

TravelShiok

Get comprehensive coverage on your travels and additional trip protection with Trust card.

TRAVEL INSURANCE



Travel with confidence knowing you are well-protected with comprehensive coverage from TravelShiok.

Key Benefits	
1	Coverage for unused entertainment tickets booked using your Trust card in case you are not able to attend due to unforeseen circumstances
2	Purchase Protection for repairs ¹ due to accidental damage to newly purchased items using your Trust card
3	Coverage for overseas medical expenses and emergency medical evacuation
4	Coverage for trip cancellation, postponing of trip, shortening of trip or trip disruption
5	Coverage for adventurous activities ²
6	Opt for coverage for pre-existing medical conditions ³ with PreX Essential, PreX Advantage and PreX Ultimate plans
7	Available for purchase after departure from Singapore (only applicable to Per-trip plans)
8	Automatic extension in the event that you get delayed overseas due to unforeseen circumstances ⁴

Coverage for unused entertainment tickets booked using your Trust card

Planned to spend a day at a theme park, or attend your favorite performances, concerts or sport events overseas? TravelShiok covers the expense of pre-paid unused entertainment tickets paid using your Trust card in the event of death, serious sickness or serious injury that requires hospitalisation. It also covers for prepaid entertainment ticket that you cannot utilise due to trip cancellation, shortening, disruption or postponement.

Purchase protection for repairs¹ due to accidental damage to newly purchased items using your Trust card

Ease your financial worries with coverage for repairs when there is accidental damage, occurred overseas or in Singapore, for items purchased overseas using your Trust card within 30 days of purchase.

Coverage for pre-existing medical conditions³

Pre-existing medical conditions³ include any known injury or sickness before you travel such as diabetes, heart conditions and high blood pressure.

TravelShiok PreX Essential, PreX Advantage, PreX Ultimate plans offer coverage for all ages, from the young to the old. This includes coverage for children suffering from medical conditions such as asthma and eczema, to adults with hypertension and even elderly diagnosed with diabetes.

Coverage for adventurous activities²

Want to go for an adventure filled travel but worried about the safety of you and your loved ones? We provide coverage if you partake in activities for leisure² including:

- Water activities such as scuba diving⁵, paddleboarding and white water rafting
- Winter activities such as skiing, snowboarding and snowmobiling
- Air activities such as bungee jumping, skydiving, paragliding and abseiling
- Other outdoor activities such as hiking, trekking⁶, motorcycling, riding the hot air balloon and more!

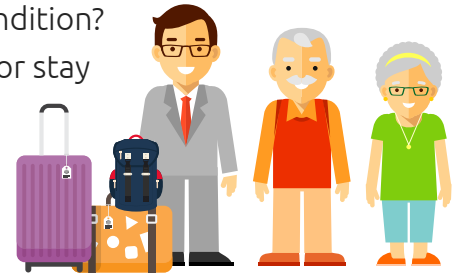
Post-departure purchase

We know that life happens, and the intent to purchase travel insurance may slip your mind. With TrustShiok, you can purchase it even at the last minute - within a day after you have departed Singapore (only applicable to Per-trip plans).

This allows you to stay protected with post-departure benefits⁷, such as medical expenses overseas and emergency medical evacuation, so that you can continue your travels with complete peace of mind.

Travel companions with pre-existing medical conditions

Travelling with family and friends are always worth looking forward to but what if you have to cancel your trip due to a relapse of their pre-existing medical condition? You can either continue with the planned holiday without them or stay in town so you can look after and nurse them back to pink of health. If you choose to be with them by cancelling your trip, PreX Advantage and PreX Ultimate plans provide you with the benefit for such unforeseen events.



Case Study:

Mr Tan and his parents, Grandpa Tan and Grandma Tan have planned for a trip to Japan and paid \$5,000 each for their flight and accommodation. They have also purchased TravelShiok for this trip. One week before the trip, Grandpa Tan suffered a heart attack due to hypertension and was hospitalised in the ICU. For Grandpa Tan's safety, the trip was cancelled.

PreX Advantage for Grandpa Tan and Advantage for Mr Tan and Grandma Tan		With 3 individual PreX Advantage plans	
Flight and accommodation cost \$5,000 per person		Flight and accommodation cost \$5,000 per person	
Amount that Grandpa Tan can claim after deducting the 50% co-payment ⁸ :	$\frac{1}{2} \times \$5,000 = \$2,500$	vs	Amount that Mr Tan, Grandpa Tan and Grandma Tan can claim after deducting the 50% co-payment ⁸ :
Amount that Mr Tan and Grandma Tan can claim:	\$0		$\frac{1}{2} \times \$5,000 = \$2,500$ each
Total amount that Income pays:	\$2,500	Total amount that Income pays:	\$7,500

The amount claimable under this benefit is subject to terms and conditions stated in the policy conditions. The figures used in this example are for illustrative purpose only.

Get the right plan if you have pre-existing medical conditions³ to ensure you are adequately covered

Choose from PreX Essential, PreX Advantage and PreX Ultimate plans if you have pre-existing medical conditions³. For added coverage other than medical benefits, opt for PreX Advantage and PreX Ultimate plans which covers you in the event where you have to make changes or cancel your holiday plans due to your pre-existing medical conditions.

Coverage due to pre-existing medical conditions	PreX Essential	PreX Advantage	PreX Ultimate
Travel Inconvenience Benefits			
Cancelling your trip			
Postponing your trip			
Shortening your trip			
Trip disruption			
Personal Accident and Medical Expenses Benefits			
Overseas hospital allowance			
Compassionate visit			
Medical expenses overseas			
Treatment by a Chinese medicine practitioner or a chiropractor			
Emergency medical evacuation			
Sending you home			
Other Benefits			
Emergency phone charges			

- Legend**
- Cover claims not due to pre-existing medical conditions
 - Cover claims due to pre-existing medical conditions

Coverage for Standard Plans

The standard plans, Essential, Advantage and Ultimate plans do not cover pre-existing medical conditions. For coverage on pre-existing medical conditions, please check out the PreX plans.

		Maximum benefit (S\$) for each trip					
		Essential		Advantage		Ultimate	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 1	Cancelling your trip Overall section limit	5,000	15,000	10,000	30,000	15,000	45,000
Section 2	Postponing your trip Overall section limit	3,000	9,000	4,000	12,000	5,000	15,000
Section 3	Shortening your trip Overall section limit Limit for extra expenses to return to Singapore	5,000 1,000	15,000	10,000 2,000	30,000	15,000 3,000	45,000
Section 4	Trip disruption Overall section limit Limit for accommodation expenses per room per night	3,000 400	9,000	4,000 400	12,000	5,000 400	15,000
Section 5	Unused entertainment tickets booked using Trust card	500	1,500	750	2,250	1,000	3,000
Section 6	Travel delay Overall section limit For every six hours of delay while overseas 1. Adult 2. Child After six hours of delay while in Singapore 1. Adult 2. Child	1,000 100 50 150 50	 2,000	1,500 100 50 150 50	 3,000	2,000 100 50 150 50	 4,000
Section 7	Missed connections	100	1,000	200	2,000	500	5,000
Section 8	Overbooked public transport	150	1,500	300	3,000	750	7,500
Section 9	If the travel agency becomes insolvent Overall section limit Limit for deposits paid using Trust card Limit for deposits paid using other methods	2,500 2,500 1,000	 12,500	5,000 5,000 2,000	 25,000	7,500 7,500 3,000	 37,500

[^] 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.

Coverage for Standard Plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		Essential		Advantage		Ultimate	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 10	Baggage delay						
	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						
Section 11	Loss or damage of baggage and personal belongings						
	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	
Section 12	Purchase protection	1,000	2,500	2,000	5,000	3,000	7,500
Section 13	Losing money (Including fraudulent use of Trust card)						
	Overall section limit						
	1. Adult	250	450	350	600	500	800
	2. Child	100		125		150	
Section 14	Losing travel documents						
	Overall section limit	5,000	12,500	7,500	18,750	10,000	25,000
	Limit for accommodation expenses per room per night	400		400		400	

[^] 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.

Coverage for Standard Plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		Essential		Advantage		Ultimate	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 15	Personal accident						
	1. Adult 70 years old or over	100,000	600,000	125,000	800,000	200,000	1,500,000
	2. Adult under 70 years old	150,000		200,000		500,000	
	3. Child	75,000		100,000		125,000	
	or						
	Public transport double cover for accidental death						
	1. Adult 70 years old or over	NA	NA	250,000	1,600,000	400,000	3,000,000
	2. Adult under 70 years old	NA		400,000		1,000,000	
	3. Child	NA		200,000		250,000	
	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 16	Medical expenses overseas						
	Overall section limit						
	1. Adult 70 years old or over (combined for sections 16, 20 and 21)	300,000	1,250,000	300,000	2,000,000	350,000	3,500,000
	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 17	Medical expenses in Singapore (for accidents while overseas and follow-up treatment)						
	Overall section limit	1,000	60,000	2,000	100,000	5,000	200,000
	1. Adult 70 years old or over	12,500		25,000		50,000	
	2. Adult under 70 years old	10,000		15,000		25,000	
	3. Child						
Limit for medical aids and equipment	500	1,000		1,500			

[^] 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.

Coverage for Standard Plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		Essential		Advantage		Ultimate	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 18	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 19	Overseas hospital allowance						
	Overall section limit	15,000	45,000	30,000	90,000	60,000	180,000
	Benefit per day	100		200		200	
Section 20	Emergency medical evacuation						
	Overall section limit						
	1. Adult 70 years old or over	See limit under section 16	1,250,000	See limit under section 16	1,500,000	See limit under section 16	2,000,000
	2. Adult under 70 years old	Unlimited		Unlimited		Unlimited	
	3. Child	Unlimited		Unlimited		Unlimited	
Section 21	Sending you home						
	Overall section limit						
	1. Adult 70 years old or over	See limit under section 16	1,250,000	See limit under section 16	1,500,000	See limit under section 16	2,000,000
	2. Adult under 70 years old	Unlimited		Unlimited		Unlimited	
	3. Child	Unlimited		Unlimited		Unlimited	
Section 22	Compassionate visit						
	Overall section limit	7,500	22,500	15,000	45,000	20,000	60,000
	Limit for accommodation expenses per room per night	400		400		400	

[^] 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.

Coverage for Standard Plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		Essential		Advantage		Ultimate	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Other Benefits							
Section 23	Kidnap and hostage						
	Overall section limit	5,000	15,000	10,000	30,000	15,000	45,000
	Every 24 hours	200		500		750	
Section 24	Emergency phone charges						
	Overall section limit	200	600	300	900	500	1,500
Section 25	Home cover						
	Overall section limit	5,000	5,000	10,000	10,000	20,000	20,000
	Limit per item (for each item, set or pair)	1,000		1,000		1,000	
Section 26	Personal liability	500,000	500,000	1,000,000	1,000,000	1,000,000	1,000,000
Section 27	Rental vehicle excess cover	2,000	2,000	2,500	2,500	3,000	3,000
Section 28	Full terrorism cover (for sections 1 to 27)						
	1. Adult 70 years old or over	100,000	600,000	125,000	800,000	200,000	1,500,000
	2. Adult under 70 years old	150,000		200,000		500,000	
	3. Child	75,000		100,000		125,000	
Section 29	COVID-19 cover extension (for sections 1 to 27 except section 17)	See limits of respective sections that apply					
Section 30	Post-departure purchase extension (for sections 3 to 29 except section 9)	See limits of respective sections that apply					

[^] 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.

Coverage for PreX Plans

		Maximum benefit (S\$) for each trip					
		PreX Essential		PreX Advantage		PreX Ultimate	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 1	Cancelling your trip Overall section limit Co-payment for claims due to pre-existing medical conditions	5,000 NA [#]	15,000	10,000 50%	30,000	15,000 50%	45,000
Section 2	Postponing your trip Overall section limit Co-payment for claims due to pre-existing medical conditions	3,000 NA [#]	9,000	4,000 50%	12,000	5,000 50%	15,000
Section 3	Shortening your trip Overall section limit Limit for extra expenses to return to Singapore Co-payment for claims due to pre-existing medical conditions	5,000 1,000 NA [#]	15,000	10,000 2,000 50%	30,000	15,000 3,000 50%	45,000
Section 4	Trip disruption Overall section limit Limit for accommodation expenses per room per night Co-payment for claims due to pre-existing medical conditions	3,000 400 NA [#]	9,000	4,000 400 50%	12,000	5,000 400 50%	15,000
Section 5	Unused entertainment tickets booked using Trust card	500	1,500	750	2,250	1,000	3,000
Section 6	Travel delay Overall section limit For every six hours of delay while overseas 1. Adult 2. Child After six hours of delay while in Singapore 1. Adult 2. Child	1,000 100 50 150 50	 2,000	1,500 100 50	 3,000	2,000 100 50	 4,000
Section 7	Missed connections	100	1,000	200	2,000	500	5,000
Section 8	Overbooked public transport	150	1,500	300	3,000	750	7,500

[^] 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.

[#] No coverage for pre-existing medical conditions.

Coverage for PreX Plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		PreX Essential		PreX Advantage		PreX Ultimate	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 9	If the travel agency becomes insolvent						
	Overall section limit	2,500		5,000		7,500	
	Limit for deposits paid using Trust card	2,500	12,500	5,000	25,000	7,500	37,500
	Limit for deposits paid using other methods	1,000		2,000		3,000	
Section 10	Baggage delay						
	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	
Section 11	Loss or damage of baggage and personal belongings						
	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	
Section 12	Purchase protection	1,000	2,500	2,000	5,000	3,000	7,500
Section 13	Losing money (Including fraudulent use of Trust card)						
	Overall section limit						
	1. Adult	250	450	350	600	500	800
	2. Child	100		125		150	
	Limit for fraudulent use of Trust card	100		100		100	
Section 14	Losing travel documents						
	Overall section limit	5,000	12,500	7,500	18,750	10,000	25,000
	Limit for accommodation expenses per room per night	400		400		400	

[^] 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.

Coverage for PreX Plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		PreX Essential		PreX Advantage		PreX Ultimate	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 15	Personal accident						
	1. Adult 70 years old or over	100,000	600,000	125,000	800,000	200,000	1,500,000
	2. Adult under 70 years old	150,000		200,000		500,000	
	3. Child	75,000		100,000		125,000	
	or						
	Public transport double cover for accidental death						
	1. Adult 70 years old or over	NA	NA	250,000	1,600,000	400,000	3,000,000
	2. Adult under 70 years old	NA		400,000		1,000,000	
	3. Child	NA		200,000		250,000	
	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 16	Medical expenses overseas						
	Overall section limit						
	1. Adult 70 years old or over (combined for sections 16, 20 and 21)	300,000	1,250,000	300,000	2,000,000	350,000	3,500,000
	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	
	Limit for claims due to pre-existing medical conditions (combined for sections 16, 20 and 21)						
	1. Adult 70 years old or over	100,000		100,000		200,000	
2. Adult under 70 years old	150,000		150,000		300,000		
3. Child	100,000		100,000		200,000		

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Coverage for PreX Plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		PreX Essential		PreX Advantage		PreX Ultimate	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 17	Medical expenses in Singapore (for accidents while overseas and follow-up treatment)						
	Overall section limit	1,000		2,000		5,000	
	1. Adult 70 years old or over	12,500	60,000	25,000	100,000	50,000	200,000
	2. Adult under 70 years old	10,000		15,000		25,000	
	3. Child						
	Limit for medical aids and equipment	500		1,000		1,500	
Section 18	Treatment by a Chinese medicine practitioner or a chiropractor						
	Overall section limit	300		500		1,000	
	Limit per visit	50	1,000	75	1,500	100	3,000
	Limit for claims due to pre-existing medical conditions	300		500		1,000	
	Limit per visit for claims due to pre-existing medical conditions	50		75		100	
Section 19	Overseas hospital allowance						
	Overall section limit	15,000		30,000		60,000	
	Benefit per day	100		200		200	
	Limit for claims due to pre-existing medical conditions	NA [#]	45,000	4,500	90,000	6,000	180,000
	Benefit per day if due to pre-existing medical conditions	NA [#]		100		100	
Section 20	Emergency medical evacuation						
	Overall section limit						
	1. Adult 70 years old or over	See limit under section 16		See limit under section 16		See limit under section 16	
	2. Adult under 70 years old	Unlimited	1,250,000	Unlimited	1,500,000	Unlimited	2,000,000
	3. Child	Unlimited		Unlimited		Unlimited	
	Limit for claims due to pre-existing medical conditions						
	1. Adult 70 years old or over	See limit under section 16		See limit under section 16		See limit under section 16	
	2. Adult under 70 years old						
	3. Child						

[^] 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.

[#] No coverage for pre-existing medical conditions.

Coverage for PreX Plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		PreX Essential		PreX Advantage		PreX Ultimate	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Travel Inconvenience Benefits							
Section 21	Sending you home						
	Overall section limit						
	1. Adult 70 years old or over	See limit under section 16		See limit under section 16		See limit under section 16	
	2. Adult under 70 years old 3. Child	Unlimited Unlimited	1,250,000	Unlimited Unlimited	1,500,000	Unlimited Unlimited	2,000,000
	Limit for claims due to pre-existing medical conditions						
	1. Adult 70 years old or over 2. Adult under 70 years old 3. Child	See limit under section 16		See limit under section 16		See limit under section 16	
Section 22	Compassionate visit						
	Overall section limit	7,500		15,000		20,000	
	Limit for accommodation expenses per room per night	400	22,500	400	45,000	400	60,000
	Limit for claims due to pre-existing medical conditions	NA [#]		15,000		20,000	

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[#] No coverage for pre-existing medical conditions.

Coverage for PreX Plans (continued from previous page)

		Maximum benefit (S\$) for each trip					
		PreX Essential		PreX Advantage		PreX Ultimate	
		Per insured person	Family total [^]	Per insured person	Family total [^]	Per insured person	Family total [^]
Other Benefits							
Section 23	Kidnap and hostage						
	Overall section limit	5,000	15,000	10,000	30,000	15,000	45,000
	Every 24 hours	200		500		750	
Section 24	Emergency phone charges						
	Overall section limit	200	600	300	900	500	1,500
	Limit for claims due to pre-existing medical conditions	200		300		500	
Section 25	Home cover						
	Overall section limit	5,000	5,000	10,000	10,000	20,000	20,000
	Limit per item (for each item, set or pair)	1,000		1,000		1,000	
Section 26	Personal liability	500,000	500,000	1,000,000	1,000,000	1,000,000	1,000,000
Section 27	Rental vehicle excess cover	2,000	2,000	2,500	2,500	3,000	3,000
Section 28	Full terrorism cover (for sections 1 to 27)						
	1. Adult 70 years old or over	100,000	600,000	125,000	800,000	200,000	1,500,000
	2. Adult under 70 years old	150,000		200,000		500,000	
	3. Child	75,000		100,000		125,000	
Section 29	COVID-19 cover extension (for sections 1 to 27 except section 17)	See limits of respective sections that apply					
Section 30	Post-departure purchase extension (for sections 3 to 29 except section 9)	See limits of respective sections that apply					

[^] 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.

IMPORTANT NOTES

- 1 We will only reimburse the repair costs of the newly purchased items. We will not pay a cash equivalent for items that are lost or damaged beyond economic repair.
- 2 This policy does not cover claims for loss or liability directly or indirectly caused by or arising from extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialised gear or spectacular stunts, whether they are played competitively or noncompetitively, in a team or individually.
Adventurous activity means any recreational activity commonly available to the public that is done overseas during your trip for leisure or as part of the tour and which:
 - is undertaken while complying with all safety procedures, such as wearing safety equipment and following rules and regulations; whether specifically advised or generally expected of a reasonable person,
 - where guidance and supervision of licensed guides or instructors are available, the recreational activity must be carried out under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider, and
 - is not excluded under the general exclusions listed in part 5 of the general conditions of the policy.
- 3 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.
- 4 Your coverage period will be automatically extended at no extra cost for the first 14 days while you are overseas 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.
- 5 This policy provides cover for scuba diving if it is done for leisure purposes and:
 - you hold a PADI certification (or similar recognised qualification) and are diving with a buddy who holds a PADI certification (or similar recognised qualification); or
 - you are diving with a qualified instructor.The maximum depth we will cover is as shown under your PADI certification (or similar recognised qualification) but no deeper than 30 metres.
- 6 This policy provides cover for trekking if it is done for leisure purposes and you are trekking below 4,000 metres, and as long as the trekking you are taking part in is:
 - in a place which is open to the general public without restriction;
 - organised by a recognised commercial local tour operator or activity provider; or
 - under the guidance and supervision of licensed guides or instructors of the tour operator or activity provider and you wear the recommended safety equipment and follow the safety procedures, rules and regulations of the licensed guides or instructors.
- 7 We do not cover claims:
 - arising from, related to, or taking place on, the transport or vehicle you take before or while you bought this policy; and
 - that result from any known event; and
 - from losses that occurred before you bought this policy.
- 8 For trip cancellation and trip shortening under PreX Advantage and PreX Ultimate plans, 50% co-payment will apply for claims due to pre-existing medical conditions.

IMPORTANT NOTES

TravelShiok is underwritten and issued by Income Insurance Limited.

This is for general information and does not constitute an offer, recommendation, solicitation or advice to buy or sell any product(s). Please seek independent financial advice before making any decision. You can find the usual terms, conditions and exclusions of this plan at income.com.sg/travelshiok-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 Insurance or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 15 August 2024.

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Financial planning, made for the moments that matter to you.

About Income Insurance

Income Insurance Limited (Income Insurance) is one of the leading composite insurers in Singapore, offering life, health and general insurance. Established in Singapore to plug a social need for insurance in 1970, Income Insurance continues to put people first by serving the protection, savings and investment needs of individuals, families and businesses today. Its lifestyle-centric and data-driven approach to insurance and financial planning puts the company at the forefront of innovative solutions that empowers the people it serves with better financial well-being.

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