

Frequently Asked Questions

Travel Insurance

General

1. When does the coverage for my travel insurance start and end?

The coverage for all of the benefits in Income's travel insurance will be effective only when you are overseas except for the following:

- Personal accident
- Cancelling your trip
- If the travel agency becomes insolvent
- Postponing your trip

For Personal Accident, your cover starts when you leave the place you usually live or work (whichever is later) to start your trip, or three hours before the start date shown on your certificate of insurance, whichever is later. Cover ends:

- when you arrive at the place that you usually live or work after your trip;
- three hours after you return to Singapore;
- three hours after the period shown on your certificate of insurance; or
- three hours after the end of 180 days from the start of your per-trip policy (this applies to the Classic, Deluxe and Preferred plan), or three hours after the end of 30 days from the start of your per-trip policy (this applies to all Enhanced PreX plans) or three hours after the end of 90 days from the start of your trip under the yearly plan (as the case may be); whichever is earlier.

For insolvency of travel agency, your cover starts:

- at the time when you book your trip (this only applies for yearly plan); or
- on the date Income issues your policy; whichever is later.

For cancelling your trip or postponing your trip, your cover starts:

- at the time you book your trip (this only applies for yearly plan); or
- on the date Income issues your policy; or
- as shown under the section which applies; whichever is later.

2. If I have pre-existing illness, can I still purchase travel insurance?

Yes, Income's travel insurance will cover you against all travel related benefits except any conditions that arise from any of your pre-existing medical conditions¹. If you have pre-existing illness, Income will recommend you to take up an Enhanced PreX plan which will cover pre-existing medical conditions. For coverage on pre-existing medical conditions, please refer to the section on Enhanced PreX plans.

¹Pre-existing medical condition refers to any injury or illness (including any complications which may arise):

- which you knew about before the start of your trip; or
- which you have received diagnosis, consultation, medical treatment or prescribed drugs for in the 12 months before the start of your trip; or
- which you have been asked to get medical treatment or medical advice for by a medical practitioner within 12 months before the start of your trip.

The pre-existing medical condition definition also applies to injury or sickness of your family member or travelling companion.

3. Do you provide cover for hazardous sports and motorcycling?

Leisure activities that are accessible to the general public/tourists such as bungee jumping, scuba diving, motorcycling (including pillion riding), horse riding, winter sports, water rafting are covered in Income's standard policy terms.

However, dangerous or professional sports and activities are not covered in Income's policy terms. You may contact Income at 6788 6616 if you wish to check if the activity you are taking part in is covered.

4. If my family consisting of myself, my father, my spouse and my child are travelling together, can I buy under a Family cover?

No, a Family covers:

- one adult or two adults who are husbands, wives or partners at the time of buying the policy; and
- covering any number of their children under the same policy

You may wish to consider buying a family cover for you, your spouse and your child, and adding your father as an individual insured. This can be done by buying a plan for your Family and then buying a separate individual plan for your father.

5. If my child is 18 years old this year, can I still insure him as a child? How much would the premium be?

Yes, children more than 30 days old but less than 21 years old can be insured as a child. You may refer to Income's premium table found on Income's website for details.

6. If my child is travelling alone, can I purchase a Deluxe Plan for him/her?

You can purchase a Child cover under all plans or choose to upgrade to an Adult cover under the Classic, Deluxe, Enhanced PreX Basic and Enhanced PreX Superior plans.

7. I will be travelling overseas for one year. Can I purchase travel insurance policy to cover me for the one year duration?

You can take up a per-trip travel insurance plan for a maximum duration of 180 consecutive days for the Classic, Deluxe and Preferred plan, and a maximum duration of 30 days for the Enhanced PreX plan. Income is not able to accept coverage for more than 180 consecutive days.

8. Can I purchase one-way cover?

Income may provide one-way cover on a case-by-case basis. Please contact Income with your travel details.

9. Can I choose to only cover a portion of my trip (e.g. only purchase travel insurance from that dates that I am in Paris if I am travelling from Singapore > Malaysia > Paris > Singapore)?

No, your period of insurance must include your entire trip from the date of departure from Singapore to the date of arrival in Singapore.

10. When will my policy be automatically extended under Income Travel Insurance?

Your period of insurance will be automatically extended while you are overseas, at no additional premium for the first 14 days if:

- the public transport 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; or
- you have to go into hospital or are quarantined overseas as advised by a medical practitioner

Medical Expenses

1. What if I travel overseas to seek medical treatment, can I take up travel insurance?

Income's policy covers people who are travelling overseas for business or for holiday. It is not intended to cover people who are travelling to seek medical treatment.

2. What if I am hospitalised whilst overseas, is it covered by my travel insurance?

Yes, your travel insurance will reimburse you the necessary and reasonable cost of emergency medical, surgical, hospital, dental treatment and ambulance recommended or requested by a medical practitioner for you to be treated while overseas, up to the limit shown in the table of cover of your plan or up to a period of up to 45 days from the date of the first treatment, whichever comes first.

3. Does my policy cover dental treatment whilst overseas?

Yes, Income will pay for the necessary and reasonable costs of emergency dental treatment recommended or requested by a medical practitioner for you to be treated while overseas, up to the limit shown in the table of cover of your plan or up to a period of up to 45 days from the date of the first treatment, whichever comes first.

4. Can I seek specialist medical treatment while overseas?

Yes, Income's travel insurance will cover you for your specialist medical treatment expenses provided that you are referred by a general practitioner. This is for a period of up to 45 days from the date of first treatment or up to the limits of the policy contract, whichever is earlier.

5. If I visit a doctor after I return to Singapore, will my policy cover me for the medical expenses incurred?

Yes, Income will pay for the necessary and reasonable costs of medical, surgical, hospital, dental treatment and ambulance for treatment and follow-ups in Singapore recommended or requested by a medical practitioner, depending on the conditions shown:

- No medical treatment received while overseas – You will need to visit a doctor within three days upon returning to Singapore. You will be further covered up to 30 days from the date of the first treatment you received in Singapore for any follow up treatment.
- Medical treatment received while overseas – You will be covered up to 30 days upon returning to Singapore for any follow up treatment.

6. Can I seek medical treatment from a Chinese medicine practitioner or chiropractor instead of general practitioner?

Yes, you can seek medical treatment from a Chinese medicine practitioner or chiropractor provided that the practitioner is registered with the Traditional Chinese Medicine (TCM) Practitioners Board and possess valid

practicing certificates. You will need to do so within three days upon returning to Singapore and you have up to a maximum of 30 days to continue treatment.

View registered Chinese medicine practitioners

<https://prs.moh.gov.sg/prs/internet/profSearch/main.action?hpe=TCM>

Compassionate Visit

1. If I am hospitalised overseas, can my family members visit me?

Yes, one of your family members can come over to visit you provided that you are hospitalised overseas for at least three full days due to injury or sickness sustained during your trip and no adult family member is with you at that time.

Income will pay for the reasonable economy-class transport expenses (for air, sea or land travel) and hotel accommodation expenses for one family member to travel and be with you or one travelling companion to stay with you until you are confirmed medically fit by a medical practitioner to continue with your trip or to return to Singapore or for up to 30 days from the date the trip ends, whichever comes first.

Overseas Hospital Allowance

1. If I am hospitalised overseas, am I entitled to any hospital allowance under my travel insurance?

Yes, Income will pay the benefit for each complete 24-hour period that you are an inpatient in the hospital, up to the amount shown in the table of cover of your plan. This benefit will end once you leave the overseas hospital.

Emergency Medical Evacuation & Sending You Home

1. Can I choose my means and destination of evacuation?

No, either Income or Income's appointed assistance company will arrange and decide on the best suited means of evacuation. It may include air ambulance, surface ambulance, regular air transportation or any other appropriate means. You can be assured that Income's decisions will be based solely on your severity and medical necessity.

2. What does the Sending you home benefit cover?

Sending you home benefit covers the costs incurred for the transportation and return of the insured's body back to Singapore or to his home country. This is provided that death occurs due to an injury or sickness which occurred whilst overseas.

Cancelling & Shortening Your Trip

1. When will I be eligible for Cancelling my trip benefit?

You will be eligible for Cancelling your trip benefit under the following conditions, provided they happen within 30 days before you are due to leave:

- Death, serious sickness or serious injury you, your family member* or travelling companion suffer. You must have bought your policy three days (or earlier) from the day you leave Singapore unless the event is only accidental in nature.

- Government authorities stop you from travelling overseas because you are suffering from an infectious disease.
- A sudden riot, strike or civil commotion breakout in Singapore or at the destination you plan to travel to.
- Natural disasters which happen in Singapore or at the destination you plan to travel to.
- Serious damage to your home due to a fire or natural disaster.

You will be eligible for Cancelling your trip benefit under the following conditions if they happen before you are due to depart from Singapore:

- If your flight is cancelled by the airline due to closing the airport, runway or airspace, or poor weather conditions, which forces the airplanes to be grounded.
- If you have to appear in court as a witness during your trip and you were not aware of this when you took up the policy.
- If you are forced to cancel your trip because you are a child and your travelling companion who is your guardian has to cancel their trip due to one of the first two reasons.

* Family member means your husband or wife, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law or grandchildren.

2. What am I entitled to when my trip has to be cancelled?

Income will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent's cancellation fee) up to the benefit limit of your plan. You must ask for a refund of any prepaid expenses from the transport or accommodation provider first. Income will reduce your claim by the amount the transport or accommodation provider has refunded you.

3. If I cancel my trip two months prior to my departure date due to a serious illness, is it covered under my travel insurance?

No, you will only be covered under Cancelling your trip benefit of Income's travel insurance if you cancel your trip 30 days before the date of your departure from Singapore due to your serious illness.

4. If I am unable to travel due to work commitments and need to cancel my trip, is it covered under my travel insurance?

No, you will not be covered under Income's travel insurance as work commitment is not one of Income's insured perils. However, you can cancel your policy and Income will refund you the unused premium paid less an administrative fee of \$21.40 (inclusive of GST) if Income receives your cancellation request before the start date of your period of insurance.

5. If my travel agency has closed down and I have paid the deposit, is it covered under my travel insurance?

Yes, Income will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid and which you cannot get back (including the travel agent's cancellation fee) up to the benefit limit of your plan. You must have bought the policy three days (or earlier) from the day you are due to leave.

6. If I decide to cut short my trip and return to Singapore due to natural disasters or sudden riot breakouts at my planned destination, how would the policy cover me?

Income will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent's cancellation fee). Income will also pay for extra economy-class transport expenses (air, sea or land travel) and reasonable accommodation expenses that you have to pay to return to Singapore. To view the applicable limits for this benefit, view the coverage for this plan in the product brochure in your Trust app.

7. What happens if I cut short my trip due to serious sickness overseas?

Income will pay for the transport expenses (air, sea or land travel) and accommodation costs that you have paid or have agreed to pay under a contract and which you cannot get back (including the travel agent's cancellation fee).

Income will also pay for extra economy-class transport expenses (air, sea or land travel) and reasonable accommodation expenses that you have to pay to return to Singapore. This payment is limited to the sub-limit shown in the selected plan in the table of cover.

8. For shortening of trips, can I claim for expenses (e.g. taxi fares, meals and drinks) other than accommodation and travel expenses?

No, you will only be reimbursed for accommodation and transport expenses. Other expenses such as taxi fares, meals and drinks will not be covered.

Travel Inconveniences

1. If I cannot board my flight whilst overseas due to overbooking, am I covered?

Yes, you will receive a cash benefit based on the benefit limit of your plan.

2. If I missed my connecting flight due to a delay in my incoming flight, am I covered?

Yes, you will receive a cash benefit as shown in Section 6 of the table cover based on your plan provided that there is no alternative onward transportation made available to you within six hours of the scheduled departure time of your flight connection.

3. What is payable under Travel delay benefit?

If the public transport you are scheduled to travel in during your trip is delayed for more than six hours in a row and you are not the cause of the delay.

4. What is the payout I am entitled to under Travel delay benefit?

For travel delay of more than six hours while you are overseas, Income will pay a cash benefit of \$100 for adults and \$50 for children for every full six hours in a row of delay you suffer. If you have onward connecting public transport to your final destination, Income will pay travel delay based on the actual arrival time at the final destination and the arrival time shown in the itinerary. For travel delay of more than six hours in a row before you depart from Singapore, Income will only pay you a cash benefit of \$150 for adults and \$50 for children as shown in the table of cover. The maximum limit for this benefit is based on your plan.

Baggage & Personal Belongings

- 1. If my checked-in baggage was delayed upon arrival at my planned destination because it was misplaced/misdirected by the transport operator, does my travel insurance cover me?**

Yes, for delay of every full six hours in a row while overseas you will receive a cash benefit of \$200 for adult(s) and \$50 for child(ren) in accordance to the premium you have paid. For delay after you arrive in Singapore, you will receive a flat cash benefit of \$200 for adult(s) and \$50 for child(ren). The maximum limit for this benefit is based on your plan.

- 2. If I lost my jewellery and watches whilst overseas due to a theft or an accident, am I covered for my loss?**

Yes, you will be covered up to the limit as shown in Section 10 based on your plan.

- 3. If my baggage is lost or damaged in an accident, am I covered under my travel insurance?**

Yes, you will be reimbursed up to the limit and sub-limits as shown in Section 10 based on your plan for your lost or damaged baggage.

- 4. If my baggage is delayed and found damaged subsequently on arrival, does the policy cover me from both Baggage delay and Damage of baggage benefit?**

No, you can only seek reimbursement for either Baggage delay or Damage of baggage benefit for the same event and not under both benefits.

- 5. What does Losing travel documents benefit cover?**

Income will pay for reasonable economy-class transport (air, sea or land travel) or accommodation expenses you have to pay while overseas to apply to replace the lost passport or travel documents. Income will also pay for the administrative fee which you have to pay to get a replacement passport, passport photograph or travel document.

- 6. How does the policy cover me for loss of money due to a robbery or theft?**

You will receive a cash benefit as shown in Section 11 based on your plan for any loss of money which belongs to you. This is provided that the robbery or theft occurred whilst overseas.

Others

- 1. What does Personal accident benefit cover?**

Personal accident benefit covers you against injury caused by accident that result in death or Permanent total disability or loss of limb(s) or sight within 90 days from the date of accident.

- 2. What if I am held hostage whilst overseas, will the policy cover me?**

Yes, Income's travel insurance will pay you a cash benefit for each full day (e.g. 24 hours in a row) up to the benefit limit if you are held hostage following a kidnap whilst overseas.

3. When will I be reimbursed for phone calls made overseas?

You will only be reimbursed for the actual telephone charges up to the benefit limit for calls made to Income's appointed assistance company. This is provided that there is a medical emergency and a medical claim has to be submitted and payable.

4. What is the purpose of the Home cover benefit under Income travel insurance?

It will reimburse you for any damage or loss to your home contents in Singapore due to fire while no one is staying in your home in Singapore during your trip.

5. If I damage a rental vehicle while overseas, how will travel insurance cover me?

You will be reimbursed for any excess or deductible which you are legally responsible for due to the loss or damage to the rental vehicle. This is provided that the following conditions are met:

- Loss or damage is a result of an accident
- Accident occurs during the rental period whilst you are overseas
- Rental vehicle is rented from a licensed rental agency
- A comprehensive motor insurance is taken up
- You are either the named driver or co-driver of the rental vehicle

6. What is covered under Full terrorism cover benefit?

Income's travel insurance covers for any of the losses listed in the policy arising from or in relation to an act of terrorism, up to the limit as shown in your plan's table of cover.

Application & Procedure

1. What do I indicate as the Period of Insurance?

You will need to indicate the start date and end date of your trip for the Period of Insurance. The start and end date will be based on Singapore time. Start date: The date you are departing from Singapore (e.g. If you are departing from Singapore on 04 Sep 2016 23:50, you should indicate the Start Date as 04 Sep 2016). End date: The date you are arriving in Singapore (e.g. If you are arriving in Singapore on 05 Sep 2016 00:30, you should indicate the End Date as 05 Sep 2016).

2. How do I request for an extension to my period of insurance prior to and after the commencement of my trip?

You can submit a request via Income's Travel Insurance online endorsement portal (<https://olen.income.com.sg/index#!/login>) to extend your period of insurance. Income will process your request within 5 working days.

3. Can I purchase travel insurance if I am already overseas?

No, you will need to purchase your travel insurance prior to setting off for your overseas trip from Singapore. Income strongly encourages you to purchase early before departure as Income's travel insurance covers for possible trip cancellation as well.

4. I will be travelling to more than two countries and will be back to Singapore before flying to the next country (e.g. Singapore > Bangkok > Singapore > Taiwan > Singapore). Can I purchase one single trip policy for the entire journey in this case?

No, you must purchase two policies: one policy for your trip to Bangkok and one policy for your trip to Taiwan. The coverage for your single trip policy will end when

- You arrive at the place that you usually live or work after your trip
- 3 hours after you return to Singapore
- At the end of the period shown on your certificate of insurance, or
- At the end of the 180 days after the start of your single trip policy whichever is earlier.