income
made yours

Your pre-existing conditions may not be 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 $500,000 overseas medical expenses coverage and up to $500,000 emergency medical evacuation coverage[1], due to pre-existing conditions.

Lowest co-payment in Singapore for travel inconvenience claims[2], 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**[3], 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[4] for minor ailments, 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[5].

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[6]

- 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[7] 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	30,000	10,000	30,000	15,000	45,000
	Limit for other unused prepaid expenses	1,000		1,000		2,000	
	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	6,000	2,000	6,000	2,000	6,000
	Limit for other unused prepaid expenses	1,000		1,000		2,000	
	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	30,000	10,000	30,000	15,000	45,000
	Limit for extra expenses to return to Singapore	2,000		2,000		3,000	
	Limit for other unused prepaid expenses	1,000		1,000		2,000	
	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%	

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^^ 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	6,000	2,000	6,000	3,000	9,000
	Limit for accommodation expenses per room per night	400		400		400	
	Limit for other unused prepaid expenses	1,000		1,000		2,000	
	Co-payment for claims due to **pre-existing medical conditions**	NA^^		25%		25%	
Section 5	**Travel delay**						
	Overall section limit	1,500	3,000	1,500	3,000	2,000	4,000
	For every six hours of delay while overseas						
	1. Adult	100		100		100	
	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	2,400	1,200	2,400	2,000	4,000
	For every six hours of delay while overseas						
	1. Adult	200		200		200	
	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	12,500	5,000	12,500	8,000	20,000
	Limit for laptop	1,000		1,000		1,000	
	Limit for watches, jewellery or valuables in total	500		500		750	
	Limit for other items (for each item, set or pair)	500		500		500	
Section 11	**Losing money**		600		600		800
	1. Adult	350		350		500	
	2. Child	125		125		150	

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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^	Per insured person	Family total^	Per insured person	Family total^
Travel Inconvenience Benefits							
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	
	Limit for administrative fees or extra transport expenses to change travel tickets (including one accompanying family member)	1,000		1,000		1,000	
Personal Accident and Medical Expenses Benefits							
Section 13	**Personal accident**						
	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						
	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	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		1,500,000		1,500,000		3,000,000
	1. Adult 70 years old or over	300,000		300,000		500,000	
	2. Adult under 70 years old	800,000		800,000		Unlimited	
	3. Child	800,000		800,000		Unlimited	
	Limit for medical aids and equipment	1,000		1,000		1,500	
	Limit for claims due to **pre-existing medical conditions**						
	1. Adult 70 years old or over	300,000		300,000		500,000	
	2. Adult under 70 years old	300,000		300,000		500,000	
	3. Child	300,000		300,000		500,000	

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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^	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		100,000		100,000		200,000
	1. Adult 70 years old or over	2,000		2,000		5,000	
	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		1,000		1,500	
Section 16	**Treatment by a Chinese medicine practitioner or a chiropractor**		1,500		1,500		3,000
	Overall section limit	500		500		1,000	
	Limit per visit	75		75		100	
	Limit for claims due to **pre-existing medical conditions**	500		500		1,000	
	Limit per visit for claims due to **pre-existing medical conditions**	75		75		100	
Section 17	**Overseas hospital allowance**		60,000		60,000		150,000
	Overall section limit	20,000		20,000		50,000	
	Benefit per day	200		200		200	
	Limit for claims due to **pre-existing medical conditions**	NA^^		3,000		4,500	
	Benefit per day if due to **pre-existing medical conditions**	NA^^		100		100	
Section 18	**Emergency medical evacuation**		1,500,000		1,500,000		2,000,000
	Overall section limits						
	1. Adult 70 years old or over	Unlimited		Unlimited		Unlimited	
	2. Adult under 70 years old	Unlimited		Unlimited		Unlimited	
	3. Child	Unlimited		Unlimited		Unlimited	
	Limit for claims due to **pre-existing medical conditions**						
	1. Adult 70 years old or over	300,000		300,000		500,000	
	2. Adult under 70 years old	300,000		300,000		500,000	
	3. Child	300,000		300,000		500,000	

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^^ 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	 Unlimited Unlimited Unlimited 300,000 300,000 300,000	1,500,000	 Unlimited Unlimited Unlimited 300,000 300,000 300,000	1,500,000	 Unlimited Unlimited Unlimited 500,000 500,000 500,000	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	250,000 250,000 250,000	800,000	250,000 250,000 250,000	800,000	750,000 750,000 750,000	1,600,000
Section 27	**Post-departure purchase extension (for sections 3 to 26 except section 8)**	See limits of respective sections that apply.					

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^^ 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. We do not cover claims arising from a pre-existing medical condition where you have been given a terminal prognosis with a life expectancy of under 12 months. Please refer to policy conditions for the precise definition of pre-existing medical conditions.

2. Based on Income's Enhanced PreX Travel Insurance Superior and Prestige plans only.

3. 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.

4. The Service is provided by Income Insurance's appointed emergency assistance provider who is responsible for the Service to you. Income Insurance shall not be responsible nor liable to you or any party in connection with the Service. You will not be eligible to utilise this Service if you cancel your existing/in-force travel insurance policy. Income Insurance may from time to time change the service provider or discontinue this service without prior notice. Income Insurance is not responsible for the consequences as a result of or in connection with the Service, including any delay in the provision of the Service.

   Terms and conditions apply. You can find the full terms and conditions at www.income.com.sg/travel-telemed.

5. Your coverage period will be automatically extended up to a maximum of 14 days while you are overseas, at no extra cost 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 as advised by a medical practitioner.

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 plans (not applicable for yearly plans).

7. Subject to policy terms and conditions. Claims processing depends on eligibility and processing timelines may vary.

There are certain conditions whereby the benefits under this plan will not be payable. You can refer to your policy contract for the precise terms, conditions and exclusions of the plan. The policy contract will be issued when your application is accepted.

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 product is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a product 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. The premiums for this plan include distribution costs, if any.

Protected up to specified limits by SDIC.

Information is correct as at 14 August 2026.