

# Travel Insurance (Enhanced PreX)

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

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**TRAVEL INSURANCE**





Don't let pre-existing medical conditions hold you back from exploring the world. Embark on a journey of discovery and brave the unknown with comprehensive coverage from Income's Travel Insurance!

Explore unconventional destinations, try exotic cuisines, or take on thrilling adventures with confidence knowing you are well-protected.

## Why is it good for me?

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<sup>1</sup>.**

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<sup>2</sup>**

4

**Up to \$300,000 overseas medical expenses<sup>3</sup> 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<sup>4</sup> and personal accident

6

Coverage for **adventurous activities<sup>5</sup>**

## 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 expenses<sup>1</sup>

In the event where your holiday needs to be cancelled or shortened due to unforeseen circumstances like COVID-19<sup>1</sup>, 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).

## 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 holiday<sup>6</sup>. We are the only insurer in Singapore to offer a yearly travel insurance policy that protects you against your pre-existing conditions<sup>7</sup>.

## 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 delays<sup>4</sup> 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 injury<sup>8</sup>, you can be protected against paying for a holiday that didn't happen.

## Coverage for adventurous activities<sup>5</sup>

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 leisure<sup>5</sup>, including:

- Water activities such as scuba diving<sup>9</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>10</sup>, motorcycling, riding the hot air balloon and more!

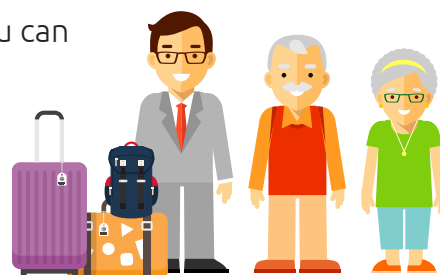


## Exclusive treats for Income policyholders

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).

## 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		vs	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 <sup>1</sup> :	½ x \$5,000 = \$2,500		Amount that Mr Tan, Grandpa Tan and Grandma Tan can claim after deducting the 50% co-payment <sup>1</sup> :	½ x \$5,000 = \$2,500 each
Amount that Mr Tan and Grandma Tan can claim:	\$0			
Total amount that Income pays:			Total amount that Income pays:	
\$2,500			\$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
<b>Travel Inconvenience Benefits</b>			
Cancelling your trip		 	 
Postponing your trip		 	 
Shortening your trip		 	 
Trip disruption		 	 
<b>Personal Accident and Medical Expenses Benefits</b>			
Overseas hospital allowance		 	 
Compassionate visit		 	 
Medical expenses overseas	 	 	 
Treatment by a Chinese medicine practitioner or a chiropractor	 	 	 
Emergency medical evacuation	 	 	 
Sending you home	 	 	 
<b>Other Benefits</b>			
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 <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
Travel Inconvenience Benefits							
<b>Section 1</b>	<b>Cancelling your trip</b>						
	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 <sup>#</sup>		50%		50%	
<b>Section 2</b>	<b>Postponing your trip</b>						
	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 <sup>#</sup>		50%		50%	
<b>Section 3</b>	<b>Shortening your trip</b>						
	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 <sup>#</sup>		50%		50%	
<b>Section 4</b>	<b>Trip disruption</b>						
	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 <sup>#</sup>		50%		50%	
<b>Section 5</b>	<b>Travel delay</b>						
	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	
<b>Section 6</b>	<b>Missed connections</b>	200	2,000	200	2,000	500	5,000
<b>Section 7</b>	<b>Overbooked public transport</b>	200	2,000	200	2,000	500	5,000
<b>Section 8</b>	<b>If the travel agency becomes insolvent</b>	3,000	15,000	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.

<sup>#</sup> 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 <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
Travel Inconvenience Benefits							
<b>Section 9</b>	<b>Baggage delay</b>						
	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						
<b>Section 10</b>	<b>Loss or damage of baggage and personal belongings</b>						
	Overall section limit	5,000	12,500	5,000	12,500	8,000	20,000
	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	
<b>Section 11</b>	<b>Losing money</b>						
	1. Adult	350	600	350	600	500	800
	2. Child	125		125		150	
<b>Section 12</b>	<b>Losing travel documents</b>						
	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	

<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 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 <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
Personal Accident and Medical Expenses Benefits							
Section 13	<b>Personal accident</b>						
	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						
	<b>Public transport double cover for accidental death</b>						
	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	
	<b>Scale of compensation</b>						
	a. Accidental death				Percentage of benefit limit		
	b. Permanent total disability				100%		
	c. Losing two or more limbs				100%		
	d. Losing sight in both eyes				100%		
	e. Losing one limb				100%		
	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	<b>Medical expenses overseas</b>						
	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	

<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 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 <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
Personal Accident and Medical Expenses Benefits							
<b>Section 15</b>	<b>Medical expenses in Singapore</b> 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
<b>Section 16</b>	<b>Treatment by a Chinese medicine practitioner or a chiropractor</b> 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
<b>Section 17</b>	<b>Overseas hospital allowance</b> 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 <sup>#</sup> NA <sup>#</sup>	60,000	20,000 200 3,000 100	60,000	50,000 200 4,500 100	150,000
<b>Section 18</b>	<b>Emergency medical evacuation</b> 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

<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.

<sup>#</sup> 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 <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
Personal Accident and Medical Expenses Benefits							
<b>Section 19</b>	<b>Sending you home</b> 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
<b>Section 20</b>	<b>Compassionate visit</b> Overall section limit Limit for accommodation expenses per room per night Limit for claims due to pre-existing medical conditions	10,000 400 NA <sup>#</sup>	 30,000	10,000 400 10,000	 30,000	15,000 400 15,000	 45,000
Other Benefits							
<b>Section 21</b>	<b>Kidnap and hostage</b> Overall section limit Every 24 hours	5,000 200	15,000	5,000 200	15,000	10,000 500	30,000
<b>Section 22</b>	<b>Emergency phone charges</b> Overall section limit Limit for claims due to pre-existing medical conditions	150 150	450	150 150	450	300 300	900
<b>Section 23</b>	<b>Home cover</b> 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
<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>	2,000	2,000	2,000	2,000	2,500	2,500

<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 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 <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
Personal Accident and Medical Expenses Benefits							
<b>Section 26</b>	<b>Full terrorism cover (for sections 1 to 25)</b>						
	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	
<b>Section 27a</b>	<b>COVID-19 cover extension (for sections 1 to 25 except section 15)<sup>11</sup></b>	See limits of respective sections that apply.					
<b>Section 27b</b>	<b>Overseas quarantine allowance due to COVID-19</b>						
	Overall section limit per event	1,400	4,200	1,400	4,200	1,400	4,200
	Benefit per day per <b>insured person</b>	100	100	100	100	100	100

<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 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,
  - 30 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 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 only. 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 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 22 March 2024

# 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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