

If you have pre-existing medical conditions, a regular travel insurance plan won't cover them. Get the right coverage with

## Income's 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

Exclusive



Up to \$300,000 overseas medical expenses and emergency medical evacuation coverage<sup>1</sup>, 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<sup>2</sup>

- 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](https://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](https://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 <sup>1</sup>	Per insured person	Family total <sup>1</sup>	Per insured person	Family total <sup>1</sup>
Travel Inconvenience Benefits							
<b>Section 1</b>	<b>Cancelling your trip</b>						
	Overall section limit	10,000		10,000		15,000	
	Limit for other unused prepaid expenses	1,000	30,000	1,000	30,000	2,000	45,000
	<b>Co-payment</b> for claims due to <b>pre-existing medical conditions</b>	NA <sup>2</sup>		25%		25%	
<b>Section 2</b>	<b>Postponing your trip</b>						
	Overall section limit	2,000		2,000		2,000	
	Limit for other unused prepaid expenses	1,000	6,000	1,000	6,000	2,000	6,000
	<b>Co-payment</b> for claims due to <b>pre-existing medical conditions</b>	NA <sup>2</sup>		25%		25%	
<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		2,000		3,000	
	Limit for other unused prepaid expenses	1,000	30,000	1,000	30,000	2,000	45,000
<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		400		400	
	Limit for other unused prepaid expenses	1,000	6,000	1,000	6,000	2,000	9,000
<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	

<sup>1</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>2</sup> 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 <sup>1</sup>	Per insured person	Family total <sup>1</sup>	Per insured person	Family total <sup>1</sup>
Travel Inconvenience Benefits							
<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
<b>Section 9</b>	<b>Baggage delay</b> Overall section limit For every six hours of delay while overseas 1. Adult 2. Child Baggage delay after six hours when arriving in Singapore 1. Adult 2. Child	1,200  200 50  200 50	  2,400   	1,200  200 50  200 50	  2,400   	2,000  200 50  200 50	  4,000   
<b>Section 10</b>	<b>Loss or damage of baggage and personal belongings</b> Overall section limit Limit for laptop Limit for watches, jewellery or valuables in total Limit for other items (for each item, set or pair)	5,000 1,000 500 500	  12,500  	5,000 1,000 500 500	  12,500  	8,000 1,000 750 500	  20,000  
<b>Section 11</b>	<b>Losing money</b> 1. Adult 2. Child	350 125	 600 	350 125	 600 	500 150	 800 
<b>Section 12</b>	<b>Losing travel documents</b> Overall section limit Limit for accommodation expenses per room per night	5,000 400	 12,500 	5,000 400	 12,500 	8,000 400	 20,000 

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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 <sup>1</sup>	Per insured person	Family total <sup>1</sup>	Per insured person	Family total <sup>1</sup>	
Personal Accident and Medical Expenses Benefits								
Section 13	<b>Personal accident</b>							
	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							
	<b>Public transport double cover for accidental death</b>							
	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		
	<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.								
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	1,500,000	300,000	1,500,000	350,000	3,000,000	
	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 <b>pre-existing medical conditions</b> (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	<b>Medical expenses in Singapore</b>							
	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	100,000	1,000	100,000	1,500	200,000	

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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 <sup>1</sup>	Per insured person	Family total <sup>1</sup>	Per insured person	Family total <sup>1</sup>
Personal Accident and Medical Expenses Benefits							
<b>Section 16</b>	<b>Treatment by a Chinese medicine practitioner or a chiropractor</b>						
	Overall section limit	500		500		1,000	
	Limit per visit	75	1,500	75	1,500	100	3,000
	Limit for claims due to <b>pre-existing medical conditions</b>	500		500		1,000	
	Limit per visit for claims due to <b>pre-existing medical conditions</b>	75		75		100	
<b>Section 17</b>	<b>Overseas hospital allowance</b>						
	Overall section limit	20,000		20,000		50,000	
	Benefit per day	200		200		200	
	Limit for claims due to <b>pre-existing medical conditions</b>	NA <sup>2</sup>	60,000	3,000	60,000	4,500	150,000
	Limit per visit for claims due to <b>pre-existing medical conditions</b>	NA <sup>2</sup>		100		100	
<b>Section 18</b>	<b>Emergency medical evacuation</b>						
	Overall section limits						
	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	1,500,000	Unlimited	1,500,000	Unlimited	2,000,000
	3. Child	Unlimited		Unlimited		Unlimited	
	Limit for claims due to <b>pre-existing medical conditions</b>						
	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						
	3. Child						
<b>Section 19</b>	<b>Sending you home</b>						
	Overall section limits						
	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	1,500,000	Unlimited	1,500,000	Unlimited	2,000,000
	3. Child	Unlimited		Unlimited		Unlimited	
	Limit for claims due to <b>pre-existing medical conditions</b>						
	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						
	3. Child						

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<sup>2</sup> 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 <sup>1</sup>	Per insured person	Family total <sup>1</sup>	Per insured person	Family total <sup>1</sup>
Personal Accident and Medical Expenses Benefits							
<b>Section 20</b>	<b>Compassionate visit</b>						
	Overall section limit	10,000		10,000		15,000	
	Limit for accommodation expenses per room per night	400	30,000	400	30,000	400	45,000
	Limit for claims due to <b>pre-existing medical conditions</b>	NA <sup>2</sup>		10,000		15,000	
Other Benefits							
<b>Section 21</b>	<b>Kidnap and hostage</b>						
	Overall section limit	5,000	15,000	5,000	15,000	10,000	30,000
	Every 24 hours	200		200		500	
<b>Section 22</b>	<b>Emergency phone charges</b>						
	Overall section limit	150	450	150	450	300	900
	Limit for claims due to <b>pre-existing medical conditions</b>	150		150		300	
<b>Section 23</b>	<b>Home cover</b>						
	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	
<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
<b>Section 26</b>	<b>Full terrorism cover (for sections 1 to 25)</b>						
	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	
<b>Section 27</b>	<b>COVID-19 cover (for sections 1 to 25 except section 15)</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.					

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<sup>2</sup> 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](https://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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 8 July 2025.

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