Personal Lines & Products



Today's Agenda

- Personal Lines Products
- Travel Insurance
 - Enhanced Prex Plan
- Personal Accident Plan
 - PA Assurance
- Domestic Helper Insurance
- GIP Portal Launch (NEW*)



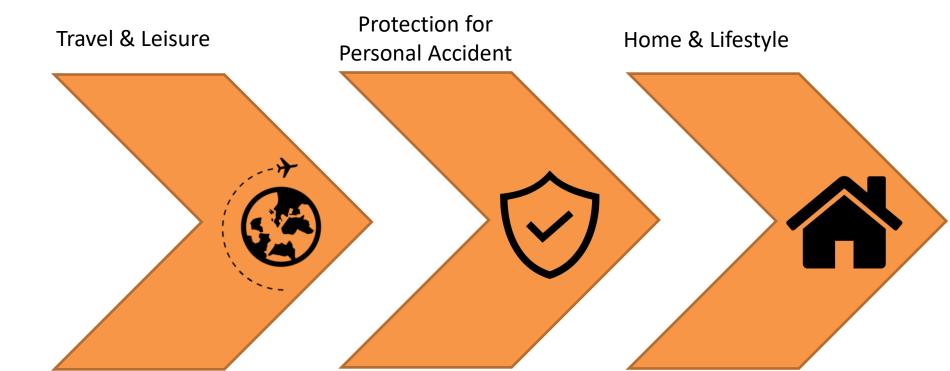


What is Personal Lines?

We are specializing in products that cater for individual needs!







- Travel Insurance
- Travel Insurance (PreX)
- Overseas Study
 Protection Plan

- PA Assurance
- SilverCare
- SpecialCare (Down Syndrome)
- SpecialCare (Autism)

- Enhanced Home Insurance
- Foreign Maid Insurance
- Personal Mobility Guard
- Golfer







Travel Insurance



Travel Insurance

- 27 Comprehensive Benefits
- Classic, Deluxe & Preferred Plan

Enhanced PreX Plan

- First in SG to cover Pre-Existing Conditions
- All conditions covered (Except Terminal)

Overseas Study Protection Plan

- PA and Travel cover for Overseas Students
- Optional benefit to cover for Sickness





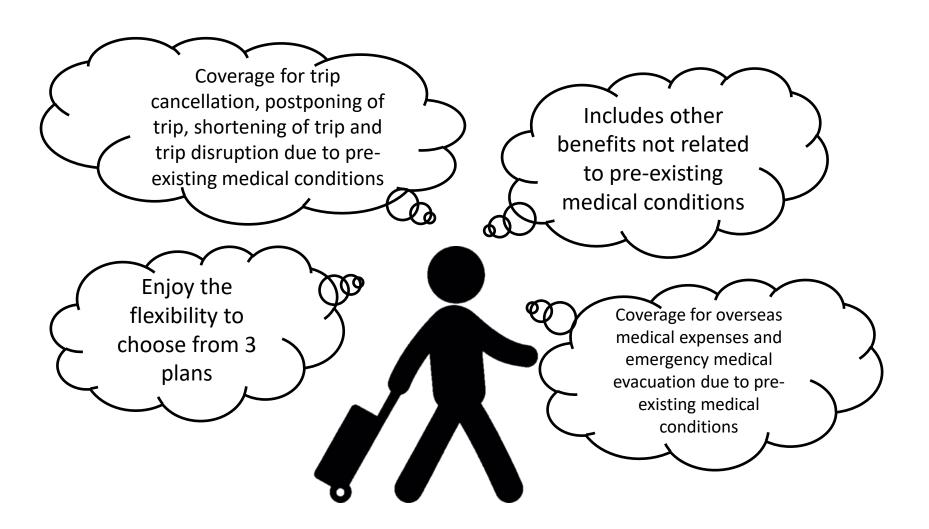


Enhanced PreX: First in Singapore

- NTUC Income was the first in Singapore to offer a travel insurance policy that covers pre-existing medical conditions, previously excluded under all local travel insurance coverage
- Popular with not just the Elderly, but also young children (who may have pre-existing conditions like Asthma)

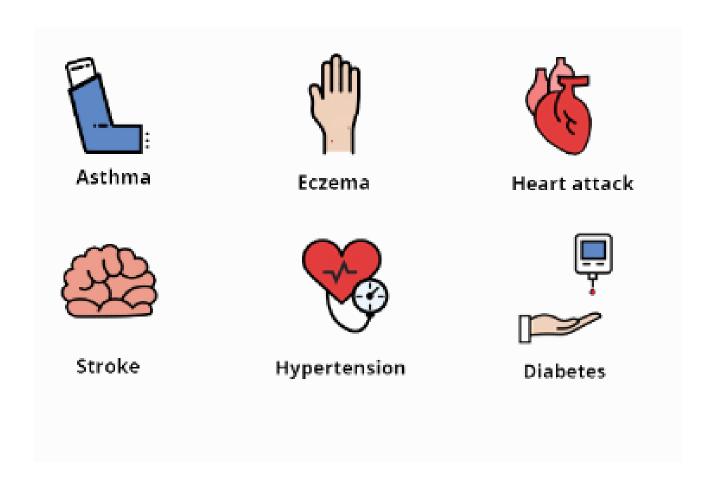


Why Enhanced PreX Plan?





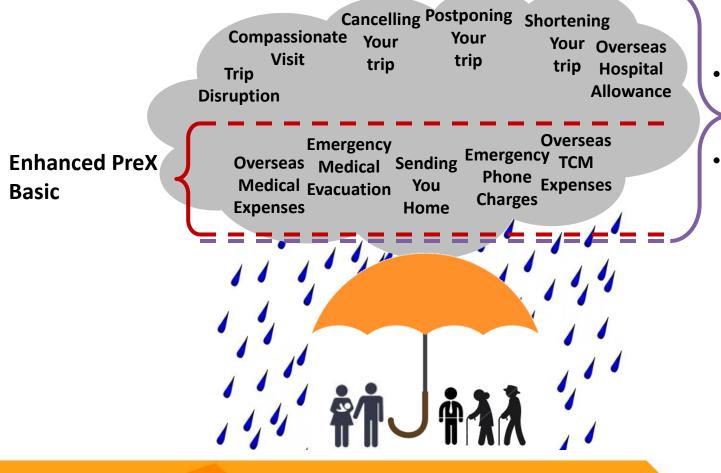
Common Pre-existing Medical Conditions





Enhanced PreX Plan

Enjoy extended coverage for pre-existing medical conditions for up to 11 benefits!



- Enhanced PreX Superior
- Enhanced PreX
 Prestige



Enhanced PreX Plan – Benefits

	- 0	Maximum benefit (S\$) per person for each trip			
Section	Benefits related to pre-	(Subject to th	e respective limits in the T	able of Cover)	
number	existing medical conditions		Enhanced PreX		
	66888	Prestige	Superior	Basic	
Section 1	Cancelling your trip	15,000 (50% co-payment applies)	10,000 (50% co-payment applies)	Does not apply	
Section 2	Postponing your trip	2,000 (50% co-payment applies)	1,000 (50% co-payment applies)	Does not apply	
Section 3	Shortening your trip	15,000 (50% co-payment applies)	10,000 (50% co-payment applies)	Does not apply	
Section 4	Trip disruption	3,000 (50% co-payment applies)	2,000 (50% co-payment applies)	Does not apply	
	Medical Expenses Overseas (combined for sections 14, 18 and 19)				
Section 14	1 Adult 70 years old or over	200,000	100,000	100,000	
	2 Adult under 70 years old	300,000	150,000	150,000	
	3 Child	200,000	100,000	100,000	
		(100 excess for outpatient treatment applies)	(100 excess for outpatient treatment applies)	(100 excess for outpatient treatment applies)	
Section 16	Treatment by a Chinese medicine practitioner or a chiropractor	1,000 (100 excess for outpatient treatment applies)	500 (100 excess for outpatient treatment applies)	500 (100 excess for outpatient treatment applies)	
Section 17	Overseas hospital allowance	4,500 (100 per day)	3,000 (100 per day)	Does not apply	
Section 18	Emergency medical evacuation	See section 14 above	See section 14 above	See section 14 above	
Section 19	Sending you home	See section 14 above	See section 14 above	See section 14 above	
Section 20	Compassionate Visit	15,000	10,000	Does not apply	
Section 22	Emergency phone charges	300	150	150	



Key Exclusion

- The first \$100 for each visit for Insured
 Outpatient Medical Treatment
 Overseas
- A claim for a Pre-Existing Medical Condition where Insured have been given a terminal prognosis with a life expectancy of less than 12 months.
- Overseas medical treatment which has been planned or pre-arranged.





Annual Enhanced Prex Application

- Download the application form in Income website
- > Fill up the application from and send to us
- > Softcopy submission is acceptable





Single Trips Vs Annual Plan

Standard Plans (Non Prex)

Per Trips / Single Trips

Up to 180 days per trip

Annual Plans

Up to 90 days per trip

Enhanced Prex Plan

Per Trips / Single Trips

Up to 30 days per trip

Annual Plans

Up to 30 days per trip



Premium of Annual Pre-X

Region		Asia		Worldwide		
	Basic	Superior	Prestige	Basic	Superior	Prestige
Adult	\$496	\$664	\$794	\$661	\$885	\$1,059
Child	\$248	\$332	\$397	\$331	\$443	\$530
Family	\$1,239	\$1,659	\$1,986	\$1,653	\$2,213	\$2,648



Market Comparison

Product	Income	M	E
Offer cover for pre-existing medical conditions as	Separate Enhanced PreX plans	Separate Pre-Ex plans	Separate Pre-Ex plans
Cover type	Individual, Child, Family	Individual	Individual, Child, Married couple (5% discount per person)
Policy type	Per-trip Annual	Per-trip	Per-trip
Duration	30 days	30 days	30 days
Age covered	From 30 days old	18 – 100 years old	18 to 80 years old
Discount given?	No	Yes (via promo code, 10% - 15%)	Yes (15%)
Website	https://www.income.com.s g/insurance/travel- insurance/enhanced-prex	https://www.msig.com.sg /personal- insurance/traveleasy-pre- ex	https://tiq.com.sg/produc t/travel-insurance/



Market comparison – Enhanced PreX Basic

S/N	Benefit	Income (<70) Basic	M (<70) Pre-Ex Standard	E (<70) Pre-Ex Entry
	Plan	Comparable to Income's Deluxe	Comparable to Income's Classic	Comparable to Income's Classic
	Pre-existing medical condition cover			
14	Medical expenses overseas	150,000	75,000 (inpatient)	75,000 (inpatient)
18	Emergency medical evac	(outpatient excess \$100 per	100,000	150,000
19	Sending you home	visit)	100,000	130,000
1	Cancelling your trip			
2	Postponing your trip			
3	Shortening your trip			
4	Trip disruption			
16	Treatment by TCM	500		
17	Overseas hospital allowance			5,000 (200/day)
22	Emergency phone charges	150		
	Overseas hospital allowance (ICU)			
	Hospital confinement in Singapore			
	Per-trip Premium		with 10% discount	with 15% discount
	Asean 4 days	\$56.00	\$40.05	\$54.40
	Asia 8 days	\$105.00	\$76.50	\$102.00
	Worldwide 12 days	\$177.00	\$143.10	\$172.55

Market comparison – Enhanced PreX Superior

S/N	Benefit	Income (<70) Superior	M (<70) Pre-Ex Elite	E (<70) Pre-Ex Savvy
	Plan	Comparable to Income's Deluxe	Comparable to Income's Deluxe	Comparable to Income's Deluxe
	Pre-existing medical condition cover			
14	Medical expenses overseas	150,000	100,000 (inpatient)	125,000 (inpatient)
18	Emergency medical evac	(outpatient	150,000	200,000
19	Sending you home	excess \$100 per visit)	130,000	200,000
1	Cancelling your trip	10,000 (50% co-pay)		
2	Postponing your trip	1,000 (50% co-pay)		
3	Shortening your trip	10,000 (50% co-pay)		
4	Trip disruption	2,000 (50% co-pay)		
16	Treatment by TCM	500		
17	Overseas hospital allowance	20,000 (200/day)		10,000 (200/day)
20	Compassionate visit	10,000		
22	Emergency phone charges	150		
	Overseas hospital allowance (ICU)^			
	Hospital confinement in Singapore			
	Per-trip Premium		with 10% discount	with 15% discount
	Asean 4 days	\$75.00	\$52.20	\$73.10
	Asia 8 days	\$139.00	\$96.30	\$135.15
	Worldwide 12 days	\$237.00	\$177.75	\$231.20

Market comparison – Enhanced PreX Prestige

S/N	Benefit	Income (<70) Prestige	M (<70) Pre-Ex Premier	E (<70) Pre-Ex Luxury
	Plan	Comparable to Income's Preferred	Comparable to Income's Preferred	Comparable to Income's Preferred
	Pre-existing medical condition cover			
14	Medical expenses overseas	300,000	150,000 (inpatient)	150,000 (inpatient)
18	Emergency medical evac	(outpatient	200,000	250,000
19	Sending you home	excess \$100 per visit)	200,000	230,000
1	Cancelling your trip	15,000 (50% co-pay)		
2	Postponing your trip	2,000 (50% co-pay)		
3	Shortening your trip	15,000 (50% co-pay)		
4	Trip disruption	3,000 (50% co-pay)		
16	Treatment by TCM	1,000		
17	Overseas hospital allowance	50,000 (200/day)		20,000 (200/day)
20	Compassionate visit	15,000		
22	Emergency phone charges	300		
	Overseas hospital allowance (ICU)^			
	Hospital confinement in Singapore			
	Per-trip Premium		with 10% discount	with 15% discount
	Asean 4 days	\$90.00	\$70.65	\$87.55
	Asia 8 days	\$167.00	\$133.20	\$163.20
	Worldwide 12 days	\$284.00	\$232.65	\$277.10

Market Comparison – Income's strengths

1. Income does not exclude any pre-existing medical condition that worsens within 30 days before the start of the trip (while MSIG and Tiq do).

5. What happens if my medical condition changes after I buy the insurance?

If any of your pre-existing conditions worsen within the 30 days before the start of the trip and your doctor has advised you to see a specialist, undergo investigative test, surgery, change in treatment or medication, you will not be covered. Please notify us with supporting documents from your doctor to cancel the policy and we will refund your premium in full.

- 2. Income is the only insurer to offer Annual plans that cover pre-existing medical conditions.
- Income's Enhanced PreX Basic offers overall higher cover than competitors' plans in the same tier.
- Income offers the highest limit for overseas medical expenses due to pre-existing medical condition.
- Income offers outpatient medical expenses cover (while MSIG and Tiq do not)...







Definition of Personal Accident

Accident means

<u>a sudden, unexpected</u>

event resulting to an

<u>injury</u>.





Example of Personal Accident





Personal Accident



PA Assurance

- 14 Comprehensive Benefits
- Coverage up to S\$1M
- Option to cover for 21 Infectious Diseases

SilverCare

- PA plan for the Elderly
- Entry Age Up to 75 years old
- Renewal age No Limit

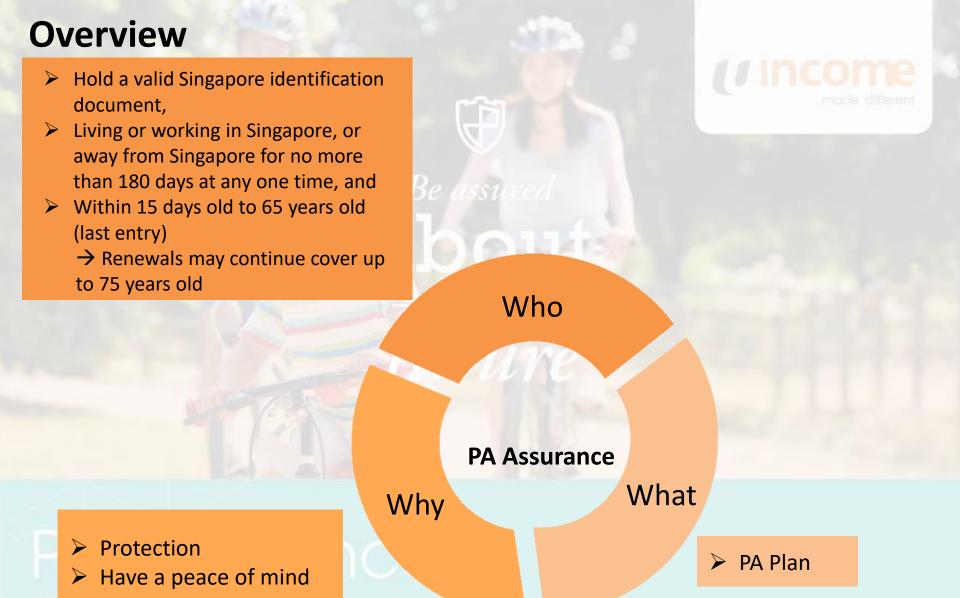
SpecialCare

- PA plan for people suffering from Autism & Down Syndrome
- Entry age Up to 30 years old









Protect you and your family's well-being

Table of Cover

	Maximum benefit (S\$) per insured person					
	Benefits	Plan 1	Plan 2	Plan 3	Plan 4	
Section 1	Accidental death	\$100,000	\$250,000	\$500,000	\$1,000,000	
Section 2	Permanent disability (per policy year)	\$150,000	\$375,000	\$750,000	\$1,500,000	
Section 3	Medical expenses for injury due to an accident (per accident)	\$2,000	\$5,000	\$10,000	\$20,000	
Section 4	Treatment by a Chinese medicine practitioner or a chiropractor (per accident)	\$500	\$750	\$1,000	\$1,250	
Section 5	Mobility aids (per accident)	\$2,000	\$4,000	\$5,000	\$6,000	
Section 6	Daily hospital income (per day; up to 365 days per policy year)	\$100	\$200	\$300	\$400	
Section 7	Weekly cash (per week; up to 104 weeks in a row)	\$100	\$200	\$300	\$500	
Section 8	Emergency medical evacuation and sending you home (per policy year)		\$50	,000		
Section 9	Trauma counseling expenses (per policy year)		\$5,	000		
Section 10	Child support fund	\$5,000	\$15,000	\$25,000	\$35,000	
Section 11	Modifying your home (per lifetime)	\$5,000	\$10,000	\$15,000	\$25,000	
Section 12	Ambulance fee (per accident)	\$200				
Section 13	Physiotherapy (per policy year)	\$1,000	\$2,000	\$3,000	\$5,000	
Section 14	Diagnostic procedures and tests due to broken bones or fractures (per accident)	\$1,000	\$2,000	\$3,000	\$5,000	

List of 21 infectious diseases

- ✓ Hand, food and mouth disease (HFMD)
- ✓ Dengue fever (DHF)
- ✓ Avian influenza or 'bird flu' due to influenza A viral strains H5N1, H9N2, H7N7, H7N9 or H1N1
- ✓ Mumps
- ✓ Rubella
- ✓ Tuberculosis
- ✓ Measles
- ✓ Malaria
- ✓ Anthrax infection
- ✓ Yellow fever

- ✓ Plague
- ✓ Melioidosis or 'soil disease'
- ✓ Rabies
- ✓ Legionnaires' disease
- ✓ Chikungunya
- ✓ Nipah viral encephalitis
- ✓ Japanese viral encephalitis
- ✓ Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
- ✓ Severe acute respiratory syndrome (SARS)
- ✓ Middle ease respiratory syndrome coronavirus (MERS-CoV)
- ✓ Zika virus

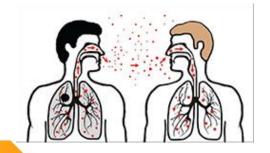




Table of Cover

	Maximum benefit (S\$) per insured person					
Option	nal Benefits – Infectious disease cover	Plan 1	Plan 2	Plan 3	Plan 4	
Section 15	Death benefit for infectious disease cover	\$100,000	\$250,000	\$300,000	\$500,000	
Section 16	Permanent disability for infectious disease cover (per policy year)	\$100,000	\$250,000	\$300,000	\$500,000	
Section 17	Medical expenses for infectious disease cover (per infectious disease)	\$2,000	\$5,000	\$10,000	\$20,000	
Section 18	Treatment by a Chinese medicine practitioner for infectious disease cover (per accident)	\$500	\$750	\$1,000	\$1,250	
Section 19	Mobility aids for infectious disease cover (per infectious disease)	\$2,000	\$4,000	\$5,000	\$6,000	
Section 20	Daily hospital income for infectious disease cover (per day; up to 365 days per policy year)	\$100	\$200	\$300	\$400	
Section 21	Weekly cash for infectious disease cover (per week; up to 104 weeks in a row)	\$100	\$200	\$300	\$500	



Table of Cover

	Maximum benefit (S\$) per insured person					
Opt	ional Benefits – Infectious disease cover	Plan 1	Plan 2	Plan 3	Plan 4	
Section 22	Emergency medical evacuation and sending you home for infectious disease cover (per policy year)	\$50,000				
Section 23	Trauma counseling expenses for infectious disease cover (per policy year)	\$5,000				
Section 24	Child support fund for infectious disease cover	\$5,000	\$15,000	\$25,000	\$35,000	
Section 25	Modifying your home for infectious disease cover (per lifetime)	\$5,000	\$10,000	\$15,000	\$25,000	
Section 26	Ambulance fee for infectious disease cover (per infectious accident)	\$200				
Section 27	Physiotherapy for infectious disease cover (per policy year)	\$1,000	\$2,000	\$3,000	\$5,000	
Section 28	Diagnostic procedures and tests for infectious disease cover (per infectious disease)	\$1,000	\$2,000	\$3,000	\$5,000	



Types of occupations covered

Professions or occupations of professional, administrative, managerial or clerical nature or occupations of outdoor nature or involving light manual work without the use of tools or machinery. **Group A** Examples: Admin executive, auditor, lawyers, salespersons, managers, homemakers, domestic helpers, students, doctors, teachers, insurance agents, waiters, retailers etc. Professions or occupations involving manual work with the use of tools or machinery or uniform professions involving security or defence work or whose work environment is in high altitude or of hazardous nature. **Group B** Examples: Hawkers, cooks, drivers, painters, fitness/gym trainers, despatch, construction workers, commercial airline crews, national servicemen, policemen, prison wardens, steermen, security guards, carpenters, technicians, mechanics, veterinary surgeons, paramedics, life guards etc.



Key Selling Points

- Up to \$1M Coverage
- Children can enjoy 40% discount if one parent is insured under the same policy and enjoy Full Benefit Limits
- Option to cover for 21 Infectious Diseases
- Coverage for occupational risk for Police, NSF/Regular, SCDF personnel
- Monthly Credit card & Giro payment available





Premium Table

	Pı	emium without	infectious diseas	es
	Plan 1	Plan 2	Plan 3	Plan 4
Group A	\$198	\$417	\$730	\$950

40% discount on premium for children

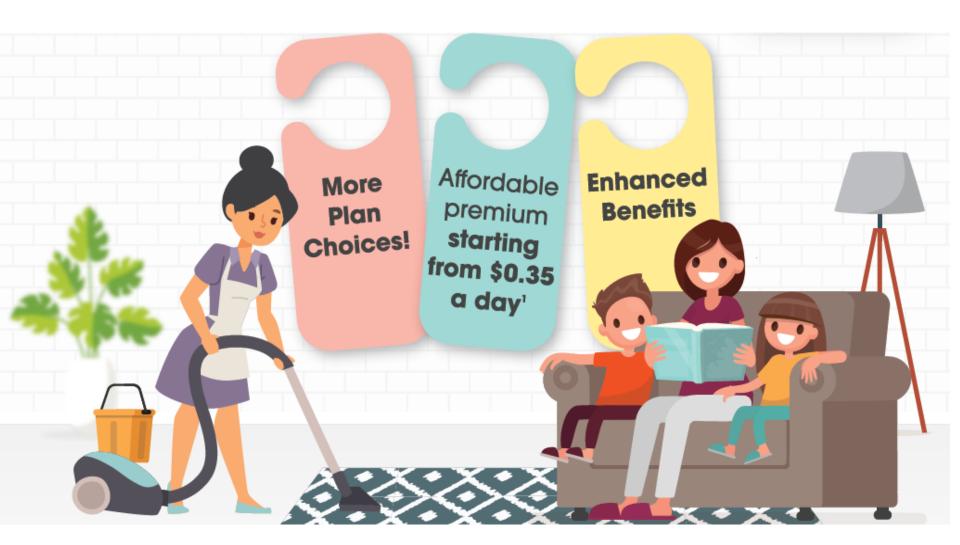
	Plan 1	Plan 2	Plan 3	Plan 4
Group A	\$217	\$480	\$840	\$1,092
Group B	\$492	\$895	\$1,420	\$2,195



Domestic Helper Insurance



Why choose Income?





Benefits at a glance

Danasila	Maximum benefits (\$\$)		
Benefits	Basic	Standard	Enhanced
Accidental death or permanent disability due to accident ² (per policy)	\$60,000	\$60,000	\$80,000
Outpatient medical expenses due to injury (per policy)	\$ 1,500	\$ 2,000	\$ 3,000
Domestic helper's personal liability (per policy)	\$25,000	\$25,000	\$75,000
Special grant due to death		\$ 2,000	\$ 3,000
Expenses if you have to stop employing your domestic helper		\$ 150	\$ 500
Wages compensation (up to 30 days)		\$20 per day	\$35 per day
Hospital and surgical expenses (per year)	\$15,000		
Sending your domestic helper home	\$10,000		
Security bond to Ministry of Manpower (not applicable for Malaysian helpers)	\$ 5,000		

Add-On Benefits

Ministry of Manpower (MOM) security bond protector

Additional hospital and surgical expenses coverage Performance bond to Philippines embassy



What we offer?





How to select a plan for FDW?

Domestic Helper Insurance (For non-Malaysian domestic helpers only)

step Choose a plan type

BASIC PLAN

For minimum MOM requirement

14 months: \$151.33

26 months: \$250.16

STANDARD PLAN

For higher coverage

14 months: \$156.68

26 months: \$260.10

ENHANCED PLAN

For comprehensive coverage

14 months: \$161.78

26 months: \$269.58

step Optional coverage



MOM security bond protector

14 months: \$35,31

26 months: \$51.36



Additional hospital and surgical expenses

Sum Insured	\$30,000	\$50,000	\$80,000	\$100,000
14 months	\$ 75.50	\$110.05	\$161.86	\$196.40
26 months	\$140.21	\$204.37	\$300.60	\$364.75



Courier service (inclusive of \$35 GST exempt MOM Admin Fee for work permit)

14 or 26 months: \$115,25

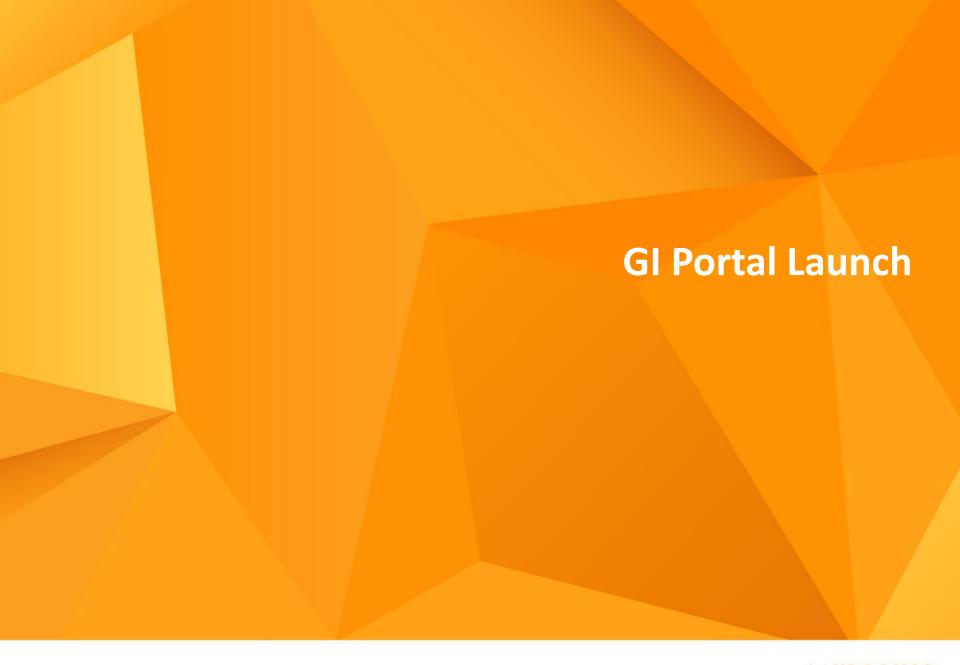
For Philippines Domestic Helpers only and for 24 months

Performance bond to the Philippines embassy

\$2,000 for accredited agencies: \$33.00

\$7,000 for non-accredited agencies: \$67,00







GI Portal

When?

Launch date of GI Portal

Why?

• Why do we launch GI Portal?

What?

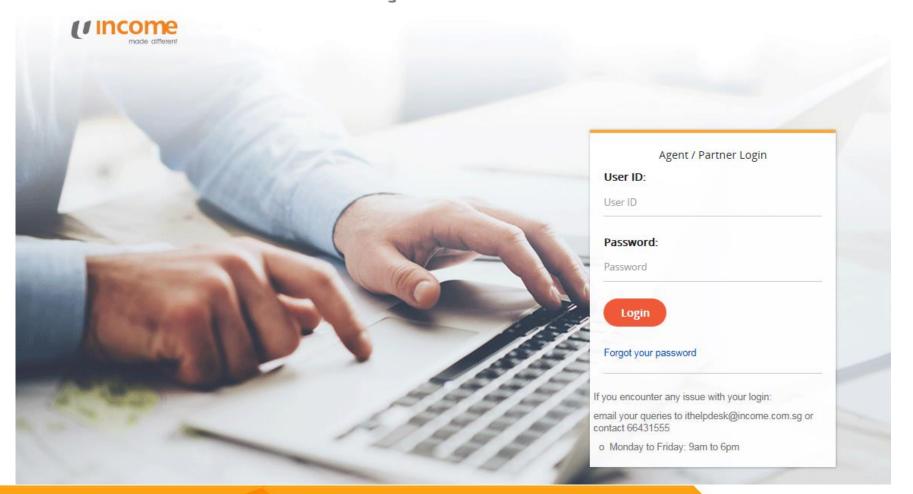
- Overview of GI Portal
- What's new?
- Key features
- Growth stages





GI Portal Launch

Launch on 10 April 2019





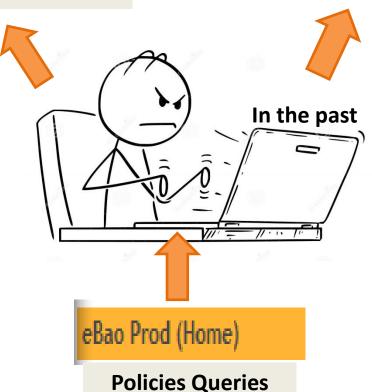
Why do we launch GI Portal?

Online application for Agent

New business online submission



GI Reports and Agent Commission



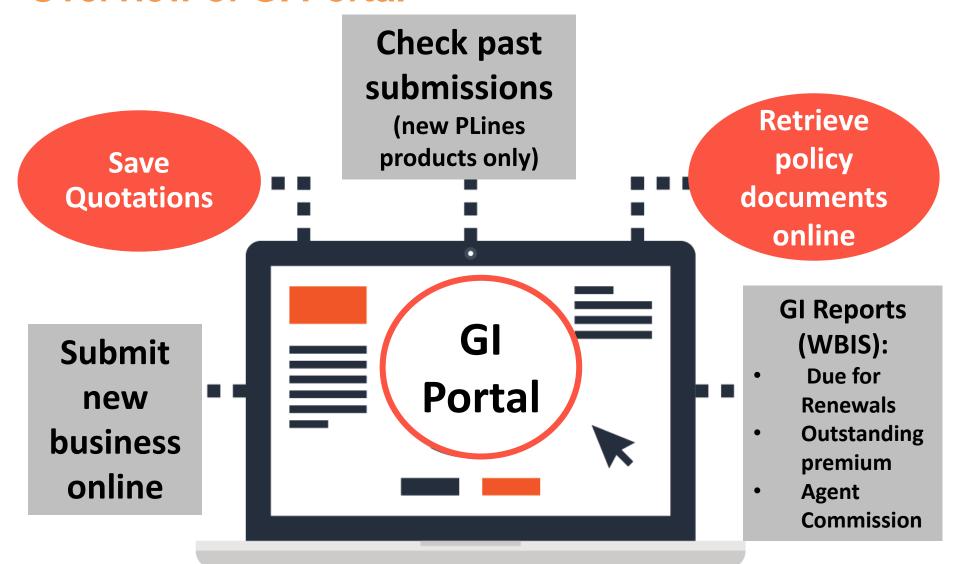








Overview of GI Portal





What's New?

- Revamp Foreign Maid Product
 - -> Domestic Helper Insurance

 Better Customer Journey for Enhanced Home Insurance





View Submission History for new applications of these 2 PLines products



1) Online Application (PLines Products)

ONLINE APPLICATION

© Online Application		Personal Accident Insurance		Travel Insurance		
Submission History		PA Assurance		TravelBliss Insurance		Travel Insurance
Dip Policy Enquiry		Home and Lifestyle Insurance		Specialised Care Insu	urance	
Retrieve Quotation		Enhanced Home Insurance (GIP) Golfer's Insurance	Domestic Helper Insurance (GIP) Personal Mobility Guard Insurance	SilverCare Insurance SpecialCare (Down Syndro	me) Insurance	SpecialCare (Autism) Insurance
View Reports	4 1 4	Insurance for Students and Child	ren			
	× × ×	Overseas Study Protection Plan				



2) Submission History

(Enhanced Home and Domestic Helper Insurance)

		Submission History	
Search by	Reference Number	Agent Code	Issuance Status
Reference Number	Ψ	z515016	
Transaction From Date	Transaction To Date	Introducer Code	Product
Channel	Payment Status	Send Status	Endorsement Type
	Y	v	▼
			Q SEA

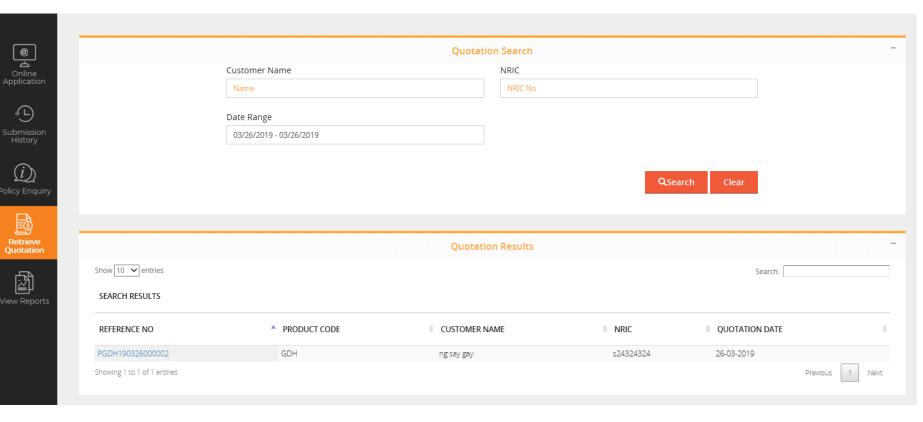


3) Policy Enquiry (Retrieve online policy documents)

		z515016 (Sbb Xxx Xxxx Xjhj)	<u>*</u>	(+)
@	Policy Enquiry			-
@ Conline Application	Policy Number			
Application	Number			
€	Customer Name Customer ID			
Submission History	Name ID No.			
(i)	● Individual ○ Company			
Policy Enquiry	* Please enter any one of the field for search Q Search Clear			
		•		
Retrieve Quotation				
View Reports				
view Reports				

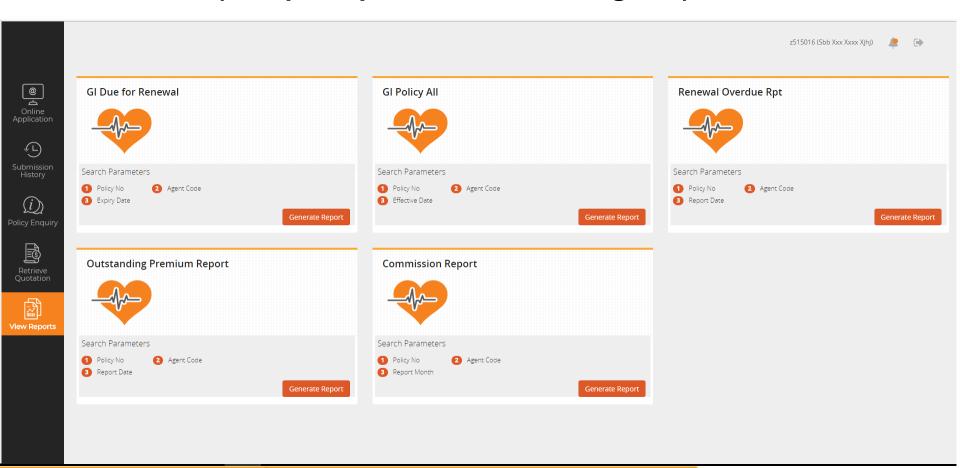


4) Retrieve Quotation





5) View Reports (GI reports ported from WBIS Agents)





Growth stages of GI Portal

Toddler Stage:

- Claims status updates
- Enhancement on GI report search
- Improve on Policy Query Search
- Improve on submission history report (include all PLines Products)
- Travel online endorsement & online claims for agents

Infant Stage:

- Online new applications
 - Submissions history (new products)
 - Retrieve policy documents online





GI Portal Log In Process

1) Go to Income website, click on 'Staff Intranet'

Can we help?

Get in touch with us for product information and existing policy support.

- Chat online with an adviser today
- Product enquiry and policyholder hotlines
- Visit our branches
- Advance queue booking
- Amend policy online

Submit a claim

We are committed to a quick and fair claim response.

Learn more about the claim process

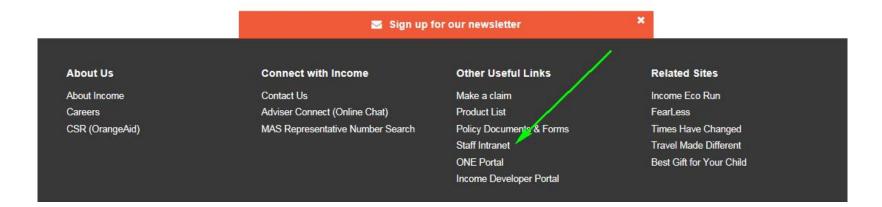
Call us

Dedicated claim hotlines

Find us

Claim servicing branches

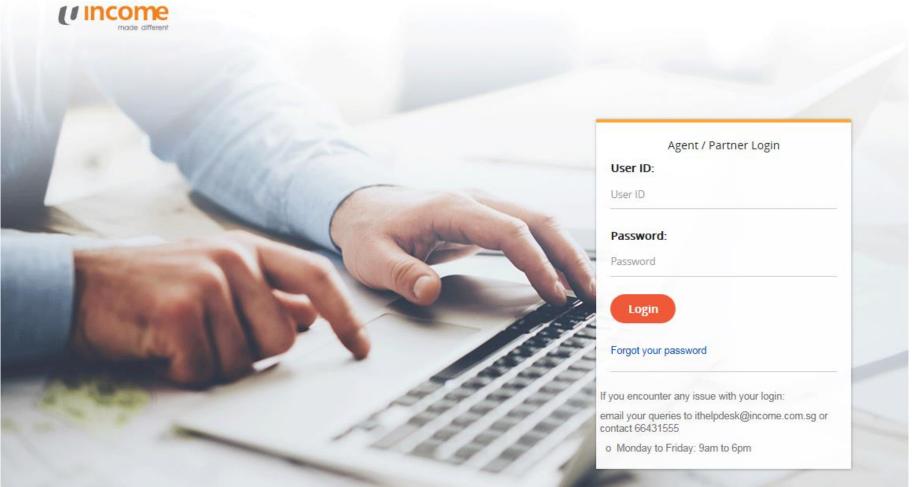






GI Portal Log In Process

2) Log in with User ID and Password





GI Portal Log In Process

3) Click on the GIP (GI Portal)

(/ Incon					
Quick Tip: Move your mouse pointer over the menu links to see more info!					
★ Frequently accessed applications					
AdviserNet	ONE Portal★	Report (email)	ToDo★		
Easy Portal (GI)	Online application for Agent	Shop	WBIS Agent		
eBao Prod (Home)	Printed Materials	Survey*	WorkMedic		
GIP (GI Portal)					



GIP Landing Page

ONLINE APPLICATION

@ Online Application



(i)

Policy Enquir



Retrieve Quotation



PA Assurance

Home and Lifestyle Insurance

Enhanced Home Insurance (GIP) Domestic Helper Insurance (GIP)

Golfer's Insurance Personal Mobility Guard Insurance

Insurance for Students and Children

Overseas Study Protection Plan

Travel Insurance

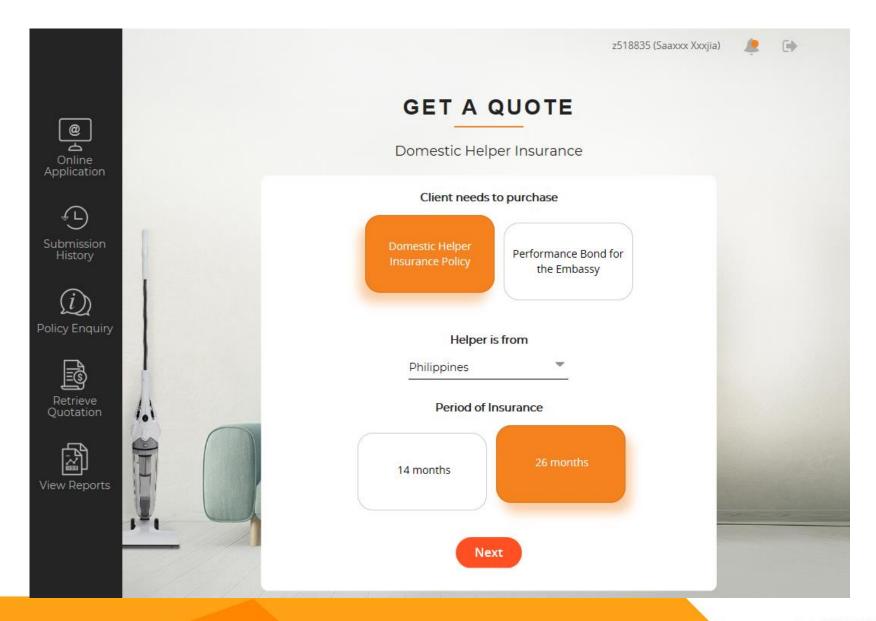
Travel Bliss Insurance

Travel Insurance

SilverCare Insurance SpecialCare (Autism) Insurance SpecialCare (Down Syndrome) Insurance

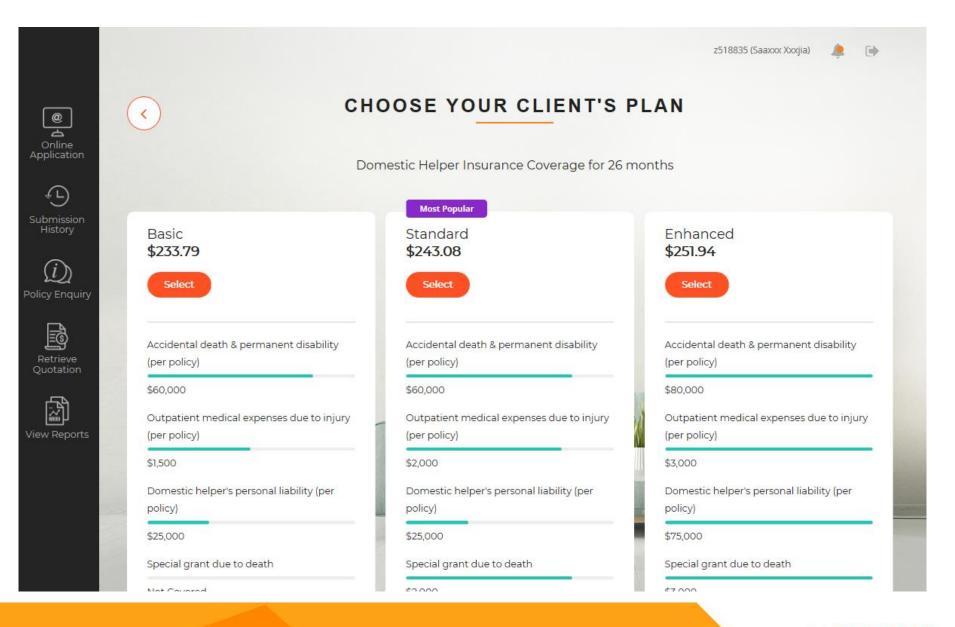


GIP Online Activation – Get a Quote



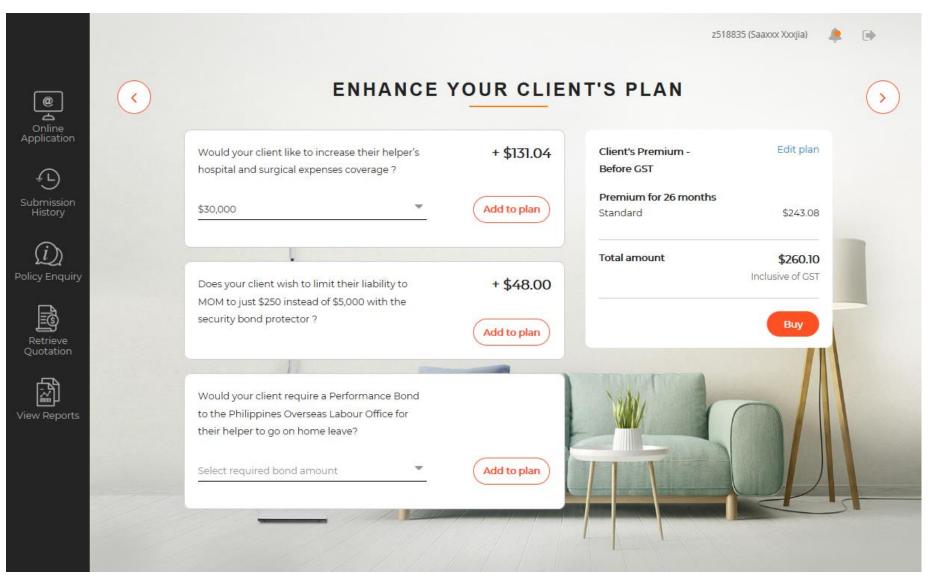


GIP Online Activation – Plan Selection Page



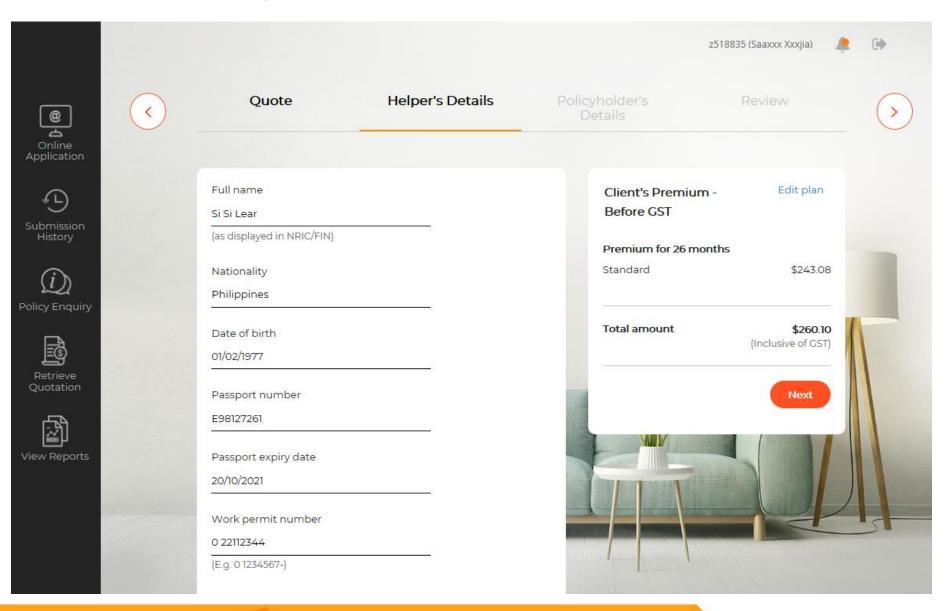


GIP Online Activation – Add-On Page



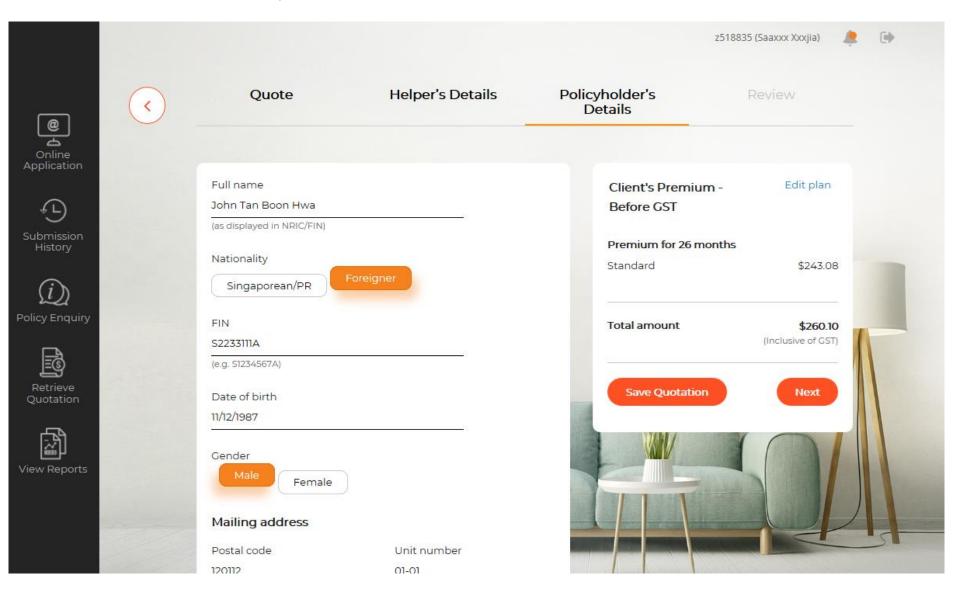


GIP Online Activation – Helper's Details



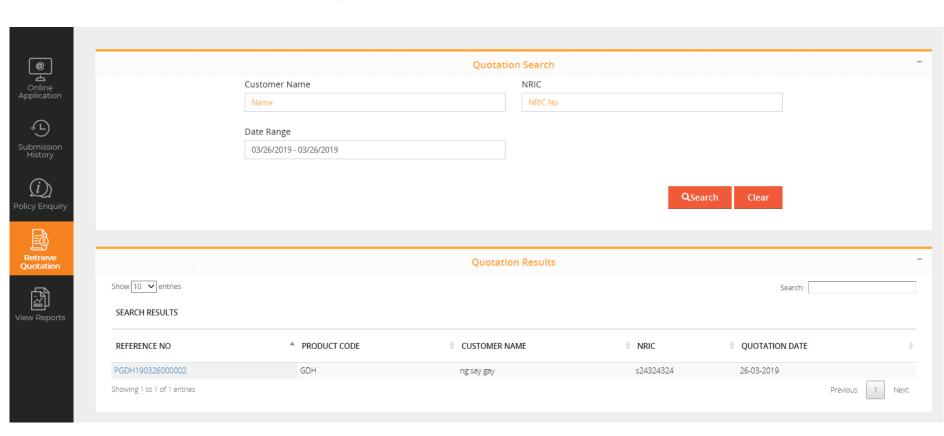


GIP Online Activation – Policyholder's Details



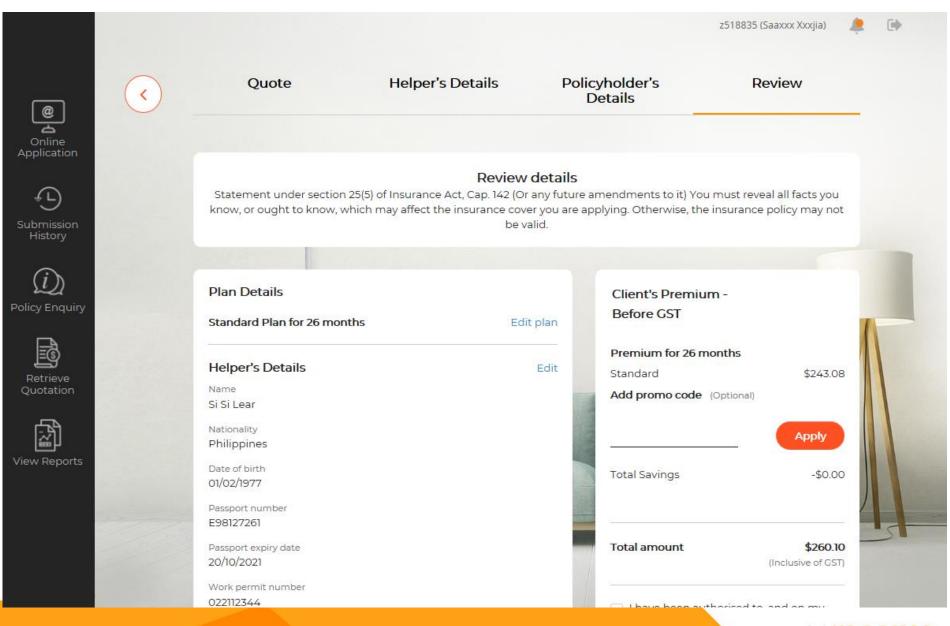


GIP Online Activation – Retrieve Quotation



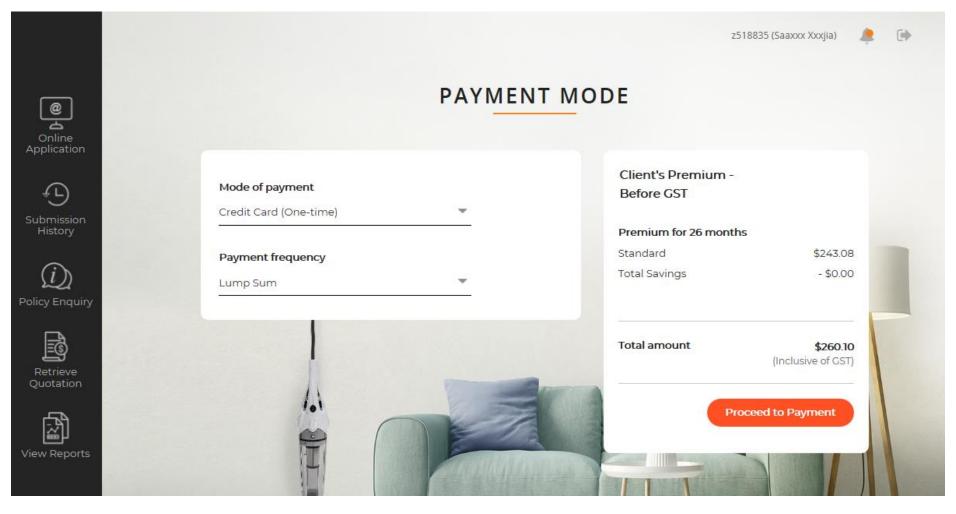


GIP Online Activation – Confirmation Page





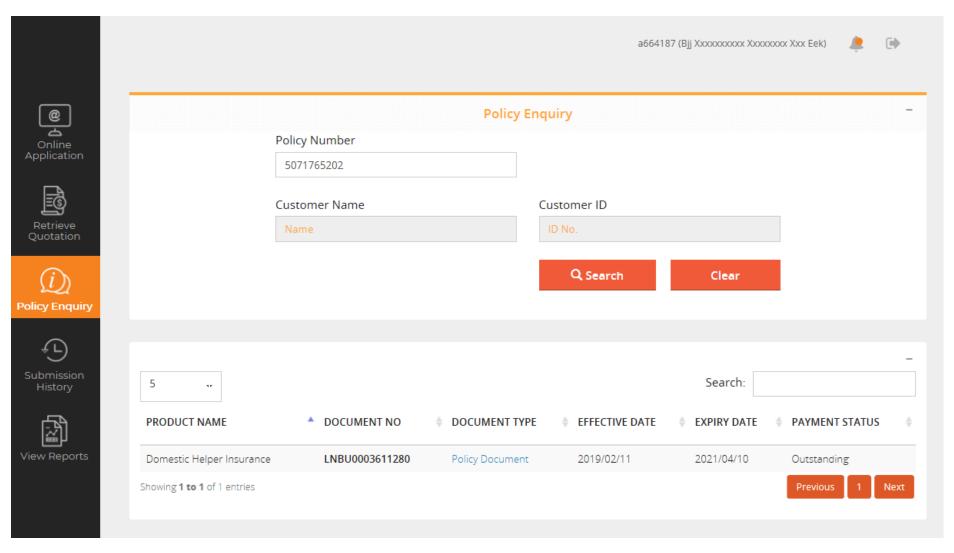
GIP Online Activation – Payment method selection page



Note: The available payment option will be vary by products and type of agents perform the activation, it is based on the configuration for the particular product



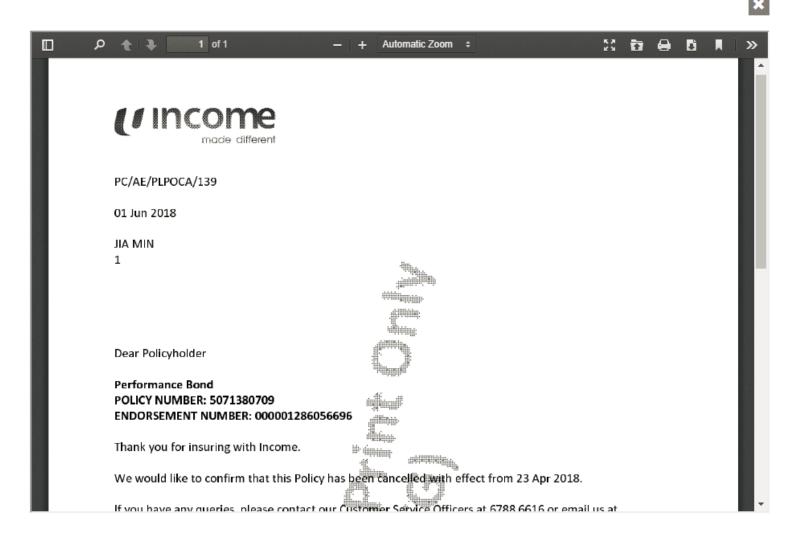
GIP – Policy Enquiry



Note: Can either search by Policy Number, Customer Name (able to support fuzzy search) or Customer ID Number.



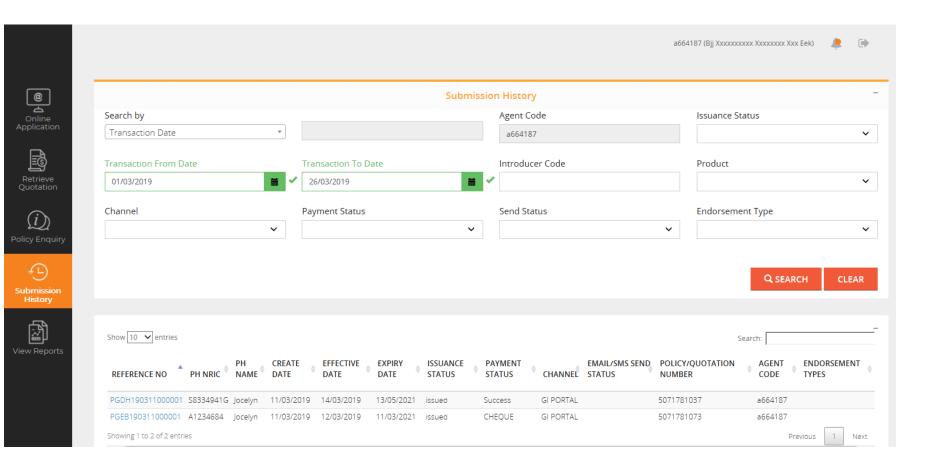
GIP Policy Enquiry—View details



Note: Click on the Document Type link, the PDF of the selected document will be display.



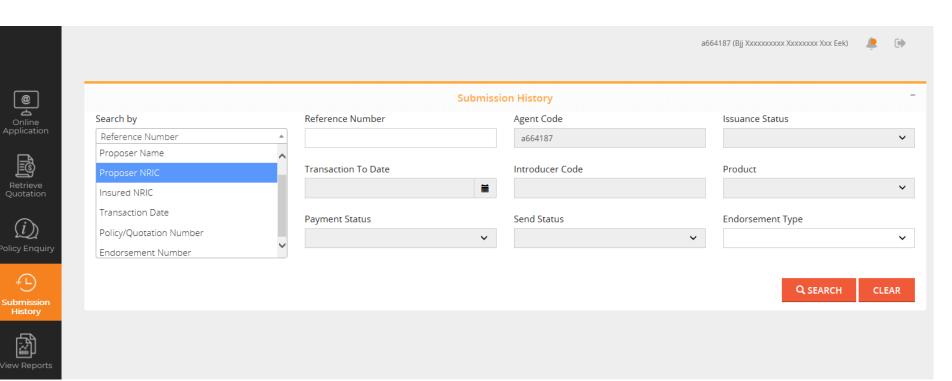
GIP – Submission History



Note: This module is to allow agent to search out and view the details of the submitted cases, in order to track the status of the submitted cases

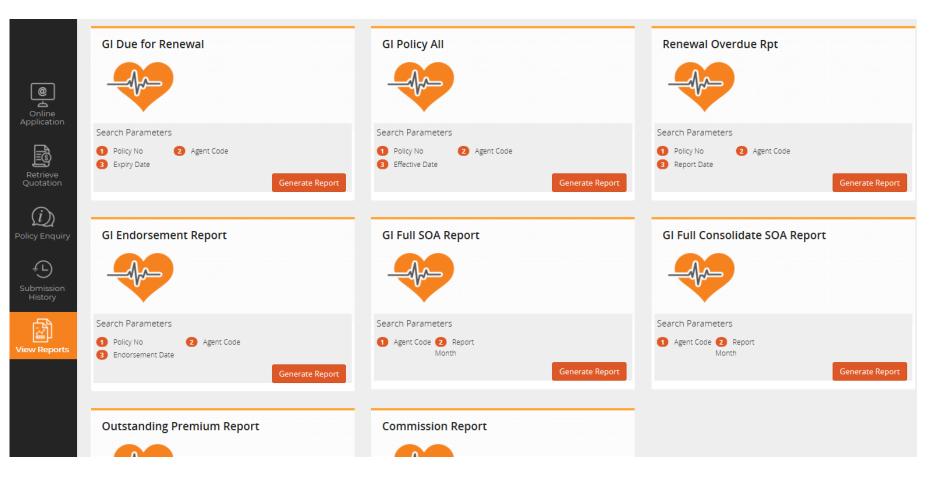


GIP – Submission History





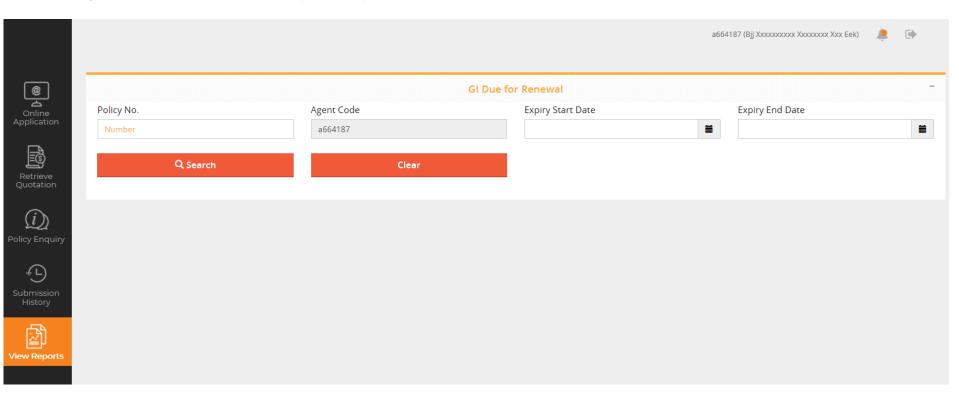
GIP – Reports and Statements



Note: There are 8 reports available for agents to view and download, each report type have its own search criteria

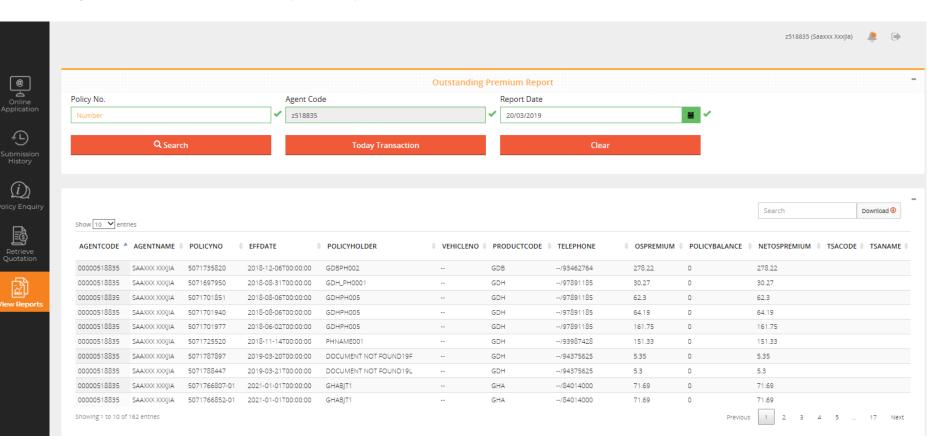


GIP – Reports and Statements (cont'd)

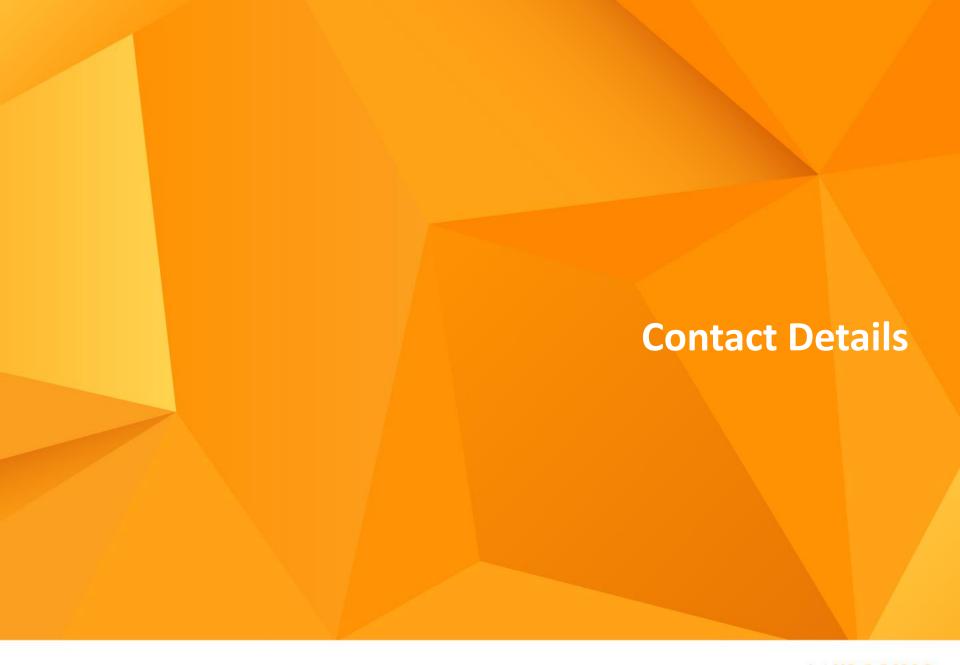




GIP – Reports and Statements (cont'd)









Other Contact Details

• For Queries and Quotations on Personal Lines Products, Please contact

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