

Travel happy with comprehensive coverage for your trips with  
**Income's Travel Insurance!**



Here's what you are covered with:



Up to **\$1,000,000** medical expenses overseas<sup>1</sup> coverage



Transport, accommodation and unused prepaid expenses<sup>2</sup> coverage



Up to **\$2,000** travel delay<sup>3</sup> coverage



Up to **\$2,000** baggage delay<sup>3</sup> coverage



Up to **\$8,000** loss of travel documents<sup>3</sup> coverage



**Adventurous activities coverage** such as leisure trekking (below 6,000m), skiing, bungee jumping, skydiving and more, under all plan types



**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>4</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 Standard Preferred 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>5</sup>, with Income's Travel Insurance.

### Forgot to purchase your travel insurance and already departed from Singapore?

You can still apply for Income's 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>5</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>6</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.

Standard plans (no coverage for pre-existing medical conditions):	Classic	Deluxe	Preferred
Enhanced PreX plans* (coverage for pre-existing medical conditions):	Enhanced PreX Basic	Enhanced PreX Superior	Enhanced PreX Prestige

Both plan types are available in Per-trip or Yearly policy.

\*Refer to Enhanced PreX 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>5</sup> 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					
		Standard Plans (No coverage for pre-existing medical conditions)					
		Classic		Deluxe		Preferred	
		Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
Travel Inconvenience Benefits							
<b>Section 1a</b>	<b>Cancelling your trip</b>						
	Overall section limit	5,000	15,000	10,000	30,000	15,000	45,000
	Limit for other unused prepaid expenses	500		1,000		2,000	
<b>Section 1b</b>	<b>Cancelling your trip for any reason</b>						
	Overall section limit	-		-		7,500	22,500
	Limit for other unused prepaid expenses					1,000	
	Co-payment	-		-		50%	
<b>Section 2a</b>	<b>Postponing your trip</b>						
	Overall section limit	2,000	6,000	2,000	6,000	2,000	6,000
	Limit for other unused prepaid expenses	500		1,000		2,000	
<b>Section 2b</b>	<b>Postponing your trip for any reason</b>						
	Overall section limit	-		-		1,000	3,000
	Limit for other unused prepaid expenses					500	
	Co-payment					50%	
<b>Section 3a</b>	<b>Shortening your trip</b>						
	Overall section limit	5,000		10,000		15,000	
	Limit for extra expenses to return to Singapore	1,000	15,000	2,000	30,000	3,000	45,000
	Limit for other unused prepaid expenses	500		1,000		2,000	
<b>Section 3b</b>	<b>Shortening your trip for any reason</b>						
	Overall section limit	-		-		7,500	22,500
	Limit for other unused prepaid expenses					1,000	
	Co-payment					50%	
<b>Section 4</b>	<b>Trip disruption</b>						
	Overall section limit	1,000		2,000		3,000	
	Limit for accommodation expenses per room per night	400	3,000	400	6,000	400	9,000
	Limit for other unused prepaid expenses	500		1,000		2,000	

<sup>^</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.

**Table of cover** (continued from previous page)

		Maximum benefit (S\$) for each trip					
		Standard Plans (No coverage for pre-existing medical conditions)					
		Classic		Deluxe		Preferred	
		Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
Travel Inconvenience Benefits							
<b>Section 5</b>	<b>Travel delay</b>						
	Overall section limit	1,000		1,500		2,000	
	For every six hours of delay while overseas						
	1. Adult	100	2,000	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	
<b>Section 6</b>	<b>Missed connections</b>	100	1,000	200	2,000	500	5,000
<b>Section 7</b>	<b>Overbooked public transport</b>	100	1,000	200	2,000	500	5,000
<b>Section 8</b>	<b>If the travel agency becomes insolvent</b>	2,000	10,000	3,000	15,000	5,000	25,000
<b>Section 9</b>	<b>Baggage delay</b>						
	Overall section limit	1,000		1,200		2,000	
	For every six hours of delay while overseas						
	1. Adult	200	2,000	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	
<b>Section 10</b>	<b>Loss or damage of baggage and personal belongings</b>						
	Overall section limit	3,000		5,000		8,000	
	Limit for laptop	1,000	7,500	1,000	12,500	1,000	20,000
	Limit for watches, jewellery or valuables in total	200		500		750	
	Limit for other items (for each item, set or pair)	500		500		500	
<b>Section 11</b>	<b>Losing money</b>						
	1. Adult	250	450	350	600	500	800
	2. Child	100		125		150	
<b>Section 12</b>	<b>Losing travel documents</b>						
	Overall section limit	3,000	7,500	5,000	12,500	8,000	20,000
	Limit for accommodation expenses per room per night	400		400		400	

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Table of cover (continued from previous page)

		Maximum benefit (S\$) for each trip					
		Standard Plans (No coverage for pre-existing medical conditions)					
		Classic		Deluxe		Preferred	
		Per insured person	Family total^	Per insured person	Family total^	Per insured person	Family total^
Personal Accident and Medical Expenses Benefits							
Section 13	Personal accident						
	1. Adult 70 years old or over	100,000		125,000		200,000	
	2. Adult under 70 years old	150,000	600,000	200,000	800,000	500,000	1,600,000
	3. Child	75,000		100,000		150,000	
	Or						
	Public transport double cover for accidental death						
	1. Adult 70 years old or over	NA		250,000		400,000	
	2. Adult under 70 years old	NA	NA	400,000	1,600,000	1,000,000	3,200,000
	3. Child	NA		200,000		300,000	
	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.							
Section 14	Medical expenses overseas						
	Overall section limit						
	1. Adult 70 years old or over (combined for sections 14,18 and 19)	300,000	1,000,000	300,000	1,500,000	350,000	3,000,000
	2. Adult under 70 years old	250,000		500,000		1,000,000	
	3. Child	150,000		200,000		300,000	
	Limit for medical aids and equipment	500		1,000		1,500	
Section 15	Medical expenses in Singapore						
	Overall section limit						
	1. Adult 70 years old or over	1,000	60,000	2,000	100,000	5,000	200,000
	2. Adult under 70 years old	12,500		25,000		50,000	
	3. Child	10,000		15,000		25,000	
	Limit for medical aids and equipment	500		1,000		1,500	
Section 16	Treatment by a Chinese medicine practitioner or a chiropractor						
	Overall section limit	300	1,000	500	1,500	1,000	3,000
	Limit per visit	50		75		100	
Section 17	Overseas hospital allowance						
	Overall section limit	10,000	30,000	20,000	60,000	50,000	150,000
	Benefit per day	100		200		200	

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**Table of cover** (continued from previous page)

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		Standard Plans (No coverage for pre-existing medical conditions)					
		Classic		Deluxe		Preferred	
		Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>	Per insured person	Family total <sup>^</sup>
<b>Personal Accident and Medical Expenses Benefits</b>							
<b>Section 18</b>	<b>Emergency medical evacuation</b> Overall section limits						
	1. Adult 70 years old or over	See limit under section 14	1,250,000	See limit under section 14	1,500,000	See limit under section 14	2,000,000
	2. Adult under 70 years old	500,000		Unlimited		Unlimited	
	3. Child	500,000		Unlimited		Unlimited	
<b>Section 19</b>	<b>Sending you home</b> Overall section limits						
	1. Adult 70 years old or over	See limit under section 14	1,250,000	See limit under section 14	1,500,000	See limit under section 14	2,000,000
	2. Adult under 70 years old	150,000		Unlimited		Unlimited	
	3. Child	150,000		Unlimited		Unlimited	
<b>Section 20</b>	<b>Compassionate visit</b> Overall section limit Limit for accommodation expenses per room per night	5,000 400	15,000	10,000 400	30,000	15,000 400	45,000
<b>Other Benefits</b>							
<b>Section 21</b>	<b>Kidnap and hostage</b> Overall section limit Every 24 hours	3,000 100	9,000	5,000 200	15,000	10,000 500	30,000
<b>Section 22</b>	<b>Emergency phone charges</b>	100	300	150	450	300	900
<b>Section 23</b>	<b>Home cover</b> Overall section limit Limit per item (For each item, set or pair)	3,000 500	3,000	5,000 500	5,000	15,000 500	15,000
<b>Section 24</b>	<b>Personal liability</b>	500,000	500,000	1,000,000	1,000,000	1,000,000	1,000,000
<b>Section 25</b>	<b>Rental vehicle excess cover</b>	1,500	1,500	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	100,000 150,000 75,000	600,000	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 Travel Insurance Standard Preferred plan, for an adult under 70 years old.
2. Transport, accommodation and unused prepaid expenses due to trip cancellation, postponement, shortening, disruption and travel agency insolvency.
3. Based on Income's Travel Insurance Standard Preferred plan.
4. 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.
5. Subject to policy terms and conditions.
6. 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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