

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 coverage¹, 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 reason²**, 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 ailments³, 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 charges³.

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 family⁴

- 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 details³ via our Travel Insurance online endorsement portal (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 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 [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 1a	Cancelling your trip						
	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
	Co-payment for claims due to pre-existing medical conditions	NA ^{^^}		25%		25%	
Section 1b	Cancelling your trip for any reason						
	Overall section limit	-		-		7,500	22,500
	Limit for other unused prepaid expenses					1,000	
	Co-payment	-		-		50%	
Section 2a	Postponing your trip						
	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
	Co-payment for claims due to pre-existing medical conditions	NA ^{^^}		25%		25%	
Section 2b	Postponing your trip for any reason						
	Overall section limit	-		-		1,000	3,000
	Limit for other unused prepaid expenses					500	
	Co-payment					50%	
Section 3a	Shortening your trip						
	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
	Co-payment for claims due to pre-existing medical conditions	NA ^{^^}		25%		25%	
Section 3b	Shortening your trip for any reason						
	Overall section limit	-		-		7,500	22,500
	Limit for other unused prepaid expenses					1,000	
	Co-payment					50%	

[^] 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.

^{^^} 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 [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 4	Trip disruption						
	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
	Co-payment for claims due to pre-existing medical conditions	NA ^{^^}		25%		25%	
Section 5	Travel delay						
	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	
Section 6	Missed connections	200	2,000	200	2,000	500	5,000
Section 7	Overbooked public transport	200	2,000	200	2,000	500	5,000
Section 8	If the travel agency becomes insolvent	3,000	15,000	3,000	15,000	5,000	25,000
Section 9	Baggage delay						
	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						
	1. Adult	200		200		200	
	2. Child	50		50		50	
Section 10	Loss or damage of baggage and personal belongings						
	Overall section limit	5,000		5,000		8,000	
	Limit for laptop	1,000	12,500	1,000	12,500	1,000	20,000
	Limit for watches, jewellery or valuables in total	500		500		750	
	Limit for other items (for each item, set or pair)	500		500		500	

[^] 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.

^{^^} 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 [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 11	Losing money						
	1. Adult	350		350		500	
	2. Child	125	600	125	600	150	800
Section 12	Losing travel documents						
	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	
Personal Accident and Medical Expenses Benefits							
Section 13	Personal accident						
	1. Adult 70 years old or over	125,000		125,000		200,000	
	2. Adult under 70 years old	200,000	800,000	200,000	800,000	500,000	1,600,000
	3. Child	100,000		100,000		150,000	
	Or						
	Public transport double cover for accidental death						
	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	
	Scale of compensation						
	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				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	Medical expenses overseas						
	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	

[^] 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.

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 [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Personal Accident and Medical Expenses Benefits							
Section 15	Medical expenses in Singapore 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	Treatment by a Chinese medicine practitioner or a chiropractor 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
Section 17	Overseas hospital allowance 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 ^{^^} NA ^{^^}	60,000	20,000 200 3,000 100	60,000	50,000 200 4,500 100	150,000
Section 18	Emergency medical evacuation 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 limit under section 14	1,500,000	See limit under section 14 Unlimited Unlimited See limit under section 14	1,500,000	See limit under section 14 Unlimited Unlimited See limit under section 14	2,000,000

[^] 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.

^{^^} 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 [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Personal Accident and Medical Expenses Benefits							
Section 19	Sending you home 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	1,500,000	See limit under section 14 Unlimited Unlimited	1,500,000	See limit under section 14 Unlimited Unlimited	2,000,000
Section 20	Compassionate visit Overall section limit Limit for accommodation expenses per room per night Limit for claims due to pre-existing medical conditions	10,000 400 NA ^{^^}	30,000	10,000 400 10,000	30,000	15,000 400 15,000	45,000
Other Benefits							
Section 21	Kidnap and hostage Overall section limit Every 24 hours	5,000 200	15,000	5,000 200	15,000	10,000 500	30,000
Section 22	Emergency phone charges Overall section limit Limit for claims due to pre-existing medical conditions	150 150	450	150 150	450	300 300	900
Section 23	Home cover 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
Section 24	Personal liability	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Section 25	Rental vehicle excess cover	2,000	2,000	2,000	2,000	2,500	2,500
Section 26	Full terrorism cover (for sections 1 to 25) 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
Section 27	Post-departure purchase extension (for sections 3 to 26 except section 8)	See limits of respective sections that apply.					

[^] 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.

^{^^} 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. 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).

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 policy at 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 or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 16 January 2026.

Protected by copyright and owned by Income Insurance Limited.