

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<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**



**Cancel for Any Reason coverage** - Income Insurance is the only insurer in Singapore that lets you **cancel, postpone or shorten your trip for any reason<sup>2</sup>**, even if your policy is purchased more than 30 days after booking your trip. Plus, enjoy coverage for unlimited trips in the year with our yearly plan (Available for Enhanced PreX Prestige plan only).

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<sup>3</sup>, with Income's Enhanced PreX 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<sup>3</sup>.

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>4</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<sup>3</sup> via our Travel Insurance online endorsement portal ([olen.income.com.sg](http://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](http://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>a</sup>	Per insured person	Family total <sup>a</sup>	Per insured person	Family total <sup>a</sup>
Travel Inconvenience Benefits							
<b>Section 1a</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>^^</sup>		25%		25%	
<b>Section 1b</b>	<b>Cancelling your trip for any reason</b>						
	Overall section limit	-		-		7,500	
	Limit for other unused prepaid expenses	-		-		1,000	22,500
	Co-payment	-		-		50%	
<b>Section 2a</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>^^</sup>		25%		25%	
<b>Section 2b</b>	<b>Postponing your trip for any reason</b>						
	Overall section limit	-		-		1,000	
	Limit for other unused prepaid expenses	-		-		500	3,000
	Co-payment	-		-		50%	
<b>Section 3a</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>Co-payment</b> for claims due to <b>pre-existing medical conditions</b>	NA <sup>^^</sup>		25%		25%	
<b>Section 3b</b>	<b>Shortening your trip for any reason</b>						
	Overall section limit	-		-		7,500	
	Limit for other unused prepaid expenses	-		-		1,000	22,500
	Co-payment	-		-		50%	

<sup>a</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.

## 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>a</sup>	Per insured person	Family total <sup>a</sup>	Per insured person	Family total <sup>a</sup>
Travel Inconvenience Benefits							
<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>Co-payment</b> for claims due to <b>pre-existing medical conditions</b>	NA <sup>^^</sup>		25%		25%	
<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		100		100	
	2. Child	50	3,000	50	3,000	50	4,000
	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
<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		200		200	
	2. Child	50	2,400	50	2,400	50	4,000
	Baggage delay after six hours when arriving in Singapore						
	1. Adult	200		200		200	
	2. Child	50		50		50	
<b>Section 10</b>	<b>Loss or damage of baggage and personal belongings</b>						
	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	12,500	500	12,500	750	20,000
	Limit for other items (for each item, set or pair)	500		500		500	

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		Enhanced PreX Basic		Enhanced PreX Superior		Enhanced PreX Prestige	
		Per insured person	Family total <sup>a</sup>	Per insured person	Family total <sup>a</sup>	Per insured person	Family total <sup>a</sup>
Travel Inconvenience Benefits							
<b>Section 11</b>	<b>Losing money</b>	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
Personal Accident and Medical Expenses Benefits							
<b>Section 13</b>	<b>Personal accident</b> 1. Adult 70 years old or over 2. Adult under 70 years old 3. Child Or <b>Public transport double cover for accidental death</b> 1. Adult 70 years old or over 2. Adult under 70 years old 3. Child	125,000 200,000 100,000  250,000 400,000 200,000	800,000	125,000 200,000 100,000  250,000 400,000 200,000	800,000	200,000 500,000 150,000  400,000 1,000,000 300,000	1,600,000  3,200,000
	<b>Scale of compensation</b> a. Accidental death b. Permanent total disability c. Losing two or more limbs d. Losing sight in both eyes e. Losing one limb f. Losing sight in one eye g. Losing speech h. Losing hearing	Percentage of benefit limit 100% 100% 100% 100% 50% 50% 50% 50%					
		The total compensation from a to h will not be more than the maximum benefit limit.					
<b>Section 14</b>	<b>Medical expenses overseas</b> Overall section limit 1. Adult 70 years old or over (combined for sections 14, 18 and 19) 2. Adult under 70 years old 3. Child Limit for medical aids and equipment 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 2. Adult under 70 years old 3. Child	300,000 500,000 200,000 1,000 100,000 150,000 100,000		300,000 500,000 200,000 1,000 100,000 150,000 100,000		350,000 1,000,000 300,000 1,500,000 200,000 300,000 200,000	

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		Per insured person	Family total <sup>a</sup>	Per insured person	Family total <sup>a</sup>	Per insured person	Family total <sup>a</sup>
Personal Accident and Medical Expenses Benefits							
Section 15	<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
Section 16	<b>Treatment by a Chinese medicine practitioner or a chiropractor</b> Overall section limit Limit per visit Limit for claims due to <b>pre-existing medical conditions</b> Limit per visit for claims due to <b>pre-existing medical conditions</b>	500 75 500 75	1,500	500 75 500 75	1,500	1,000 100 1,000 100	3,000
Section 17	<b>Overseas hospital allowance</b> Overall section limit Benefit per day Limit for claims due to <b>pre-existing medical conditions</b> Benefit per day if due to <b>pre-existing medical conditions</b>	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
Section 18	<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 <b>pre-existing medical conditions</b> 1. Adult 70 years old or over 2. Adult under 70 years old 3. Child	See limit under section 14 Unlimited See limit under section 14	1,500,000	See limit under section 14 Unlimited See limit under section 14	1,500,000	See limit under section 14 Unlimited See limit under section 14	2,000,000

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		Per insured person	Family total <sup>a</sup>	Per insured person	Family total <sup>a</sup>	Per insured person	Family total <sup>a</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 <b>pre-existing medical conditions</b> 1. Adult 70 years old or over 2. Adult under 70 years old 3. Child	See limit under section 14 Unlimited Unlimited	1,500,000	See limit under section 14 Unlimited Unlimited	1,500,000	See limit under section 14 Unlimited Unlimited	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 <b>pre-existing medical conditions</b>	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 <b>pre-existing medical conditions</b>	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
<b>Section 26</b>	<b>Full terrorism cover (for sections 1 to 25)</b> 1. Adult 70 years old or over 2. Adult under 70 years old 3. Child	125,000 200,000 100,000	800,000	125,000 200,000 100,000	800,000	200,000 500,000 150,000	1,600,000
<b>Section 27</b>	<b>Post-departure purchase extension (for sections 3 to 26 except section 8)</b>	See limits of respective sections that apply.					

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**IMPORTANT NOTES**

1. Based on Income's Enhanced PreX Prestige plan, for an adult under 70 years old.
2. 50% co-payment and the applicable sub-limits for other unused prepaid expenses will apply. Claims arising from the insured person or the policyholder cancelling/postponing/shortening and making changes to their transport, accommodation or any other service provider arrangements within 30 days from the date this policy was taken up will be excluded. This exclusion is waived when your yearly plan is renewed successfully. Other terms and conditions apply. Please refer to the policy conditions for full details.
3. Subject to policy terms and conditions.
4. 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).

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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 16 January 2026.

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