

## Enhanced convenience with instant fuss-free approval via the internet or phone. That's the Income difference.

Easier than choosing your holiday destination. And quicker. Travel insurance made easy. Book online or by phone.

When you're planning a vacation or a business trip, the last thing you want is the hassle of filling up application forms or meeting insurance advisers. That's why we've made it easy for you. With just a call or a visit to our website, you can now get peace of mind for you and your loved ones instantly. Our comprehensive travel insurance plan will take care of you and your family in the event of an accident<sup>1</sup> or emergency, so you can focus on business or pleasure, whichever you choose.

### Flexibility for you

With our flexible plans, you'll only pay for the coverage you need. A one-time trip or a seasoned traveller? Travelling alone or in a group? You get to choose how you want to be covered.

Choose from either our Deluxe or Classic Plan, depending on your requirements. Our plans are flexible enough to suit a diverse range of travel needs.

And if you're a frequent traveller, we'll make things even easier for you. Our Annual Plan gives you automatic coverage<sup>3</sup>, so you won't even need to call or fill in forms each time you travel out of Singapore.

### Daily Premiums Table (Per Trip Only)

No of Days	CLASSIC PLAN					
	ASEAN		ASIA		WORLDWIDE	
	Adult	Child	Adult	Child	Adult	Child
1 to 3	\$22.00	\$ 5.50	\$29.00	\$ 7.25	\$ 43.00	\$10.75
4 to 6	\$26.00	\$ 6.50	\$34.00	\$ 8.50	\$ 53.00	\$13.25
7 to 8	\$34.00	\$ 8.50	\$41.00	\$10.25	\$ 66.00	\$16.50
9 to 10	\$38.00	\$ 9.50	\$46.00	\$11.50	\$ 80.00	\$20.00
11 to 12	\$43.00	\$10.75	\$52.00	\$13.00	\$ 87.00	\$21.75
13 to 14	\$50.00	\$12.50	\$60.00	\$15.00	\$ 95.00	\$23.75
15 to 16	\$55.00	\$13.75	\$66.00	\$16.50	\$100.00	\$25.00
17 to 18	\$62.00	\$15.50	\$71.00	\$17.75	\$110.00	\$27.50
19 to 20	\$67.00	\$16.75	\$77.00	\$19.25	\$117.00	\$29.25
21 to 22	\$70.00	\$17.50	\$80.00	\$20.00	\$121.00	\$30.25
23 to 24	\$72.00	\$18.00	\$83.00	\$20.75	\$126.00	\$31.50
25 to 27	\$76.00	\$19.00	\$86.00	\$21.50	\$130.00	\$32.50
28 to 29	\$78.00	\$19.50	\$89.00	\$22.25	\$136.00	\$34.00
30 to 31	\$80.00	\$20.00	\$92.00	\$23.00	\$140.00	\$35.00
Additional Day	\$ 2.00	\$ 0.50	\$ 3.00	\$ 0.75	\$ 4.00	\$ 1.00

No of Days	DELUXE PLAN					
	ASEAN		ASIA		WORLDWIDE	
	Adult	Child	Adult	Child	Adult	Child
1 to 3	\$ 29.00	\$ 7.25	\$ 39.00	\$ 9.75	\$ 63.00	\$15.75
4 to 6	\$ 35.00	\$ 8.75	\$ 45.00	\$11.25	\$ 71.00	\$17.75
7 to 8	\$ 44.00	\$11.00	\$ 58.00	\$14.50	\$ 76.00	\$19.00
9 to 10	\$ 50.00	\$12.50	\$ 65.00	\$16.25	\$ 84.00	\$21.00
11 to 12	\$ 58.00	\$14.50	\$ 72.00	\$18.00	\$ 96.00	\$24.00
13 to 14	\$ 65.00	\$16.25	\$ 80.00	\$20.00	\$110.00	\$27.50
15 to 16	\$ 72.00	\$18.00	\$ 86.00	\$21.50	\$119.00	\$29.75
17 to 18	\$ 78.00	\$19.50	\$ 90.00	\$22.50	\$126.00	\$31.50
19 to 20	\$ 82.00	\$20.50	\$ 95.00	\$23.75	\$133.00	\$33.25
21 to 22	\$ 87.00	\$21.75	\$ 99.00	\$24.75	\$138.00	\$34.50
23 to 24	\$ 90.00	\$22.50	\$106.00	\$26.50	\$141.00	\$35.25
25 to 27	\$ 94.00	\$23.50	\$109.00	\$27.25	\$145.00	\$36.25
28 to 29	\$ 97.00	\$24.25	\$115.00	\$28.75	\$148.00	\$37.00
30 to 31	\$100.00	\$25.00	\$118.00	\$29.50	\$153.00	\$38.25
Additional Day	\$ 3.00	\$ 0.75	\$ 4.00	\$ 1.00	\$ 5.00	\$ 1.25

ASEAN refers to Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.

ASIA refers to Australia, China (excludes Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and all the countries listed under ASEAN.

WORLDWIDE refers to the rest of the World including all the countries listed under ASEAN and ASIA.

### Benefits at a glance

- **Flexible plans**
  - Classic Plan for basic coverage or Deluxe for enhanced coverage
  - Single trip plan or annual plan
- **Instant approval**
- **Comprehensive worldwide coverage**
- **24-hour emergency hotline**
- **Group insurance plan with greater discounts**
  - Up to 30% discount when you sign up with your family or friends
- **Automatic extension<sup>2</sup> if you get delayed due to unforeseen circumstances**

### Get in touch

 **MEET**  
your insurance adviser today

 **CALL**  
our hotline at  
**96 INCOME / 6788 1222**

 **CLICK**  
on [www.income.com.sg](http://www.income.com.sg)

# Travel Insurance

## Minimum Premium (Per Trip Plan)

Minimum Premium Per Policy	Asean		Asia		Worldwide	
	Individual	Group	Individual	Group	Individual	Group
Classic	\$22.00	\$44.00	\$29.00	\$58.00	\$43.00	\$ 86.00
Deluxe	\$29.00	\$58.00	\$39.00	\$78.00	\$63.00	\$126.00
Deluxe + Classic	N.A	\$51.00	N.A	\$68.00	N.A	\$106.00

## Annual Premium (Annual Plan)

	Deluxe Plan		Classic Plan	
	Asia	Worldwide	Asia	Worldwide
Individual	\$300	\$380	\$260	\$340
Child	\$ 75	\$ 95	\$ 65	\$ 85

Premium rates are non-guaranteed and may be reviewed from time to time. Child's rate will only apply if the child is accompanied by an adult under the same group policy.

## Instant coverage

Preparing for a trip is complicated enough. That's why we thought it makes sense that buying travel insurance should be as simple as picking up your phone or logging on to our website. It's just as fast too. You'll also get your policy number sent to your mobile phone for easy reference.

## More than the usual

Most travel insurance plans cover the expected inconveniences of travelling. Loss of baggage, accidents, flight delays, etc. Our travel plans also cover you against the unforeseen, such as acts of terrorism, riots, kidnapping and even aircraft hijacking.

## 24/7. Anywhere in the world.

In an emergency, nothing should have to wait. Our Appointed Assistance Company provides 24-hour emergency services such as medical assistance, emergency evacuation, travel assistance due to loss of passport and hospital deposit guarantees.

## Group travel. Group insurance.

As the only insurer that offers group insurance for your family and friends, we thought it only makes sense to offer group discounts. You'll enjoy group discounts of up to 30% when you travel in groups of 3 or more. The bigger the group is, the bigger the discount.

Group Size	Discount (%)
3 pax	10
4 to 20 pax	15
21 to 50 pax	20
Above 50 pax	30

## Automatic extension<sup>2</sup>

If you ever get delayed due to unforeseen circumstances, our travel plans will automatically extend its coverage for up to 14 days, at no extra charge.

# Travel Insurance

**Table of Coverage (for both per trip and annual plan)**

BENEFITS	DELUXE PLAN		CLASSIC PLAN	
	Maximum Benefit (\$\$)		Maximum Benefit (\$\$)	
SECTION	Individual	Group (per Insured)	Individual	Group (per Insured)
1(A). Personal Accident				
a. For Adult below 70 years old	<b>Sum Insured</b> 200,000		<b>Sum Insured</b> 150,000	
b. For Adult 70 years old and above	Not Applicable		<b>Sum Insured</b> 50,000	
c. For Child below 21 years old	Not Applicable	<b>Sum Insured</b> 50,000	<b>Sum Insured</b> 25,000	
	<b>Scale of Compensation</b>		<b>% of Sum Insured</b>	
	(a) Death		100%	
	(b) Loss of two or more limbs		100%	
	(c) Loss of all sight in both eyes		100%	
	(d) Loss of all sight in one eye and loss of one limb		100%	
	(e) Loss of all sight in one eye		50%	
	(f) Loss of one limb		50%	
	(g) Permanent Total Disability		100%	
	Loss means permanent, total irrecoverable loss. Loss of use of limb(s) shall be treated as loss of limb(s). The total compensation payable for Benefit (a) to (g) above shall not exceed the Sum Insured.			
1(B). Public Conveyance Double Cover				
a. For Adult below 70 years old	<b>Sum Insured</b> 400,000		Not Applicable	
b. For Adult 70 years old and above	Not Applicable		Not Applicable	
c. For Child below 21 years old	Not Applicable	<b>Sum Insured</b> 100,000	Not Applicable	
2. Medical Expenses incurred Overseas				
a. For Adult below 70 years old	500,000		250,000	
b. For Adult 70 years old and above	Not Applicable		75,000	
c. For Child below 21 years old	Not Applicable	200,000	150,000	
3. Medical Expenses incurred in Singapore				
a. For Adult below 70 years old	25,000		12,500	
b. For Adult 70 years old and above	Not Applicable		1,000	
c. For Child below 21 years old	Not Applicable	10,000	10,000	
4. Treatment by Chinese Physician or Chiropractor	300			
5. Additional Accommodation and Travel Expenses	10,000		5,000	
6(A). Hospital Visitation and	10,000		5,000	
6(B). Compassionate Visit				
7. Overseas Hospital Income	10,000 (200 per day)		5,000 (100 per day)	
8. Emergency Medical Evacuation Expenses	Unlimited		500,000	
9. Repatriation Expenses	Unlimited		50,000	
10. Kidnap and Hostage Benefit	5,000 (200 per 24 hrs)		3,000 (100 per 24 hrs)	
11. Trip Cancellation	10,000		5,000	
12. Trip Cancellation Due to Insolvency	3,000		2,000	
13. Trip Curtailment including Aircraft Hijacking and Natural Disasters	10,000		5,000	
14. Overbooked Flight/Cruise	200		100	
15. Flight Misconnection	200		100	
16. Travel Delay (Excess: 6 hrs)	1,000 (100 for each 6 consecutive hours delay whilst Overseas or in Singapore)			
17. Flight Diversion (Excess: 6 hrs)	500 (100 for each 6 hrs delay)			
18. Baggage Delay (Excess: 6 hrs)	1,000 (200 for each 6 consecutive hours delay whilst Overseas or in Singapore)			
19. Loss or Damage of Baggage and Personal Effects	5,000 (Max. 500 for any one article or pair or set of articles or any 1 collection except for Laptop is max. 1,000)		3,000 (Max. 500 for any one article or pair or set of articles or any 1 collection except for Laptop is max. 1,000)	
20. Travel Documents	5,000		3,000	
21. Loss of Money	250			
22. Emergency Phone Charges	150		100	
23. Home Contents Cover	5,000 (Max. 500 for any one article or pair or set of articles or any 1 collection)		3,000 (Max. 500 for any one article or pair or set of articles or any 1 collection)	
24. Rental Vehicle Excess	500			
25. Personal Liability	1,000,000		500,000	
26. Full Terrorism Cover (In aggregate for the above Sections 1 to 25)				
a. For Adult below 70 years old	200,000		150,000	
b. For Adult 70 years old and above	Not Applicable		50,000	
c. For Child below 21 years old	Not Applicable	50,000	25,000	

# Travel Insurance

## IMPORTANT NOTES

<sup>1</sup> For the purpose of the benefit payable under Benefit 1 (A) – Personal Accident only, we will commence cover for an Insured Person from the time an Insured Person leaves his/her place of residence or business to proceed directly to the place of embarkation in Singapore to commence travel to the intended destination(s) and such cover terminates on whichever of the following is the first to occur:

- (a) upon the expiry of the Period of Insurance; or
- (b) upon his/her return to his/her place of residence or business in Singapore upon completion of the planned Trip; or
- (c) three (3) hours after his/her arrival in Singapore upon completion of the planned Trip, subject always to a maximum Trip duration of 180 consecutive days for Per-Trip Plan and 90 consecutive days for Annual Plan.

<sup>2</sup> We will automatically extend the period of insurance without any additional premium for up to 14 days in the event that you are hospitalised or quarantined overseas as advised by a Medical Practitioner or if the public conveyance in which you are travelling is delayed through no act or omission of yours, with the result that your trip is not completed when the period of insurance expires.

<sup>3</sup> We will cover the Insured Person for all Trips made by him/her during the Period of Insurance subject to policy terms and conditions.

There are certain conditions whereby the benefits under the plan will not be payable. These are stated as exclusions in the policy contract. You are advised to read the policy contract for the full list of exclusions.

This brochure is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract.

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 Life Insurance Association (LIA) or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 16 January 2012