	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	
Section 15	**Medical expenses in Singapore**						
	Overall section limit						
	1. Adult 70 years old or over	2,000	100,000	2,000	100,000	5,000	200,000
	2. Adult under 70 years old	25,000		25,000		50,000	
	3. Child	15,000		15,000		25,000	
	Limit for medical aids and equipment	1,000		1,000		1,500	

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Table of cover (continued from previous page)

		Maximum benefit (S$) for each trip					
		Enhanced PreX Plans (Covers pre-existing medical conditions where indicated)					
		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
		Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Personal Accident and Medical Expenses Benefits							
Section 16	**Treatment by a Chinese medicine practitioner or a chiropractor**						
	Overall section limit	500	1,500	500	1,500	1,000	3,000
	Limit per visit	75		75		100	
	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	60,000	20,000	60,000	50,000	150,000
	Benefit per day	200		200		200	
	Limit for claims due to **pre-existing medical conditions**	NA[2]		3,000		4,500	
	Limit per visit for claims due to **pre-existing medical conditions**	NA[2]		100		100	
Section 18	**Emergency medical evacuation**						
	Overall section limits		1,500,000		1,500,000		2,000,000
	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		Unlimited		Unlimited	
	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		See limit under section 14		See limit under section 14	
Section 19	**Sending you home**						
	Overall section limits		1,500,000		1,500,000		2,000,000
	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		Unlimited		Unlimited	
	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		See limit under section 14		See limit under section 14	

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

Table of cover (continued from previous page)

		Maximum benefit (S$) for each trip					
		Enhanced PreX Plans (Covers pre-existing medical conditions where indicated)					
		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
		Per insured person	Family total[1]	Per insured person	Family total[1]	Per insured person	Family total[1]
Personal Accident and Medical Expenses Benefits							
Section 20	**Compassionate visit**						
	Overall section limit	10,000	30,000	10,000	30,000	15,000	45,000
	Limit for accommodation expenses per room per night	400		400		400	
	Limit for claims due to **pre-existing medical conditions**	NA[2]		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)**		800,000		800,000		1,600,000
	1. Adult 70 years old or over	125,000		125,000		200,000	
	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 (for sections 1 to 25 except section 15)**	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.					

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

IMPORTANT NOTES

1. Based on Income's Enhanced PreX Prestige plan, for an adult under 70 years old.
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 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; and
   - Adult(s) and child(ren) must travel together if they are insured under single trip policies (not applicable for yearly policies).

This is for general information only and does not constitute an offer, recommendation, solicitation or advice to buy or sell any product(s). You can find the usual terms, conditions and exclusions of this plan at income.com.sg/travel-policy-conditions.pdf All our products are developed to benefit our customers, but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want.

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 web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 18 September 2025.