

Extensive coverage with 40 benefits you can enjoy.

That's the Income difference.

A good journey begins with a peace of mind. TravelBliss. For complete assurance.

Whether you are looking for a relaxing holiday, annual family holiday or just a business trip, enjoy peace of mind for every journey.

Our 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.

Flexibility for you

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

Choose from either our TravelBliss Plan or TravelBliss Prestige, 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 coverage², so you won't even need to fill in forms each time you travel out of Singapore.

More than the usual

Most travel insurance plans cover the expected inconveniences of travelling such as 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. What's more, we even give extensive lifestyle coverage for items such as laptop, golf equipment and more.

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.

Automatic extension¹

If you ever get delayed due to unforeseen circumstances, our travel plans will automatically extend its coverage for up to 30 days, without additional premium.

Benefits at a glance

- **Flexible plans**
 - TravelBliss Plan for standard coverage or TravelBliss Prestige for enhanced coverage
 - Single trip or Annual plan
- **Comprehensive worldwide coverage**
- **24-hour emergency hotline**
- **Automatic extension¹ if you get delayed due to unforeseen circumstances**

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TravelBliss offers 40 benefits for comprehensive coverage

Table of Coverage		Maximum Limit Payable	
		TravelBliss Prestige (S\$)	TravelBliss Plan (S\$)
Personal Accident And Medical Coverage			
1. Personal Accident	a. for Adult below 70 years old b. for Adult 70 years old and above c. for Child below 21 years old	500,000 200,000 200,000	250,000 100,000 100,000
Scale of Compensation	% of Sum Insured		
Death	100%		
Loss of two or more limbs	100%		
Loss of all sight in both eyes	100%		
Loss of all sight in one eye and loss of one limb	100%		
Loss of all sight in one eye	50%		
Loss of one limb	50%		
Permanent total disability	100%		
Loss means permanent, total irrecoverable loss Loss of use of limb(s) shall be treated as loss of limb(s)			
2. Public Conveyance Double Cover	a. for Adult below 70 years old b. for Adult 70 years old and above c. for Child below 21 years old	1,000,000 400,000 400,000	500,000 200,000 200,000
3. Medical And Accidental Dental Expenses Incurred Overseas	a. for Adult below 70 years old b. for Adult 70 years old and above c. for Child below 21 years old	1,000,000 120,000 200,000	500,000 100,000 200,000
4. Medical Expenses Incurred In Singapore	a. for Adult below 70 years old b. for Adult 70 years old and above c. for Child below 21 years old	55,000 5,000 10,000	30,000 2,500 10,000
5. Medical Expenses - Women's Benefit Incurred overseas due to pregnancy-related Sickness		10,000	5,000
6. Treatment By Chinese Physician Or Chiropractor Reimburses cost of treatment by a Chinese Physician or Chiropractor for injury or sickness sustained whilst overseas		600	300
7. Overseas Hospital Income Pays \$200 for each full day when hospitalised overseas up to a maximum continuous period of 250 days		50,000	30,000
8. Hospital Income In Singapore Pays \$100 for each full day when hospitalised in Singapore up to a maximum continuous period of 10 days		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	50,000
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
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

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Table of Coverage	Maximum Limit Payable	
	TravelBliss Prestige (S\$)	TravelBliss Plan (S\$)
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 deposit prepaid 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 Baggage/Personal Effects 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 Pays S\$200 for every 6 consecutive hours of baggage delay whilst overseas or in Singapore (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
27. Travel Delay Pays S\$100 for every 6 consecutive hours of delay whilst overseas and in Singapore	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 Flight/Cruise 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. Flight Misconnection Pays a cash benefit as a result of missed flight connection for at least 6 consecutive hours	500	250
31. Kidnap And Hostage Benefit Pays S\$250 for each full day 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/damage to rental vehicle caused by accident	1,000	500
36. Pet Care Pays S\$50 for each full day of additional stay of your dog/cat from a pet boarding house	500	250
37. Loss Of Credit Card Reimburses for fraudulent usage of your credit card upon theft	500	250
38. Laptop, Mobile Handheld Communication Device Reimburses for loss of laptop, mobile handheld communication device or mobile phone (maximum S\$500 per item; maximum S\$1,500 for 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 conveyance delay whilst overseas	Yes	Yes
40. Full Terrorism Cover Covers for loss or damage to you as a result of Terrorism in aggregate from Sections 1 to 39	Yes (Up to 500,000)	Yes (Up to 250,000)

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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	\$ 42	\$ 53	\$ 71	\$ 95	\$116	\$129	\$145	\$156	\$31	–
	Family	\$ 95	\$126	\$162	\$214	\$257	\$301	\$331	\$363	\$60	–
TravelBliss Plan	Individual	\$ 30	\$ 36	\$ 49	\$ 65	\$ 78	\$ 88	\$ 99	\$107	\$20	–
	Family	\$ 69	\$ 88	\$114	\$152	\$181	\$214	\$228	\$267	\$46	–
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	\$ 58	\$ 69	\$ 95	\$117	\$137	\$156	\$175	\$189	\$39	\$410
	Family	\$126	\$157	\$218	\$262	\$311	\$355	\$385	\$402	\$73	\$800
TravelBliss Plan	Individual	\$ 40	\$ 48	\$ 65	\$ 81	\$ 95	\$105	\$119	\$129	\$27	\$270
	Family	\$ 88	\$114	\$152	\$186	\$224	\$248	\$276	\$290	\$57	\$520
Worldwide (refers to the rest of the World including all the countries listed under ASEAN and Asia.)											
TravelBliss Prestige	Individual	\$ 81	\$ 99	\$116	\$149	\$176	\$202	\$218	\$234	\$41	\$550
	Family	\$180	\$220	\$257	\$339	\$389	\$446	\$489	\$528	\$98	\$970
TravelBliss Plan	Individual	\$ 55	\$ 69	\$ 80	\$105	\$122	\$138	\$150	\$162	\$30	\$380
	Family	\$133	\$157	\$186	\$243	\$276	\$319	\$352	\$381	\$78	\$680

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

Per Trip Family Plan

For one or two adults travelling with any number of children. The two adults need not be related but each child must be related to at least one insured adult. All children must be below age 21 years, unmarried and unemployed throughout the policy period. The family must travel and return together.

Maximum length of each insured trip is 183 consecutive days.

Annual Family Plan

For a legally married couple with any number of their children. Each child in an annual Family Plan must be accompanied by at least one of the insured adults under that plan for any trips made during the policy period. Children must be below age 21 years, unmarried and unemployed throughout the policy period.

The Insured Person(s) will be covered for unlimited number of trips made during the policy period. Maximum length of each insured trip is 90 days.

Duplicate Coverage and Refund

If the Insured Person(s) is covered by more than one travel policy underwritten by NTUC Income for the same trip, NTUC 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 once the policy is issued.

Trip Cancellation

Trip cancellation (Section 17 of Terms & Conditions) coverage is effective within 30 days before the date of departure and the date of purchase must at least be 7 days before the date of departure.

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IMPORTANT NOTES

- ¹ We will automatically extend the period of insurance under this Policy without any additional premium 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. This extension is for a maximum of 14 days. We will automatically extend the period of insurance under this Policy without any additional premium for a maximum of 30 days in the event that you are hospitalised or quarantined overseas as advised by a Medical Practitioner.
- ² a) We will cover the Insured Person for all Trips made by him/her during the Period of Insurance.
- b) The cover for each Trip commences from the time an Insured Person leaves his/her place of residence or business to proceed directly to the place of embarkment in Singapore to commence travel to the intended destination(s) and such cover terminates on whichever of the following is the first to occur:
- i) Upon the expiry of the Period of Insurance; or
 - ii) Upon his/her return to his/her place of residence or business in Singapore upon completion of the planned Trip; or
 - iii) Three (3) hours after his/her arrival in Singapore upon completion of the planned Trip, subject always to a maximum duration of 90 consecutive days for each such Trip.

There are certain conditions whereby the benefits under this 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.

Information is correct as of 1 September 2009