



Secure
— your —
travel
adventures

Travel Insurance

TRAVEL INSURANCE

Travel with peace of mind,
even for pre-existing medical conditions while overseas.

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 complete peace of mind when you travel.

Why is it good for me?

- 1 **Coverage for pre-existing medical conditions while overseas¹** when you opt for our Enhanced PreX Plan
- 2 **Coverage for travel delay²** not caused by you
- 3 **Coverage for medical expenses** incurred during your trip
- 4 **Coverage for trip cancellation**
- 5 **Coverage for loss of money and personal baggage** while overseas

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Coverage for pre-existing medical conditions while overseas

We are the first insurer in Singapore to offer a travel insurance plan – Enhanced PreX that covers pre-existing medical conditions while overseas³.

Enhanced PreX plan¹ offers coverage for the young and the old, providing protection for children suffering from medical conditions such as asthma to the elderly diagnosed with diabetes. In times of emergency, you and your loved ones can get the best treatment possible, without worrying about hefty medical bills overseas.

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 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 extension⁸

In the event that you get delayed overseas due to unforeseen circumstances, your policy will automatically be extended at no extra charges.

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Travel inconvenience benefits		Maximum benefit per insured person per trip		
		Enhanced PreX	For single trip and yearly plans	
			Deluxe	Classic
Section 1	Cancelling your trip	\$10,000	\$10,000	\$5,000
Section 2	Postponing your trip	\$1,000	\$1,000	\$500
Section 3	Shortening your trip	Overall section limit: \$10,000 Limit for additional expenses to return to Singapore: \$2,000	Overall section limit: \$10,000 Limit for additional expenses to return to Singapore: \$2,000	Overall section limit: \$5,000 Limit for additional expenses to return to Singapore: \$1,000
Section 4	Trip disruption	Overall section limit: \$2,000 Limit for accommodation expenses \$400 per room night	Overall section limit: \$2,000 Limit for accommodation expenses \$400 per room night	Overall section limit: \$1,000 Limit for accommodation expenses \$400 per room night
Section 5	Travel delay	Overall section limit: \$1,000		
	1. While overseas	\$100 for every 6 hours of delay		
	2. While in Singapore	\$150 (after 6 hours of delay)		
Section 6	Missed connections	\$200	\$200	\$100
Section 7	Overbooked public transport	\$200	\$200	\$100
Section 8	If the travel agency becomes insolvent	\$3,000	\$3,000	\$2,000
Section 9	Baggage delay	Overall section limit: \$1,000		
	1. Adult	\$200 for every 6 hours of delay		
	2. Child	\$50 for every 6 hours of delay		
	Baggage delay when arriving in Singapore			
	1. Adult	\$200 (after 6 hours of delay)		
	2. Child	\$50 (after 6 hours of delay)		
Section 10	Loss or damage of baggage and personal belongings	Overall section limit: \$5,000 Limit for watches, jewellery or valuables: \$500 in total Limit for laptop: \$1,000 Limit for other items: \$500 for each item, set or pair	Overall section limit: \$5,000 Limit for watches, jewellery or valuables: \$500 in total Limit for laptop: \$1,000 Limit for other items: \$500 for each item, set or pair	Overall section limit: \$3,000 Limit for watches, jewellery or valuables: \$200 in total Limit for laptop: \$1,000 Limit for other items: \$500 for each item, set or pair
Section 11	Losing money			
	1. Adult	\$250		
	2. Child	\$100		

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Travel inconvenience benefits		Maximum benefit per insured person per trip		
		For single trip plans only	For single trip and yearly plans	
		Enhanced PreX	Deluxe	Classic
Section 12	Losing travel documents	Overall section limit: \$5,000 Limit for accommodation expenses: \$400 per room night	Overall section limit: \$5,000 Limit for accommodation expenses: \$400 per room night	Overall section limit: \$3,000 Limit for accommodation expenses: \$400 per room night
Personal accident and medical expenses benefits				
Section 13	Personal accident			
	1. Adult 70 years old or over	\$50,000	Does not apply	\$50,000
	2. Adult under 70 years old	\$200,000	\$200,000	\$150,000
	3. Child	\$75,000	\$75,000	\$50,000
	Or			
	Public transport double cover for accidental death			
	1. Adult 70 years old or over	Does not apply	Does not apply	Does not apply
	2. Adult under 70 years old	\$400,000	\$400,000	Does not apply
	3. Child	\$150,000	\$150,000	Does not apply
	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 inconvenience benefits		Maximum benefit per insured person per trip		
		For single trip plans only	For single trip and yearly plans	
		Enhanced PreX	Deluxe	Classic
Section 14	Medical expenses overseas	Overall section limit:	Overall section limit:	Overall section limit:
	1. Adult 70 years old or over	\$250,000 (Combined limit for sections 14, 18 and 19)	Does not apply	\$250,000 (Combined limit for sections 14, 18 and 19)
	2. Adult under 70 years old	\$500,000	\$500,000	\$250,000
	3. Child	\$200,000	\$200,000	\$150,000
	Reimbursement for medical aids and equipment	Limit: \$1,000	Limit: \$1,000	Limit: \$500
Section 15	Medical expenses in Singapore	Overall section limit:	Overall section limit:	Overall section limit:
	1. Adult 70 years old or over	\$1,000	Does not apply	\$1,000
	2. Adult under 70 years old	\$25,000	\$25,000	\$12,500
	3. Child	\$10,000	\$10,000	\$10,000
	Reimbursement for medical aids and equipment	Limit: \$1,000	Limit: \$1,000	Limit: \$500
Section 16	Treatment by a Chinese medicine practitioner or a chiropractor		\$300	
Section 17	Overseas hospital allowance	\$20,000 (\$200 a day)	\$20,000 (\$200 a day)	\$10,000 (\$100 a day)
Section 18	Emergency medical evacuation			
	1. Adult 70 years old or over	See section 14	Does not apply	See section 14
	2. Adult under 70 years old	Unlimited	Unlimited	\$500,000
	3. Child	Unlimited	Unlimited	\$500,000
Section 19	Sending you home			
	1. Adult 70 years old or over	See section 14	Does not apply	See section 14
	2. Adult under 70 years old	Unlimited	Unlimited	\$50,000
	3. Child	Unlimited	Unlimited	\$50,000

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Travel inconvenience benefits		Maximum benefit per insured person per trip		
		For single trip plans only	For single trip and yearly plans	
		Enhanced PreX	Deluxe	Classic
Section 20	Compassionate visit	Overall section limit: \$10,000 Limit for accommodation expenses: \$400 per room night	Overall section limit: \$10,000 Limit for accommodation expenses: \$400 per room night	Overall section limit: \$5,000 Limit for accommodation expenses: \$400 per room night
Section 21	Pre-Existing medical conditions cover	Overall section limit (combined for sections 14, 18, 19 and 23):		
	1. Adult 70 years old or over	\$100,000	Does not apply	Does not apply
	2. Adult under 70 years old	\$150,000	Does not apply	Does not apply
	3. Child	\$100,000	Does not apply	Does not apply
Other Benefits				
Section 22	Kidnap and hostage	\$5,000 (\$200 for every 24 hours)	\$5,000 (\$200 for every 24 hours)	\$3,000 (\$100 for every 24 hours)
Section 23	Emergency phone charges	\$150	\$150	\$100
Section 24	Home cover	Overall section limit: \$5,000 Limit per item: \$500 for each item, set or pair	Overall section limit: \$5,000 Limit per item: \$500 for each item, set or pair	Overall section limit: \$3,000 Limit per item: \$500 for each item, set or pair
Section 25	Personal liability	\$1,000,000	\$1,000,000	\$500,000
Section 26	Rental vehicle excess cover	\$1,500		
Section 27	Full terrorism cover (for sections 1 to 26)			
	1. Adult 70 years old or over	\$50,000	Does not apply	\$50,000
	2. Adult under 70 years old	\$200,000	\$200,000	\$150,000
	3. Child	\$75,000	\$75,000	\$50,000

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About NTUC Income

NTUC Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to NTUC Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers 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, NTUC Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2014, NTUC Income had over \$32.6 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.

NTUC Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about NTUC Income, please visit www.income.com.sg.

Get in touch



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MEET your insurance adviser today

IMPORTANT NOTES

- 1 We will cover you if you unexpectedly suffer any losses due to your pre-existing medical condition under Section 14 – Medical expenses overseas, Section 18 – Emergency medical evacuation, Section 19 – Sending you home and Section 23 – Emergency phone charges. Please refer to the policy contract for the list of the conditions and exclusions specified under these sections. We will not pay the first \$100 for each visit for your outpatient medical treatment and also for claims arising from a pre-existing medical condition where you have been given a terminal prognosis with a life expectancy of under 12 months.
- 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 You can enjoy coverage under the Enhanced PreX plan up to a maximum of 30 calendar days in a row while overseas.
- 4 We will only pay for Trip Cancellation due to Death, serious sickness or serious injury that you, your family member or travelling companion suffer if you have bought your policy more than three days before you leave Singapore unless the event is only accidental in nature.
- 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 specialised gear or spectacular stunts, whether they are played competitively or noncompetitively, in a team or individually. Please refer to the policy contract 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,
 - hospitalised or quarantined overseas as advised by a medical practitioner.

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.

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 adviser. 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 NTUC 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 October 2015