

Income Travel Claim Submission Procedure

Step 1 - Complete the claim form and refer to the claim matrix for supporting documents required.
Step 2 - Get the authorised personnel to endorse on the claim form before you submit the claim.



Email the completed claim form with the relevant supporting documents to govclaim@income.com.sg to file your claim.

The total size of your email attachment(s) must not exceed 30MB. If it exceeds 30MB, please separate them, indicate your Travel policy number in the subject matter and label the emails as Part 1, Part 2, etc before sending to us.

You should keep the above original claim documents and need not send them to us.

Note : Income reserves the right to request for the original claim documents within one month from date of submission for audit purpose.



You will receive an acknowledgement of your claim submission via SMS or email within 2 working days after your claim is received by Income.



If your claim document is complete, your claim will be assessed and you will be advised of the outcome within 10 working days. If your claim document is not complete, you will be informed as well, within 10 working days, to send in the missing document/additional information.



If you have any query on claim matters, you can call Income's hotline at 6789 0232 or email to govclaim@income.com.sg for assistance.

Income Travel Insurance - Claim Matrix

Benefit Claims Supporting Documents	Personal Accident Accidental Death	Personal Accident Permanent Disablement	Comatose State	Medical Expenses (Overseas & Singapore)	Overseas Hospital Allowance	Nursing Assistance Expenses	Hospital Visitation	Compassionate Visit	Cancelling or Postponing The Insured Person's Trip	Shortening The Insured Person's Trip	Insolvency of Travel Operator	Extension of Stay	Loss or Damage of Baggage and Personal Belongings	Losing Travel Documents	Losing money including credit card/ debit card fraud	Baggage Delay	Flight Delay/Missed Connections / Flight diversion or overbooking	Kidnap and Hostage	Emergency Phone Charges	Personal Liability	Trauma Counselling, Psychiatric and Psychological Treatment Expenses
Airticket/boarding pass/ passport stamp showing date of travel	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	-	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Travel itinerary	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	-	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Death certificate	YES	-	-	-	-	-	-	YES	YES	YES	-	-	-	-	-	-	-	-	-	-	-
Autopsy/post mortem report	YES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Police report	YES	YES	YES	YES	-	YES	-	-	-	-	-	-	YES	YES	YES	-	-	YES	-	-	YES
Medical report (if any)	YES	YES	YES	YES	YES	YES	YES	-	YES	YES	-	-	-	-	-	-	-	-	-	-	YES
Original Medical receipts	-	-	-	YES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hospital discharge summary	YES	YES	YES	YES	YES	YES	YES	-	YES	YES	-	-	-	-	-	-	-	-	-	-	YES
Original receipt for transport and accommodation expenses	-	-	-	-	-	-	YES	YES	YES	YES	YES	YES	-	YES	-	-	-	-	-	-	-
Property irregularity report/ hotel management report	-	-	-	-	-	-	-	-	-	-	-	-	YES	YES	YES	YES	-	-	-	-	-
Original purchase receipts/ credit card statement/ warranty card for lost items	-	-	-	-	-	-	-	-	-	-	-	-	YES	-	-	-	-	-	-	-	-
Original repair receipts and diagnostic report	-	-	-	-	-	-	-	-	-	-	-	-	YES	-	-	-	-	-	-	-	-
Photographs of damaged items	-	-	-	-	-	-	-	-	-	-	-	-	YES	-	-	-	-	-	-	-	-
Letter of compensation from airlines or hotel	-	-	-	-	-	-	-	-	-	-	-	-	YES	-	-	-	-	-	-	-	-
Original receipts for passport replacement, passport photograph or travel documents	-	-	-	-	-	-	-	-	-	-	-	-	-	YES	-	-	-	-	-	-	-
Acknowledgement slip for baggage delay	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	YES	-	-	-	-	-
Letter from transport operator to state the cause and length of delay	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	YES	YES	-	-	-	-
Letter from transport operator to confirm the overbooked flight	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Medical report to show insured is unfit to travel	-	-	-	-	-	-	-	-	YES	YES	-	YES	-	-	-	-	-	-	-	-	-
Receipt from travel agency and statement of refund documents	-	-	-	-	-	-	-	-	YES	YES	-	-	-	-	-	-	-	-	-	-	-
Marriage certificate/birth certificate	YES	-	-	-	-	-	-	-	YES	YES	-	-	-	-	-	-	-	-	-	-	-
Telephone bills incurred	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	YES	-	-
3rd party claim correspondences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	YES	-
Evidence on insolvency of travel agency	-	-	-	-	-	-	-	-	-	-	YES	-	-	-	-	-	-	-	-	-	-

Travel insurance claim form

Important notice

- If we accept this form, it does not mean we are taking legal responsibility for your claim.
- If we ask for any documents as proof or a report, you will have to pay the costs involved in providing them.
- To avoid delay in processing your claim, please send your completed claim form, together with the supporting documents, within 60 days from the date of the event.
- Please do not leave any field blank. Write 'none' or 'NA' where relevant.

Policy number:	
Claim number: (For official use)	

Details of policyholder/school

Product name and plan (Tick where applicable) <input type="checkbox"/> Individual Plan <input type="checkbox"/> Student Plan			
Name of policyholder/school		Name of contact person	
Mailing address		Designation	Department
Contact number (Office)	(Handphone)	(Fax)	Email

Personal details of claimant (employee/student)

Name of employee/student	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	NRIC, FIN or Passport number	Date of birth(dd/mm/yyyy)
Home address			
Contact number (Office)	(Home)	(Handphone)	Email

Payee's details

Settlement to be made to: <input type="checkbox"/> Policyholder/school <input type="checkbox"/> Employee/student <input type="checkbox"/> Others (Please provide relationship with claimant)			
Please select the mode of payment below:			
<input type="checkbox"/> Cheque (If payment to employee/student/others, please provide the following details):			
Full name (as shown in the bank account)	NRIC, FIN or passport number (as shown in the bank account)	Nationality	
Payee Address			
<input type="checkbox"/> Direct Transfer to Bank			
Full name (as shown in the bank account)	NRIC, FIN or passport number (as shown in the bank account)	Nationality	
Name of bank	Bank account number		
<input type="checkbox"/> For payment by PayNow (registered with NRIC No. only)			

Travel details

Date of departure from Singapore(dd/mm/yyyy)	Time <input type="checkbox"/> am <input type="checkbox"/> pm	Date of return to Singapore(dd/mm/yyyy)	Time <input type="checkbox"/> am <input type="checkbox"/> pm
Which country or city did the incident, injury or illness happen in?		Date of event (dd/mm/yyyy)	Time <input type="checkbox"/> am <input type="checkbox"/> pm
Description of incident, injury or illness			

Are there any other insurance policies covering you for this incident?
If Yes, please give the name of the insurer, policy number and amount you can recover.

Yes No

Main benefits

Personal accident and medical benefits & services

Please tick the types of claim you are sending us and the documents you are attaching for this claim. We may ask for more documents to assess the claim.

1 Personal accident Medical benefits & services

Supporting documents attached:

- Flight itinerary, boarding pass or passport stamp which shows the date of departure and return to Singapore
- Original final hospital or medical or ambulance bills and receipts
- Medical report or inpatient discharge summary (stating clearly the start date, cause, extent of permanent disability (if this applies) and nature of injury or illness)
- Police or accident report (accident claim only)
- A copy of the reimbursement letter or discharge voucher from the insurer or employer (if there is a previous refund from another insurer or employer)
- Death certificate or autopsy report or toxicological report or coroner's findings (death claim only)
- Proof of policyholder's or person claiming's relationship with the person who has died (death claim only)

Policyholder or person claiming	Documents needed
Husband or wife	Marriage certificate
Parent	Birth certificate of person who died
Child	Birth certificate of policyholder or person claiming
Brother or sister	Birth certificate of person who has died and policyholder or person claiming

a. Nature and extent of injury or illness

b. Has your treatment been completed?
If No, please say when treatment is expected to be completed.

Yes No

c. Amount you want to claim

d. Have you ever suffered from or been recommended to receive treatment for this injury, illness or a similar condition before?
If Yes, please give details.

Yes No

Dates (dd/mm/yyyy) of consultations _____ Name and address of doctor consulted _____

Emergency Evacuation and Repatriation Expenses

Please tick the type of claim you are sending us, provide the details of the claim in the space below and attach the supporting documents. We may ask for more documents to assess the claim.

Emergency Evacuation Repatriation

Optional benefits

Travel inconveniences

2 **labelling="Text">**

Supporting documents attached:

- Flight itinerary, boarding pass or passport stamp which shows the date of departure and arrival to Singapore.
- Tour itinerary and tour booking invoice or receipt
- Transport and/ or accomodation provider’s confirmation on the cost of non-refundable prepaid travelling expenses (including cancellation fees)
- Written advice or medical certificate from a qualified attending doctor confirming that you were unfit to travel (for cases of serious injury or illness)
- Death certificate (where someone’s death caused this cancellation)
- Proof of insured’s relationship with the person who is sick or who died

Insured	Documents needed
Husband or wife	Marriage certificate
Parent/brothers or sisters	Birth certificate of person who is sick or who died
Child	Birth certificate of insured

a. Trip booking date (dd/mm/yyyy) b. Intended departure/return date (dd/mm/yyyy) c. Date of cancelling/postponing or shortening your trip (dd/mm/yyyy)

d. What caused the trip to be cancelled/postponed or shortened?

e. Total amount paid by you f. Total refund paid to you g. Amount you want to claim

3 **Flight delay** **Overbooked public transport** **Missed connections** **Flight diversion/deviation** **Baggage delay**

Supporting documents attached:

- Scheduled and revised flight itinerary, boarding pass or passport stamp which shows the date of departure and return to Singapore
- Airline or their handling agent’s confirmation on the cause and length of the travel or baggage delay or overbooked public transport or missed connections
- Delay report and acknowledgement slip (baggage delay claim)

Flight delay /Overbooked public transport or Missed connections		
Original flight number	Original departure date (dd/mm/yyyy)	Time <input type="checkbox"/> am <input type="checkbox"/> pm
Actual flight number	Actual departure date (dd/mm/yyyy)	Time <input type="checkbox"/> am <input type="checkbox"/> pm
Cause of delay, overbooked public transport/missed connections		Length of delay

Flight Diversion/Deviation	
Original arrival date (dd/mm/yyyy)	Time <input type="checkbox"/> am <input type="checkbox"/> pm
Actual arrival date (dd/mm/yyyy)	Time <input type="checkbox"/> am <input type="checkbox"/> pm
Cause of flight diversion/deviation	Length of delay in arrival time

Baggage delay		
Flight number	Flight arrival date (dd/mm/yyyy)	Flight arrival time <input type="checkbox"/> am <input type="checkbox"/> pm
Baggage collection date (dd/mm/yyyy)	Place of baggage collection	Baggage collection time <input type="checkbox"/> am <input type="checkbox"/> pm

4 Loss or damage of baggage & personal belongings Losing money Losing travel documents

Supporting documents attached:

- Flight itinerary, boarding pass or passport stamp which shows the date of departure and return to Singapore
- Police report of the lost item (or items)
- Baggage loss or damage report filed with relevant authorities or service providers
- Confirmation letter from airlines or travel agent or operator of amount paid as compensation for loss
- Photographs of damaged item (or items)
- Copy of diagnostic report from repairer stating the cause and extent of damage
- Original repair bill or quotation of repair for damaged item (or items) or original purchase receipt or credit-card statement and warranty card of lost or damaged item (or items)
- Original invoice for transport and accommodation incurred to apply to replace the lost passport or travel documents
- Original invoice for replacement passport/passport photograph/travel documents

a. Has this loss or damage been reported to the police or authorities? Yes No
If No, please say why.

b. Did you receive any compensation from the service provider? (eg. Airline) Yes No
If yes, please provide details on the compensation or cash settlement amount received: _____
If no, please provide evidence of denial compensation from the service provider.

c. Can the damaged item (or items) be repaired? Yes No
If no, please provide a copy of the diagnostic report to confirm damaged item (or items) beyond repair.

Description of damaged or lost item (or items)	Original purchase price	Date of purchase	Receipt (Yes/No)	Amount you want to claim

Other benefits

Please indicate the benefit you are claiming for, provide details of the claim in the space provided below and attach supporting documents.

Personal Data Use Statement

By providing the information and submitting this application or transaction, I/we consent and agree to NTUC Income Insurance Co-operative Limited (“Income”), its representatives, agents, relevant third parties, Income’s appointed insurance intermediaries and their respective third party service providers and representatives (collectively “Income Parties”) (referred to in Income’s Privacy Policy at <http://www.income.com.sg/privacy-policy>) to collect, use, and disclose any personal data in this form or obtained from other sources, including existing personal data provided and any future updates, (collectively “personal data”) for the purposes of processing and administering my/our insurance application or transaction, providing me/us with financial advice and/or recommendation on products and services, managing my/our relationship and policies with Income including sending me/us corporate communications and notices on updates and servicing, research and data analytics, and in the manner and for the purposes described in Income’s Privacy Policy.

Where the personal data of another person(s) (for example, personal data of my family, employee, payee/payer or beneficiary) is provided by me/us or from other sources to Income Parties, I/we represent and warrant that:

- I/we have obtained their consent for the collection, disclosure and use of their personal data; and
- I am/we are authorised to give any authorisation, approval and consent on their behalf to collect, use or disclose, their personal data,

for the purposes as set out in this Personal Data Use Statement.

For the purpose of this application and any claim in connection with my/our policy(ies) with Income, I/we also authorise, agree and consent to (whether this application or transaction is accepted or refused) the following:

- a) The medical source, insurance office, reinsurer, or organisation to release to Income any medical or relevant information to do with me or the insured;
- b) Income to collect from and/or disclose to any medical source, insurance office, reinsurer, or organisation any medical or relevant information to do with me or the insured; and
- c) Income or any of its approved medical examiners or laboratories to perform the necessary medical assessment and tests for Income to underwrite and evaluate me or the insured health status or condition in relation to this application and any claim in connection with my/our policy(ies) with Income.

When submitting a claim for an insurance policy, I/we consent and agree that the personal data will also include any subsequent information collected on health or any information that is necessary for Income to decide whether to pay the claim, such as test results, medical examination results, and health records from medical sources such as medical examiners or laboratories.

I/We authorise, consent and agree to the following:

- Income Parties to collect from and/or disclose to the group policyholder, the personal data for all the relevant purposes listed above and in Income's Privacy Policy including to respond to enquiries from the group policyholder for the purposes of this application and policy servicing matters, including confirmation of eligibility for the cover; and
- The group policyholder to disclose the personal data to Income Parties for all the relevant purposes listed above and in Income's Privacy Policy.

Please refer to Income's Privacy Policy for more information, including access and correction of my personal data and consent withdrawal.

Declaration and authorisation

I certify that the information in this form is true and complete and I have not withheld any material information.

I confirm that I understand and agree to the collection, use and disclosure of my personal data as stated in the 'Personal Data Use Statement'(PDUS) above.

For the purposes of policy administration including processing and investigating this claim, and deciding whether Income is to insure or continue to insure me for my insurance applications or policies,

- a. I authorise any person or organisation who has relevant information pertaining to this claim, including any medical practitioner, health care provider or institution, insurance company, and investigative agencies, to release and exchange such information (including personal health information) requested by Income and/or its claims service providers.
- b. I authorise Income and its claims service providers to collect, use, disclose and to exchange with the persons or organisations listed above any information (including personal health information).
- c. I am authorised to disclose information (including personal health information) about the insured person if this claim is made on behalf of them.

I confirm that all documents submitted to Income including bills and invoices are copy of the original documents and I am aware that I am required to retain all original documents for a period of 6 months from claim submission date for verification by Income when required. I am aware that Income may reject my claim should it discover that the document(s) that I have submitted is not a copy of the original document(s).

I confirm that I have paid in full all the bill(s)/invoice(s) that I have submitted to Income for reimbursement and I have not made any claim and will not make any claim from any other source for the same bill(s)/invoice(s). If I have made a claim from other source, I agree that I will provide a copy of the settlement agreement between me and such other source. I am aware that Income will not reimburse me if I have received a full reimbursement from any other source. If I do not receive full reimbursement from other source, I am aware and understand that Income will only reimburse me the balance of the bill/invoice that has not been paid to me by other source. In the event Income has made a reimbursement to me and I have claimed from other sources and be reimbursed for more than what I incurred in total, I agree that Income has the right to recover any payment made by Income to me.

I agree that a photocopy or electronic version of this authorisation shall be as valid as the original.

Name of policyholder/school: _____

Name of employee/student/parent: _____

Signature: _____

Signature: _____

Designation: _____

Date (dd/mm/yyyy) : _____

Company stamp: _____

Date (dd/mm/yyyy) : _____