



Secure
— your —
travel
Adventures

TravelBliss

TRAVEL INSURANCE

Travel with peace of mind while on your family holidays or business trips.

Start your holiday with the right coverage for complete peace of mind. With a total of 40 benefits, Income's comprehensive travel insurance plan will take care of you and your family in the event of an accident or emergency, so you can focus on business or pleasure, whichever you choose.

Why is it good for me?

- 1 Choose from our single trip¹ or yearly family plans to **cater to the needs of you and your loved ones**
- 2 Coverage for **travel delay**² not caused by you
- 3 Coverage for **medical expenses** incurred during your trip
- 4 Coverage for **trip cancellation**
- 5 Coverage for **loss of money and personal baggage while overseas**

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Flexibility to choose what best suits your needs

With our flexible plans¹, you'll only need to pay for the coverage you need. Be it travelling alone, with family, a one-time trip or a regular traveller, we have different plans to suit a diverse range of travel needs.

Premium Table

Length of trip (days)		1 to 3	4 to 6	7 to 10	11 to 14	15 to 18	19 to 22	23 to 27	28 to 31	Each Additional Week	Annual Plan
ASEAN (refers to Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.)											
TravelBliss Prestige	Individual	\$45	\$57	\$76	\$102	\$132	\$132	\$160	\$160	\$34	–
	Family	\$116	\$147	\$196	\$263	\$339	\$339	\$412	\$412	\$87	–
TravelBliss Plan	Individual	\$33	\$42	\$55	\$69	\$93	\$93	\$113	\$113	\$26.90	–
	Family	\$85	\$105	\$136	\$182	\$230	\$232	\$282	\$282	\$60	–
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.)											
TravelBliss Prestige	Individual	\$61	\$75	\$101	\$124	\$154	\$154	\$192	\$192	\$43	\$441
	Family	\$157	\$192	\$260	\$319	\$397	\$397	\$495	\$495	\$111	\$822
TravelBliss Plan	Individual	\$45	\$55	\$74	\$88	\$104	\$110	\$136	\$138	\$30.40	\$316
	Family	\$111	\$136	\$183	\$219	\$259	\$275	\$339	\$345	\$74.50	\$750
Worldwide (refers to the rest of the World including all the countries listed under ASEAN and Asia.)											
TravelBliss Prestige	Individual	\$85	\$105	\$122	\$157	\$208	\$208	\$238	\$238	\$46	\$617
	Family	\$219	\$270	\$314	\$404	\$535	\$535	\$613	\$613	\$118	\$979
TravelBliss Plan	Individual	\$64	\$77	\$93	\$120	\$146	\$148	\$180	\$180	\$38	\$412
	Family	\$159	\$191	\$232	\$298	\$364	\$370	\$450	\$450	\$95	\$950

Premium rates are non-guaranteed and may be reviewed from time to time.

IMPORTANT NOTES

1 You may choose to be covered under TravelBliss Plan or TravelBliss Prestige and whether it is a Single trip plan or Yearly plan.

Information is correct as of 23 May 2016

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Choose from our single trip¹ or yearly family plans to cater to your needs

For those who make frequent family trips in a year, you can choose our family plans to enjoy convenience for you and your loved ones.

- **Single trip¹ family plan**

This plan is suitable for one or two adults travelling with any number of children³. The two adults need not be related but each child must be related to at least one insured adult.

- **Yearly family plan**

This plan is suitable for a legally married couple with any number of their children⁴. Each child in a yearly family plan must be accompanied by at least one of the insured adults under that plan for any trips made during the policy period.

Hassle-free automatic extension

In the event you get delayed overseas due to unforeseen circumstances, your selected travel plan will automatically be extended for up to 30 days, at no extra charge⁵.

Duplicate coverage and refund

If the insured person(s) is covered by more than one travel policy underwritten by Income for the same trip, Income will consider the person to be insured only under the policy which provides the highest benefit level.

No refund of premium will be allowed if the notice of cancellation is received after the start date of the policy for Single trip¹ plans.

Trip cancellation

You can get coverage for your trip even before you travel. In the event that your holiday is cancelled due to unforeseen circumstances like serious sickness, serious injury⁶, or natural disasters, you can be protected against paying for a holiday that didn't happen.

What's more, as your safety is just as important to us, we will also cover trips cancelled when there's an epidemic or pandemic at your planned destination, as declared by the World Health Organization (WHO)⁷.

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TravelBliss offers 40 benefits for comprehensive coverage

Table of cover			Maximum benefit (S\$) per insured person per trip	
			TravelBliss Prestige (S\$)	TravelBliss Plan (S\$)
Personal accident and medical coverage				
1	Personal accident	a. for Adult 70 years old and above b. for Adult below 70 years old c. for Child below 21 years old	200,000 500,000 200,000	100,000 250,000 100,000
	Scale of compensation	% of Sum Insured		
	Accidental Death	100%		
	Permanent total disability	100%		
	Losing two or more limbs	100%		
	Losing sight in both eyes	100%		
	Losing one limb	50%		
	Losing sight in one eye	50%		
	Losing speech	50%		
	Losing hearing	50%		
2	Public transport double cover	a. for Adult 70 years old and above b. for Adult below 70 years old c. for Child below 21 years old	400,000 1,000,000 400,000	200,000 500,000 200,000
3	Medical and accidental dental expenses incurred overseas	a. for Adult 70 years old and above b. for Adult below 70 years old c. for Child below 21 years old	120,000 1,000,000 200,000	100,000 500,000 200,000
	Refund for medical aids and equipment		1,000	500
4	Medical expenses incurred in Singapore	a. for Adult 70 years old and above b. for Adult below 70 years old c. for Child below 21 years old	5,000 55,000 10,000	2,500 30,000 10,000
	Refund for medical aids and equipment		1,000	500
5	Medical expenses - women's benefit			
	Incurred overseas due to pregnancy-related sickness		10,000	5,000
6	Treatment by a Chinese medicine practitioner or a chiropractor			
	Reimburses cost of treatment by a Chinese medicine practitioner or chiropractor for injury or sickness sustained whilst overseas		600	300
7	Overseas hospital income			
	Pays S\$200 for each complete 24-hour that you are hospitalised overseas		50,000	30,000
8	Hospital income in Singapore			
	Pays S\$100 for each complete 24-hour that you are hospitalised in Singapore		1,000	500
9	Emergency medical evacuation			
	Covers all emergency medical evacuation expenses incurred by our appointed assistance company		Unlimited	Unlimited
10	Repatriation expenses			
	Covers all expenses incurred by our appointed assistance company in returning your remains to Singapore in the event of death whilst overseas		Unlimited	Unlimited
11	Direct repatriation			
	Covers all expenses incurred by our appointed assistance company in returning your remains to your home country in the event of death whilst overseas		Unlimited	Unlimited
12	Additional accommodation and travel expenses			
	Reimburses the additional expenses incurred by you and/or travelling companion who escorts you until you are able to travel on the written advice of a qualified medical practitioner		10,000	5,000

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Table of cover		Maximum benefit (S\$) per insured person per trip	
		TravelBliss Prestige (S\$)	TravelBliss Plan (S\$)
13	Hospital visitation/compassionate visit Reimburses for additional expenses for the visit of one relative if you cannot be evacuated and require hospitalisation for at least 6 consecutive days whilst overseas or in the event of your death to assist in the final arrangements to bring your mortal remains to Singapore	10,000	5,000
14	Child guard Reimburses the travel and accommodation expenses for one relative to accompany your children home following your hospitalisation	10,000	5,000
15	Education grant Pays for each legally dependent child(ren) below age 21 years studying as a full-time student in a recognised institution of learning as a result of the insured parent's accidental death within 12 months of the accident	30,000 (7,500 per Child)	20,000 (5,000 per Child)
16	Emergency phone charges Reimburses the telephone charges for contacting our appointed assistance company for emergency medical-related services	300	150
Assuring travel assist coverage			
17	Trip cancellation Covers loss of irrecoverable travel and accommodation expenses prepaid in advance and occurring up to 30 days prior to departure from Singapore	20,000	10,000
18	Trip postponement Covers additional administrative charges for travel and accommodation expenses prepaid in advance and occurring up to 30 days prior to departure from Singapore	3,000	1,500
19	Trip cancellation due to insolvency Reimburses loss of irrecoverable expenses paid in advance in the event of Insolvency	6,000	3,000
20	Travel curtailment including aircraft hijack and natural disasters Covers additional travel and accommodation expenses incurred whilst overseas or forfeited after the commencement of the trip	20,000	10,000
21	Travel interruption Reimburses the unused portion of the trip due to confinement in hospital overseas for at least 6 consecutive days	10,000	5,000
22	Loss or damage of personal baggage Reimburses loss or damage to baggage and personal effects (maximum S\$500 per article, pair or set of articles or any one collection)	5,000	5,000
23	Loss of money Reimburses loss of money due to robbery or theft	500	250
24	Loss of jewellery Reimburses loss of jewellery due to robbery or theft	1,000	500
25	Baggage delay While overseas: Pays S\$200 (for adult) or S\$50 (for child) for every 6 consecutive hours of baggage delay While in Singapore: Pays S\$200 (for adult) or S\$50 (for child) after 6 consecutive hours of baggage delay Maximum S\$2,000 in aggregate per family plan	1,000	1,000
26	Travel documents Reimburses the cost of obtaining replacement for lost passports and travel documents including additional travel and accommodation expenses incurred whilst overseas	5,000	5,000

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Table of cover		Maximum benefit (S\$) per insured person per trip	
		TravelBliss Prestige (S\$)	TravelBliss Plan (S\$)
27	Travel delay While overseas: Pays S\$100 for every 6 consecutive hours of delay While in Singapore: Pays S\$150 after 6 consecutive hours of delay	1,000	1,000
28	Flight diversion Pays S\$100 for every 6 consecutive hours for flight diverted to another destination due to adverse weather conditions whilst overseas	1,000	1,000
29	Overbooked public transport Pays a cash benefit in the event you are denied boarding of the scheduled flight/cruise whilst overseas for at least 6 consecutive hours arising from overbooking in which you have a confirmed reservation	200	100
30	Missed connections Pays a cash benefit as a result of missed flight connection for at least 6 consecutive hours	500	250
31	Kidnap and hostage Pays S\$250 for each complete 24-hour that you are held hostage following a kidnap whilst overseas	10,000	5,000
32	Personal liability Covers against liability to third parties caused solely by your negligence whilst overseas	1,000,000	1,000,000
Extensive lifestyle coverage			
33	Golf equipment and hole-in-one expenses Reimburses for theft or damage to golf equipment Reimburses for entertainment expenses incurred upon achieving hole-in-one (maximum S\$500 per trip)	1,000	500
34	Home contents cover Reimburses for loss or damage to home contents in the event of fire to your residence whilst you are overseas (maximum S\$500 per article, pair or set of articles or any one collection)	10,000	5,000
35	Rental vehicle excess Reimburses for the cost of the excess or deductible payable for loss or damage to rental vehicle caused by accident	1,000	500
36	Pet care Pays S\$50 for each complete 24-hour of additional stay of your dog or cat in a pet boarding house	500	250
37	Loss of credit card Reimburses for fraudulent usage of your credit card upon theft	500	250
38	Loss or damage to your laptop or mobile handheld communication device Reimburses for loss of laptop, mobile handheld communication device or mobile phone (maximum S\$500, set or pair except laptop)	1,500	1,000
39	Automatic extension of policy cover Provides automatic extension of your policy for up to 30 days due to hospitalisation and quarantine or up to 14 days due to public transport delay whilst overseas	Yes	Yes
40	Full terrorism cover Covers for loss or damage as a result of terrorism for Sections 1 to 39	Yes (Up to 500,000)	Yes (Up to 250,000)

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About Income

Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2015, Income had over \$32.4 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about Income, please visit www.income.com.sg.

To experience the Income difference, get in touch with our authorised travel agencies today!

**Authorised intermediary
name and company stamp**

IMPORTANT NOTES

- 1 Single trip means a trip which begins and ends in Singapore (return) or begins in Singapore and ends in the overseas destination or region at the end of the policy (one way). Each trip must not last more than 183 calendar days in a row.
- 2 We will pay you for travel delay if the public transport you are scheduled to travel in during your trip is delayed for more than six hours in a row and is not caused by you.
- 3 All children under the Single trip family plan must be under 21 years of age, unmarried and unemployed throughout the period of insurance.
- 4 All children under the Yearly family plan must be under 21 years of age, unmarried and unemployed throughout the period of insurance. The insured person(s) will be covered for unlimited number of trips made during the period of insurance. Maximum length of each insured trip is 90 consecutive days.
- 5 We will automatically extend the period of insurance under this policy while you are overseas without any additional premium for the first 14 days if the public transport in which you are travelling on to return to Singapore is delayed and you cannot complete your trip when the policy ends, and you are not the cause of the delay. If you are hospitalised or quarantined overseas as advised by a medical practitioner, we will automatically extend the period of insurance under this policy without any additional premium for the first 30 days.
- 6 We will pay for Trip Cancellation due to Death, serious sickness or serious injury that you, your family member or travelling companion suffer if you have bought your policy more than seven days before you leave Singapore unless the event is only accidental in nature.
- 7 This benefit will apply to travel insurance policies taken up prior to the declaration issued by the World Health Organization (WHO).

This is for general information only. The coverage and payment of all the benefits stated in this brochure are subject to terms and conditions of the policy contract. You can find the usual terms and conditions of these plans at www.income.com.sg/travelbliss-policy-conditions.pdf.

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 or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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