

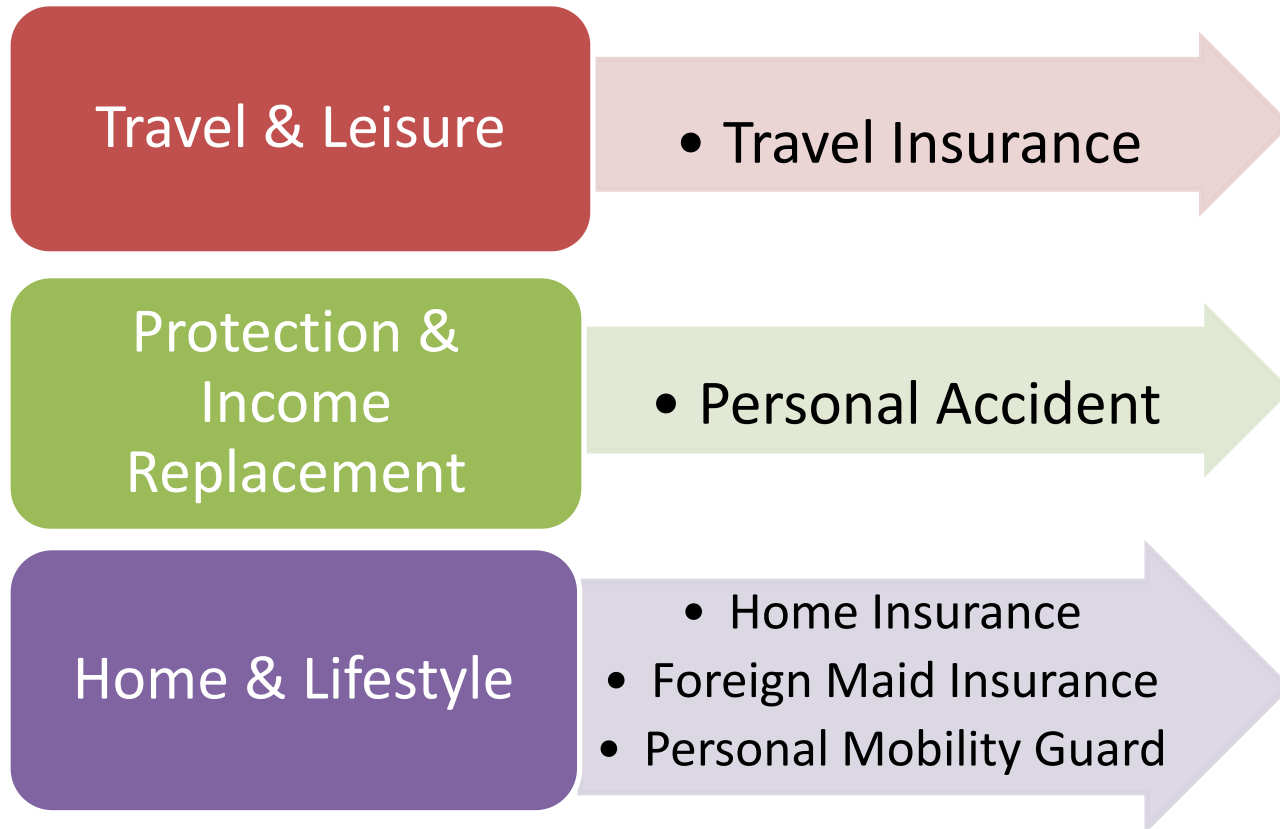
# NTUC Income Introducing Personal Lines

# Introducing Personal Lines

- About Personal Lines and Products
- Travel Insurance
- Travel Online Endorsement (OLE)
- PA Assurance
- SilverCare
- Online Application

# Personal Lines & Products

- Personal Lines Products Complement Lifestyle Needs Of Your Customers!



# Travel Insurance

# Travel Insurance



## TravelBliss Insurance

- 40 Comprehensive Benefits
- Covers up to S\$1M for Medical Expenses

## 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

# Enhanced PreX Case Study

## Singaporean in coma dies after being medically evacuated from Tokyo



Mr Jimi Cheong, who was hospitalised in Tokyo, went into cardiac arrest and died. SCREENGRAB FROM GIVEASIA

His daughter, Ms Eileen Cheong, 25, turned to crowdfunding to bring her father back to Singapore as her father's travel insurers MSIG said they were "unlikely to have a successful claim as his collapse was attributable to a pre-existing heart condition".

# Enhanced PreX: First in Singapore

- Enhanced PreX was launched on 20 October, 2014
- 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)
- Designed for everyone – Affordably price: The premium for an adult travelling to Asia for five days is \$72, \$31 more than NTUC Income's Deluxe Plan (\$52).



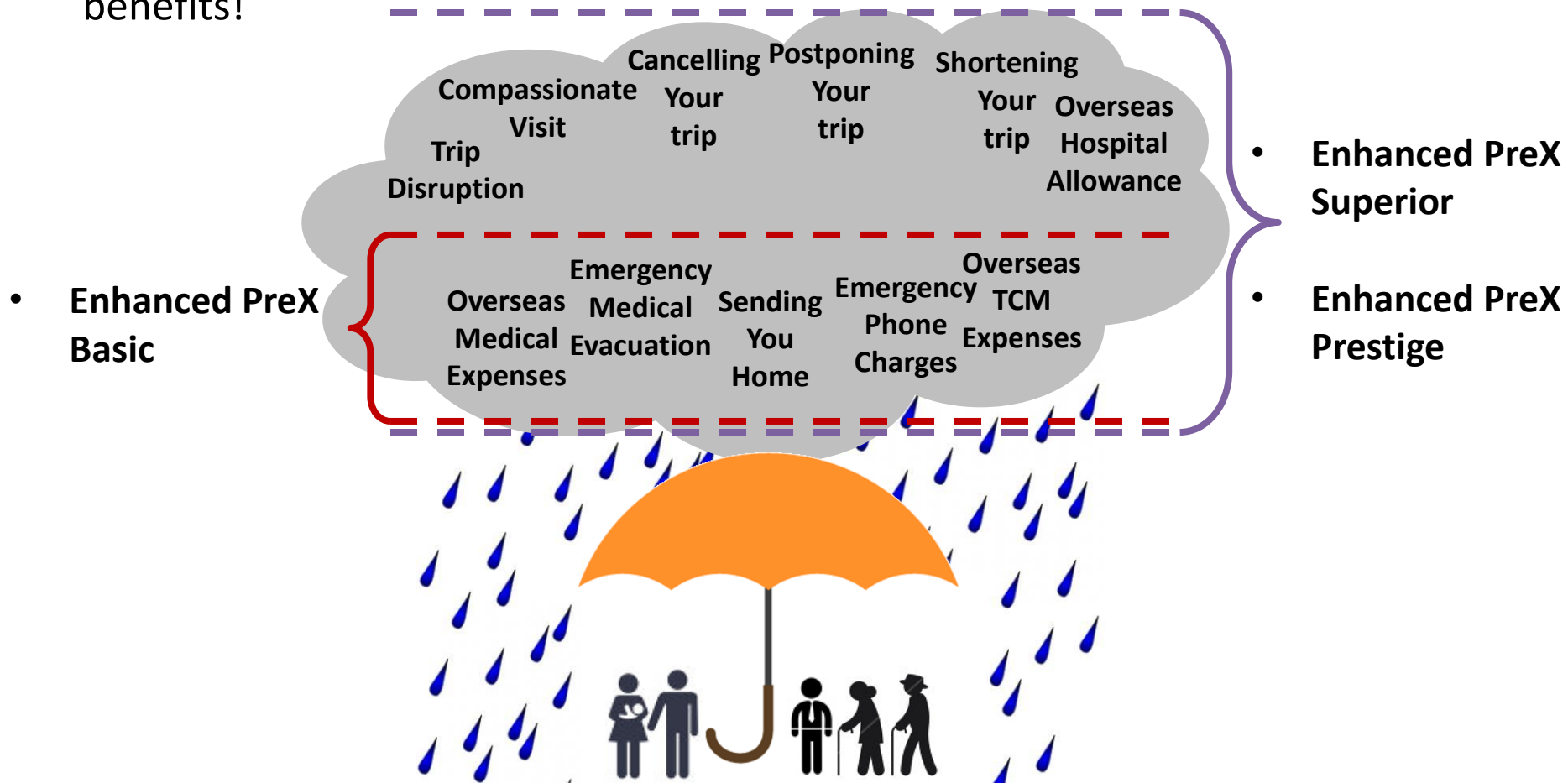
# Enhanced PreX: Providing cover where it matters *most*

- Common Unexpected Expenses

Item	Example	Cost
Emergency Medical Evacuation	Air Ambulance	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Sending You Home	Repatriation of Mortal Remains	\$\$\$\$\$\$\$\$\$\$\$\$
Overseas Medical Expense	Overseas Hospital Bills	\$\$\$\$\$\$\$\$
	Outpatient Care	\$\$\$\$
Trip Cancellation	Hotel Accommodation	\$
	Plane Tickets	\$
Medical Expenses in Singapore	Local Medical Expense	\$

# New Enhanced PreX Suite

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



# Enhanced PreX Suite – Benefits

Section number	Benefits related to pre-existing medical conditions	Maximum benefit (\$\$) per person for each trip (Subject to the respective limits in the Table of Cover)		
			Enhanced PreX	
		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
Section 14	Medical Expenses Overseas (combined for sections 14, 18 and 19)			
	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.

# Important Information

Enhanced PreX Plan	Standard Plan
Insured <u>under or over</u> 70 years of age	Insured <u>under or over</u> 70 years of age
<b>Pre-existing medical conditions cover</b>	Not applicable
Max duration of <b><u>30</u></b> consecutive days	Max duration of <b><u>180</u></b> consecutive days
Single Trip & Annual Travel	Single Trip and Annual Travel

# New Plan Offerings

## Per-Trips Plans

### Standard Plans

- Classic
- Deluxe
- Preferred

Up to **180 days** per trip

### Enhanced PreX Suite

- PreX Basic
- PreX Superior
- PreX Prestige

Up to **30 days** per trip

## Annual Plans

### Standard Plans

- Classic
- Deluxe
- Preferred

Up to **90 days** per trip

### Enhanced PreX Suite

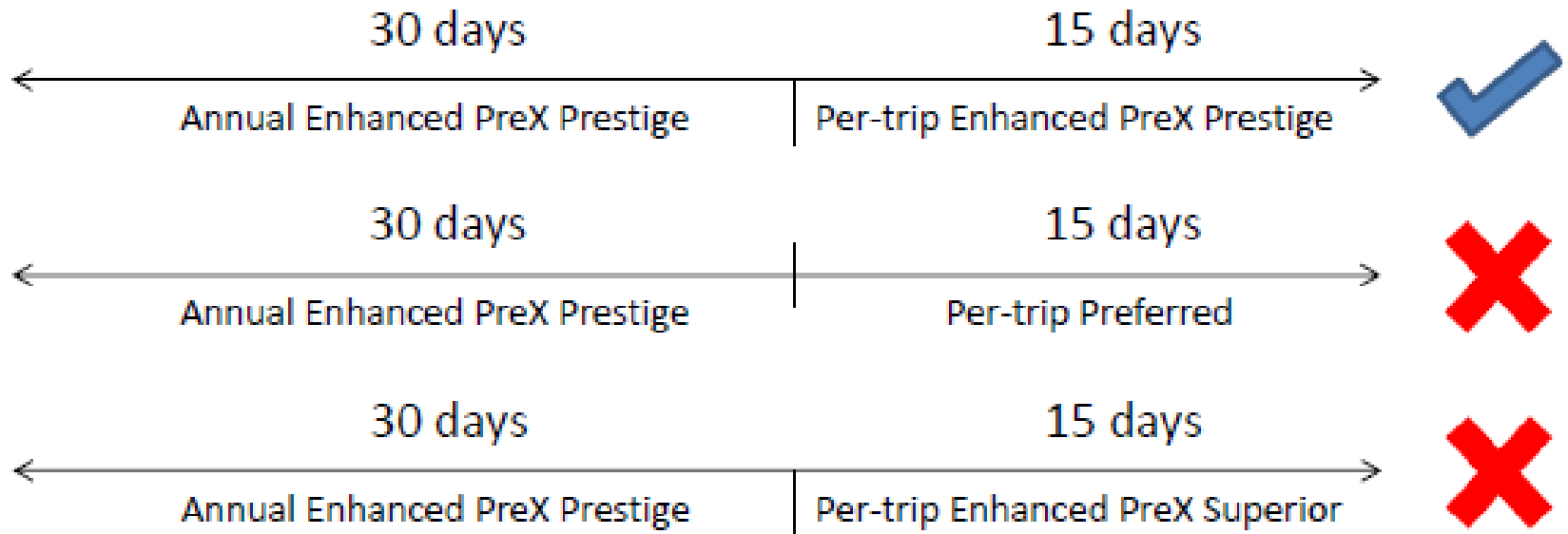
- PreX Basic
- PreX Superior
- PreX Prestige

Up to **30 days** per trip

# Annual Enhanced PreX Plans

Extend up to **15 days** by purchasing **per-trip** policy of **corresponding** preX plan

- Total trip duration: **up to 45 days**
- Cannot cover under standard plans after 30 days



# Travel Endorsement Online



# ABOUT

- Portal for customers to make changes to their travel policy at any time
- **Changes:** Travel dates and destination, Remove traveller, Traveller details and plans, Policyholder details.


## FEATURES

- Allow customers to make endorsements online themselves
- Waiver of admin fee (\$21.40)
- Reduce the load of endorsement requests

## THINGS TO NOTE

- Applicable to all retail travel plans **except for Annual PreX** (applicable to only GTA & GPT)
- **Single First** endorsements will be processed immediately
- **Subsequent endorsements** will be processed within 3-5 working days

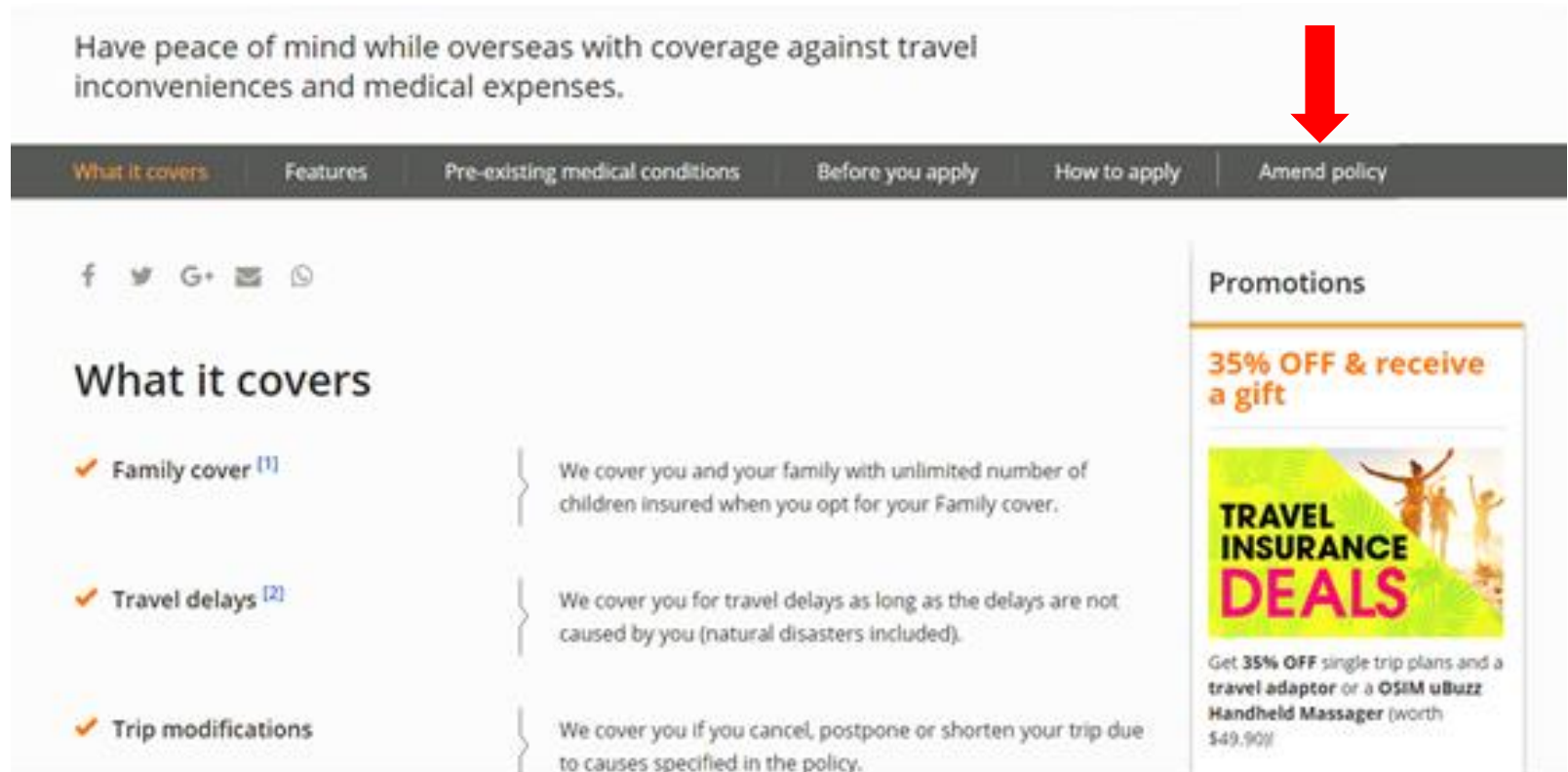
# CHANGES

Travel Dates	Travel Destination	Traveller Details	Travel Plan	PH details
Shift/Move	Add/Remove Countries	Name	Upgrade/ Downgrade	Name
Extend	Change from Countries to Region	Gender	Upgrade Child to Adult Cover	Gender
Shorten		DOB	<b><u>Family only</u></b> No. of children	DOB
<p>These are the <b><u>only</u></b> changes that can be made on OLE after policy effective date</p> 		Nationality	<b><u>Family only</u></b> Add/Remove Parent	Mobile
		ID		Email address
		Remove traveller		Address
		Mobile and email address to notify		
		<input checked="" type="checkbox"/> Add traveller	<input checked="" type="checkbox"/> Ind/Group ⇌ Family	<input checked="" type="checkbox"/> ID
			<input checked="" type="checkbox"/> Per trip ⇌ Annual	

# Where to find ?

They can access our OLE at:

<https://www.income.com.sg/insurance/travel-insurance> > “Amend policy” on the right.



Have peace of mind while overseas with coverage against travel inconveniences and medical expenses.

[What it covers](#) | [Features](#) | [Pre-existing medical conditions](#) | [Before you apply](#) | [How to apply](#) | [Amend policy](#)


[f](#) [t](#) [G+](#) [e](#) [i](#)

## What it covers

- ✓ **Family cover** <sup>[1]</sup>  
We cover you and your family with unlimited number of children insured when you opt for your Family cover.
- ✓ **Travel delays** <sup>[2]</sup>  
We cover you for travel delays as long as the delays are not caused by you (natural disasters included).
- ✓ **Trip modifications**  
We cover you if you cancel, postpone or shorten your trip due to causes specified in the policy.

### Promotions

**35% OFF & receive a gift**



**TRAVEL INSURANCE DEALS**

Get **35% OFF** single trip plans and a travel adaptor or a **OSIM uBuzz Handheld Massager** (worth \$49.90!)

<https://olen.income.com.sg/>

# Login



## Make changes to your travel insurance plan

### Login to make changes to:

- Travel dates and destination
- Remove traveller
- Traveller details and plans
- Policyholder details

If you are making more than one change, please call us at 6788 6616

**Note:**

Claims arising from events that have already occurred or were made known publicly via media or authorities before you make your changes are not covered.

NRIC/FIN/Passport No. ⓘ

Policy Number

Login

Please key in the same ID number that you used when you purchased the travel plan.

# OTP (One Time Password)

## Make changes to your travel insurance plan



A one-time password has been sent  
to your mobile number via SMS.

Enter One-Time Password



Proceed

[Resend One-Time Password](#)

# Landing Page



[Logout](#)

## Make changes to your travel insurance plan

FPL590001

ID No. FPL590001

Policy No. 5071291823

What would you like to change?



Travel Dates

Travel Destination

Traveller Details & Plans

Policyholder Details

If you would like to change both travel date and destination, please call us at 6788 6616.

# Changing Travel Dates

---

[< Back](#)

## Specify your new travel dates

Departure date from Singapore

13/02/2018



Arrival date in Singapore

20/03/2018



Days of coverage

36

**Please modify dates to Proceed.**

Proceed

# Changing Travel Dates

---

[< Back](#)

## Confirm your changes

These are the changes that you made to your travel plan

Departure date from Singapore	07/03/2018
Arrival date in Singapore	20/03/2018
Days of coverage	14 days

---

**\$167.40**

☒ I accept the [Personal data collection statement](#) and [Travel Declaration](#)

**Make Payment**



# Changing Travel Dates

INCOME Online Payment Portal

## Policy Details

**Reference No. GPT2018020800003**

TRAVEL INSURANCE

S\$ 167.40

Total amount payable

S\$ 167.40

[← Back to Previous Details Page](#)

## Payment Details

Please choose your payment method

Credit Card



eNets Direct Credit



Card details

Card type



Card number

4111 1111 1111 1111

Card expiry date

08 / 20

Cardholder name

fatwaf

CVV2/CV2

\*\*\*

Submit

# Confirmation of Travel Dates Endorsement

You have successfully made changes to your policy

**Transaction ID: GPT2018020800003**

Departure date from Singapore	07/03/2018
Arrival date in Singapore	20/03/2018
Days of coverage	14 days

Your request will be processed and the endorsement will be emailed to you within 5 business days.

Print

Make additional changes

[Logout](#)

# Changing Travel Destination

## Make changes to your travel insurance plan

FPL590001

ID No. FPL590001

Policy No. 5071291823

What would you like to change?



Travel Dates

Travel Destination

Traveller Details & Plans

Policyholder Details

If you would like to change both travel date and destination, please call us at 6788 6616.

# Changing Travel Destination

[< Back](#)

Specify a new travel destination

Country

Region

Destination

Proceed

# Changing Travel Destination

[< Back](#)

Specify a new travel destination

Country

Region

Destination

x USA



Proceed

# Changing Travel Destination

[< Back](#)

## Confirm your changes

These are the changes that you made to your travel plan

Destination(s)      **USA**

---

☒ I accept the [Personal data collection statement](#) and [Travel Declaration](#)

Proceed

# Changing Travel Destination

You have successfully made changes to your policy

**Transaction ID: GPT2018020800007**

Travel Destination

**USA**

Thank you for submitting your change request. If there's any additional premium due, we will contact you for your payment details.

**Print**

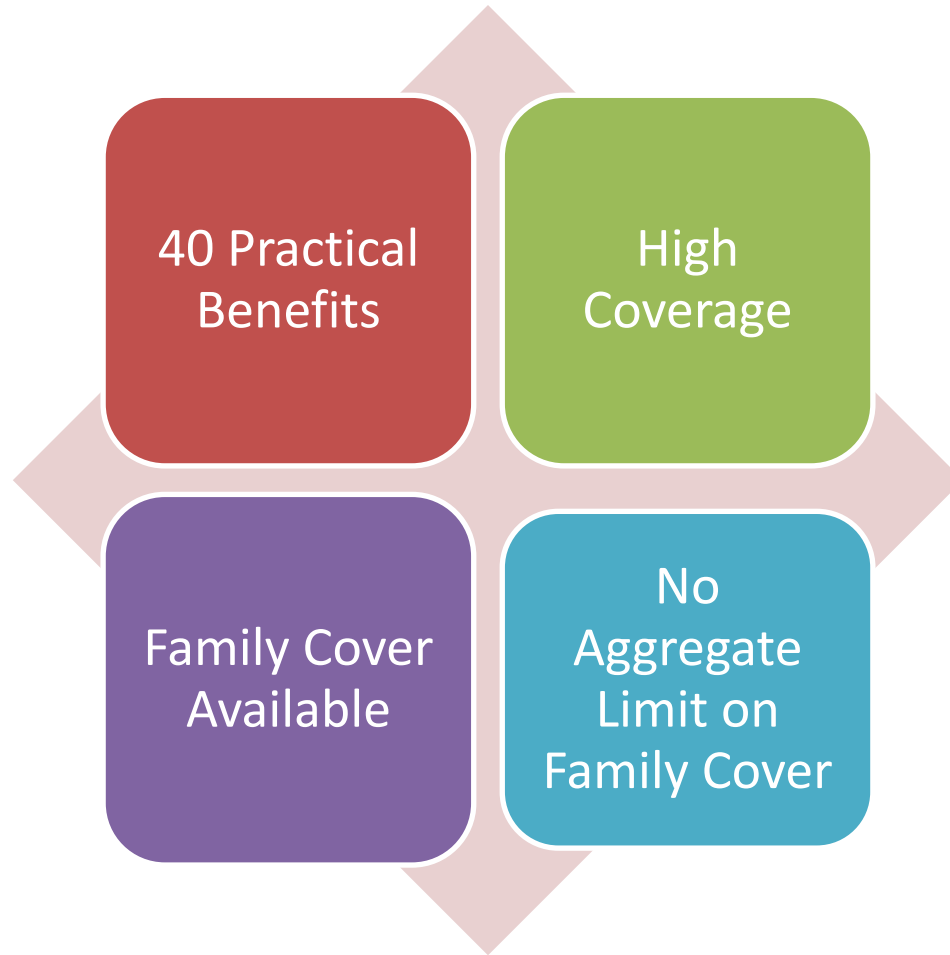
**Make additional changes**

[Logout](#)

# TravelBliss Insurance



# Key Features



# Highlights

## Up to \$1 million Coverage

- Public Transport Double Cover
- Overseas Medical and Dental Expenses

## Additional Protection for Women and Children

- Medical Expense – Women's Benefit
- Child Guard
- Education Grant
- Coverage for children if their guardian who is their travelling companion has to cancel, postpone or cut short their trip

## Extensive Lifestyle and Valuables Cover

- Loss of Baggage, Money, Jewelry, Laptop, Mobile Devices, Credit Cards and Golf Equipment
- Rental Vehicle Excess
- Pet Care

# Benefits At A Glance

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

# Benefits At A Glance

Table of cover	Maximum benefit (S\$) per insured person per trip	
	TravelBliss Prestige (S\$)	TravelBliss Plan (S\$)
<b>Personal accident and medical coverage</b>		
<b>11. Direct repatriation</b> Covers all expenses incurred by our appointed assistance company in returning your remains to your home country in the event of death whilst overseas	Unlimited	Unlimited
<b>12. Additional accommodation and travel expenses</b> 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
<b>13. Hospital visitation/compassionate visit</b> 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
<b>14. Child guard</b> Reimburses the travel and accommodation expenses for one relative to accompany your children home following your hospitalisation	10,000	5,000
<b>15. Education grant</b> 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)
<b>16. Emergency phone charges</b> Reimburses the telephone charges for contacting our appointed assistance company for emergency medical-related services	300	150
<b>Assuring travel assist coverage</b>		
<b>17. Trip cancellation</b> 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
<b>18. Trip postponement</b> 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
<b>19. Trip cancellation due to insolvency</b> Reimburses loss of irrecoverable expenses paid in advance in the event of Insolvency	6,000	3,000
<b>20. Travel curtailment including aircraft hijack and natural disasters</b> Covers additional travel and accommodation expenses incurred whilst overseas or forfeited after the commencement of the trip	20,000	10,000

# Adventurous Activities Cover

Some common activities that are covered if done for leisure under proper licensed supervision:

- Go Karting
- Bungee Jumping
- Helicopter Joyride
- Hot Air Balloon
- Parasailing
- Scuba-Diving
- Snow Skiing
- Snow Boarding
- Water Skiing
- Wakeboarding

Please check policy conditions for specific terms and conditions

# 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
<b>ASEAN</b> (refers to Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.)											
TravelBliss Prestige	Individual	\$ 45	\$ 57	\$ 76	\$102	\$132	\$132	\$160	\$160	\$34	–
	Family	\$116	\$147	\$196	\$263	\$339	\$339	\$412	\$412	\$87	–
TravelBliss Plan	Individual	\$ 33	\$ 42	\$ 55	\$ 69	\$ 93	\$ 93	\$113	\$113	\$26.90	–
	Family	\$ 85	\$105	\$136	\$182	\$230	\$232	\$282	\$282	\$60	–
<b>Asia</b> (refers to Australia, China (excludes Mongolia and Tibet), Hong Kong, India, Japan, Korea, Macau, New Zealand, Sri Lanka, Taiwan and all the countries listed under ASEAN.)											
TravelBliss Prestige	Individual	\$ 61	\$ 75	\$101	\$124	\$154	\$154	\$192	\$192	\$43	\$441
	Family	\$157	\$192	\$260	\$319	\$397	\$397	\$495	\$495	\$111	\$822
TravelBliss Plan	Individual	\$ 45	\$ 55	\$ 74	\$ 88	\$104	\$110	\$136	\$138	\$30.40	\$316
	Family	\$111	\$136	\$183	\$219	\$259	\$275	\$339	\$345	\$74.50	\$750
<b>Worldwide</b> (refers to the rest of the World including all the countries listed under ASEAN and Asia.)											
TravelBliss Prestige	Individual	\$ 85	\$105	\$122	\$157	\$208	\$208	\$238	\$238	\$46	\$617
	Family	\$219	\$270	\$314	\$404	\$535	\$535	\$613	\$613	\$118	\$979
TravelBliss Plan	Individual	\$ 64	\$ 77	\$ 93	\$120	\$146	\$148	\$180	\$180	\$38	\$412
	Family	\$159	\$191	\$232	\$298	\$364	\$370	\$450	\$450	\$95	\$950

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

Maximum cover duration:

- 183 days for Single Trip
- 90 days per trip for Yearly Plan

# Overseas Study Protection Plan

# Product Highlights - OSPP

## Accident and Travel inconvenience cover

- \$200K Personal Accident Cover
- Unlimited cover for Emergency Medical Evacuation and Repatriation
- Coverage for Vacations Worldwide

## Study Interruptions

- Compassionate visit cover not just for family to visit, but also for insured to return home to visit
- Coverage for non-refundable tuition fees in event of study interruption

## Flexibility to include up to \$100,000 cover for sickness

- 3 options for Hospital and Surgical Expenses due to injury and sickness
- Medical expenses for outpatient treatment for sickness while overseas



# Product Comparison

Benefit	Income	Company M	Company A
Personal Accident	\$200,000	\$200,000	\$150,000
Medical expenses for injury due to an accident	\$15,000 (max of \$5,000 for treatment in Singapore)	\$20,000	\$15,000
Emergency Medical Evacuation	Unlimited	\$1,000,000	Unlimited
Sending you home	Unlimited	\$100,000	Unlimited
Study Interruptions	\$20,000	\$20,000	\$10,000
Compassionate Visit	\$10,000 (max of \$500 per day for hotel accommodation expense)	\$10,000	\$5,000
Criminal Assault	\$100,000	\$100,000	\$75,000
Loss or damage of personal belongings (including laptop) at overseas residence	\$1,000 (includes theft)  (Sub limits: \$1,000 for laptop \$200 for handheld computer devices \$500 per item set/pair of other personal belongings)	Home contents: \$3,000 (does not include theft)  \$1,000 for laptop \$200 for mobile device	Home contents: \$3,000 (does not include theft)  \$1,000 (Loss of laptop computer only)
Losing travel documents	\$500	\$1,000	\$500
Travel Delay	\$1,000 ((\$50 per 6 hours while overseas \$150 after 6 hours while in SG)	\$1,000 ((\$100 per 6 hours while overseas \$100 after 6 hours while in SG)	\$500 ((\$50 per 6 hours while overseas \$50 after 6 hours while in SG)
Baggage Delay	\$1,000 ((\$50 per 6 hours while overseas \$200 after 6 hours while in SG)	\$1,000 ((\$100 per 6 hours while overseas \$100 after 6 hours while in SG)	\$500 ((\$50 per 6 hours while overseas \$50 after 6 hours while in SG)
Loss of or damage to checked-in baggage with a commercial airline	\$2,000 ((\$500 per article, pair or set)	\$2,000 ((\$500 per article, pair or set)	\$2,000
Personal Liability	\$300,000	\$300,000	\$300,000

# Product Comparison

Benefit	Income	Company M	Company A
Hospital and surgical expenses	Option A - \$25,000 Option B - \$50,000 Option C - \$100,000 Sub-limit for medical treatment in Singapore: \$5,000	Not covered	(\$100 excess for each sickness claim applies) Plan A - \$20,000 Plan B - \$80,000 Plan C - \$120,000 Sub-limit for medical treatment in Singapore: \$5,000
Medical expenses for outpatient treatment for sickness while overseas	\$1,500 in total (Excess: \$100 for each visit)	Not covered	Covered under above section
Overseas Hospital Daily Benefit	Not covered	\$2,000 (\$200 per day)	Not Covered
Medical & Travel Assistance Services	Available	Available	Available
Overseas Home Contents	Covered under loss of belongings	\$3,000	\$3,000
Alternative Accommodation	Not covered	\$4,000	Not covered
Sponsor protection	Not Covered	Not Covered	\$15,000

	Duration	Main Plan Only	with optional benefits				Main Plan Only	with optional benefits		
			A	B	C			A	B	C
Premium	3 months	\$150.00	\$229.00	\$307.00	\$464.01	\$S197.95	NA	NA	NA	NA
	6 months	\$263.00	\$401.00	\$538.00	\$812.00	\$S342.40	\$321.00	\$433.35	\$770.40	\$995.10
	12 months	\$375.00	\$571.01	\$767.01	\$1,158.00	\$S492.20	\$385.20	\$572.45	\$1,134.20	\$1,508.70

# Online Application for Travel

# Online Application

- Step 1 : Log into income's intranet at [www.income.com.sg](http://www.income.com.sg) and select 'Online application for Agent'

Action	Advertisements
Booking	Branch Offices
Coaching	Directory
eBao Prod (Home)	eProspectus
Guide	iMail2
Insurance Plans	Internal Jobs Portal
LMS	Media Coverage
Name Card	Online application for Agent
Personal Data Protection Portal	Personal Details
Public Seminars	Reminder
Sales Force Forum	Sales Support
Special Benefits	SRC
ToDo	WBIS Agent

# Online Application

- Step 2 : Select From A List Of Products





# Online Application



- Step 3 : Complete Online Application & **Remember to Enter your Rep Code!**


## Enter Your Travel Details

Select a Policy ☒ Per Trip ☐ Yearly

Do you want coverage for your pre-existing medical conditions? ☒ Yes ☐ No




Travelling to     
[Travelling to more than one country?](#)

Departure Date from Singapore   



Arrival Date in Singapore  

Trip Duration: 6 day(s)

Travellers ☐ Individual / Group

Adults 21-69 yrs   Children 0-20 yrs   Seniors 70+ yrs  

☒ Family

No. of families   

Promo Code   
[Search for promotions](#)

## Select Travel Insurance Coverage

Please note that a Family Total, which is the maximum we will pay for each family, applies to each benefit. If you wish for a higher sum assured, you may consider buying under a Group cover instead.

### ENHANCED PREX PRESTIGE

**\$295.00** Per Family

[View Breakdown](#)

Our premier plan with high limits and all the benefits of our other plans to give you that peace of mind on your holiday.

Please note:  
For pre-existing medical conditions,  
•\$100 excess for overseas outpatient medical expenses applies  
•50% co-payment for trip cancellation/postponement/shortening/disruption applies

[View Coverage](#)

**Buy Enhanced PreX  
Prestige Plan**

### ENHANCED PREX SUPERIOR

**\$235.00** Per Family

[View Breakdown](#)

Extend our Basic plan's additional cover for your pre-existing medical conditions to include Cancelling, Postponing or Shortening Your Trip, Trip Disruption, Overseas Hospital Allowance and Compassionate Visit.

Please note:  
For pre-existing medical conditions,  
•\$100 excess for overseas outpatient medical expenses applies  
•50% co-payment for trip cancellation/postponement/shortening/disruption applies

[View Coverage](#)

**Buy Enhanced PreX  
Superior Plan**

### ENHANCED PREX BASIC

**\$175.00** Per Family

[View Breakdown](#)

Get additional cover for your pre-existing medical conditions under Overseas Medical Expenses, Overseas TCM Expenses, Emergency Medical Evacuation, Sending You Home and Emergency Phone Charges.

Please note:  
For pre-existing medical conditions,  
•\$100 excess for overseas outpatient medical expenses applies

[View Coverage](#)


**Buy Enhanced PreX  
Basic Plan**


Rates shown assumes all travellers are eligible for the promotional discount

# Mobile App For Travel Insurance

- Available for both iPhone & Android smartphones for your convenience!

**Get Quote**



**Plan** 

Deluxe

Classic

**Coverage**

Per Trip

Annual

**No. of Insured**

3 Adult

0

10

2 Child

0

10

**Country / Region**

ANGUILLA ANTARCTICA

**Travel Period**

**From**

29-Jan-2016

**To**

29-Jan-2016

**Quotation Summary**

Save

**Your Premium is**  
**SGD 93.31**

Plan

:

Classic

No. of Insured

:

3 Adults and 2 Children

Coverage

:

Per Trip

Destination

:

ANGUILLA  
ANTARCTICA

Promo Code

:

-

**Travel Period**

Start

:

29-Jan-2016

End

:

29-Jan-2016

**Insured Travellers**

Select travellers

>

**Purchaser**

Select purchaser for payment

>

Proceed To Payment



Travel Insurance - How to Buy

# Travel Insurance Promotion



# Travel Insurance Promo (Till 28 February 2018)

## Promotions

### 38% OFF Travel Insurance



Redeem your **38% discount**  
**on single trip plans** (Enhanced  
PreX plans are excluded).

**From 1 to 28 February 2018**  
Promo T&Cs apply.

[Find out more](#)

# 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

# What is PA Assurance?

- 14 Comprehensive Benefits
- 4 Plan types, Up to \$1M Coverage
- Option to cover for 21 Infectious Diseases



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# Main Benefits

- Accidental Death
- Permanent Disability

- Medical Expenses due injury
- Mobility Aids
- Treatment by TCM

## Income Replacement

- Daily Hospital Income
- Weekly Cash Benefit

- Emergency Evacuation & Repatriation
- Home Modification



Optional cover for 21 infectious diseases  
(Eg. Dengue fever, HFMD, MERs)

# Product Highlights

Maximum benefit (\$\$) 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

# Option to Cover for Infectious Diseases

## List of 21 infectious diseases<sup>4</sup>

- Hand, foot 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 east respiratory syndrome coronavirus (MERS-CoV)
- Zika virus

# Table of Cover – Infectious Diseases

Maximum benefit (S\$) per insured person					
Optional 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 infectious disease)	\$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
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 disease)	\$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



# Occupation Group

## Group A

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.

Examples: Admin executive, auditor, lawyers, salespersons, managers, homemakers, domestic helpers, students, doctors, teachers, insurance agents, waiters, retailers etc.

## Group B

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.

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.

# Premium Table

## Premium Rates Without Infectious Disease Cover

	Plan 1	Plan 2	Plan 3	Plan 4
Group A	\$198	\$417	\$730	\$950
Group B	\$428	\$779	\$1,235	\$1,900

## Premium Rates With Infectious Disease Cover

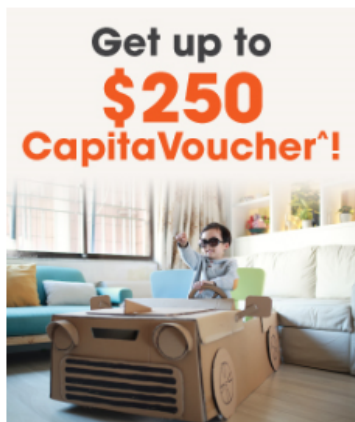
	Plan 1	Plan 2	Plan 3	Plan 4
Group A	\$217	\$480	\$840	\$1,092
Group B	\$492	\$895	\$1,420	\$2,185

\* Premium inclusive of 7% GST.

## Key Selling Points

- **Up to \$1M Coverage** under Standard Plan
- **Children enjoy 40% discount** if one parent is insured under the same policy. 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**

# PA Assurance Promotion (2 April 2018)



## Enhanced Home Insurance & PA Assurance Promotion

Get up to \$250 CapitaVoucher<sup>^</sup> when you protect your family and home with [Enhanced Home Insurance](#) and/or [PA Assurance](#)<sup>1</sup>.

Only till 2 April 2018

Minimum Yearly Premium <sup>^</sup>	CapitaVoucher amount
\$2,000	\$250
\$1,500	\$150
\$800	\$80
\$500	\$40
\$350	\$20

What's more, get **40% OFF your child's premiums**<sup>2</sup> for PA Assurance!

Only from 19 February to 2 April 2018

[Read more >](#)

# PA Assurance Product Comparison

# Comparison – Personal Accident

	NTUC INCOME	COMPANY S
BENEFITS	PLAN 1	DELUXE
Death	\$100,000	\$100,000
Death – Infectious Cover	<b>\$100,000</b>	NIL
Permanent Disability	\$150,000	\$150,000
Permanent Disability – Infectious Cover	<b>\$100,000</b>	NIL
Medical Expenses	\$2,000	\$3,000
Treatment by TCM or Chiropractor	\$500	\$150 Per Visit Up to \$1,000
Mobility Aid	\$2,000	\$3,000
Daily Hospital Income	\$100	\$100
Weekly Cash	\$100	\$100

# Comparison – Personal Accident

	NTUC INCOME	COMPANY S
BENEFITS	PLAN 1	DELUXE
Emergency Medical Evacuation And Sending You Home	\$50,000 Per Insured	\$50,000 Per Insured \$100,000 (In Aggregate)
Trauma Counseling Expenses	\$5,000	\$1,500
Child Support Fund	\$5,000	\$200 Per Month
Modifying Your Home	\$5,000	NIL
Ambulance Fee	\$200	NIL
Physiotherapy	\$1,000	Under Medical Expenses
Diagnostic Procedure And Tests Due To Broken Bones/Fracture	\$1,000	Under Medical Expenses

# Comparison – Personal Accident

	NTUC INCOME	COMPANY S
BENEFITS	PLAN 1	DELUXE
Medical Expenses - Medical Report Reimbursement	YES	NO
Treatment by TCM or Chiropractor	\$500	\$150 Per Visit Up to \$1000
Emergency Medical Evacuation Sending You Home	\$50K Per Insured	\$50K Per Insured \$100K (In Aggregate)
Trauma Counseling Expenses	Suffer More than 50% PD	Undergo Facial Disfigurement And Reconstructive Surgery
Child Support Fund	Lump Sum	Monthly
Children Coverage	Same As Parents	25% of Parents Sum Insured



# Comparison – Personal Accident

BENEFITS	NTUC INCOME	COMPANY S
Infectious Disease	21	17

- **Anthrax Infection**
- Avian Influenza or "Bird Flu" Due to Influenza A viral strains H1N1, H5N1, H7N7, H7N9, H9N2
- Chikungunya
- Dengue Fever / Dengue Hemorrhagic Fever
- Hand, Foot and Mouth Disease (HFMD)
- Japanese Viral Encephalitis
- **Legionnaires' Disease**
- Mumps
- Malaria
- Measles
- Middle East Respiratory Syndrome (MERS)
- Melioidosis or 'Soil Disease'
- Nipah Virus Encephalitis
- **Plague**
- Rubella
- Rabies
- Severe Acute Respiratory Syndrome (SARS)
- Variant Creutzfeld-Jakob Disease (vCJD) or 'Mad Cow Disease'
- **Yellow Fever**
- Zika Virus

# Comparison – Personal Accident

OCCUPATION	NTUC INCOME	COMPANY S
Air Crew	✓	x
Police Force Personnel	✓	x
Fire Fighters	✓	x
Construction Workers	✓	x
Welder	✓	x
Crane Operators	✓	x

Acceptance is subject to underwriting

# Comparison – Personal Accident

	NTUC INCOME	COMPANY S
YEARLY PREMIUM – CHILDREN	PLAN 1	DELUXE
1 PARENT	40% OFF Full Limit	\$47.08** Cap at 25% Sum Insured
BOTH PARENTS	40% OFF Full Limit	FREE** Cap at 25% Sum Insured

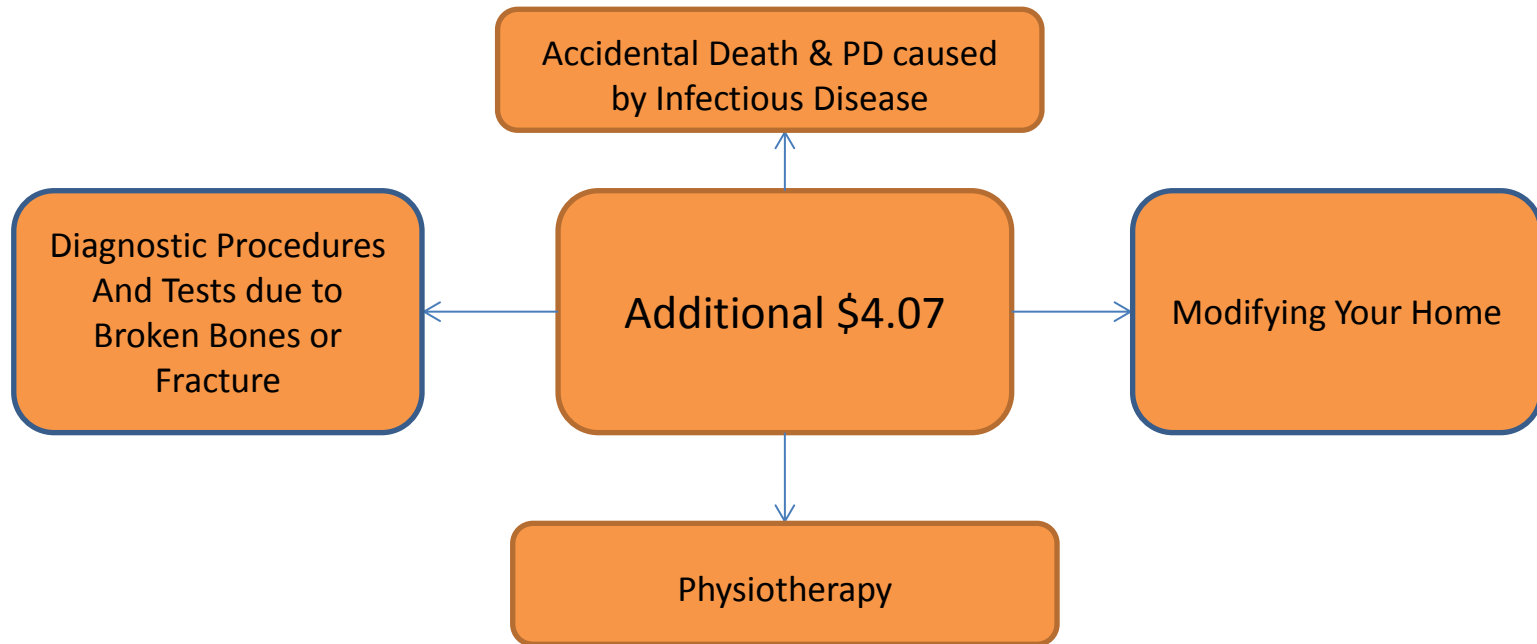
\*Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

\*\*Benefits cover only : Accidental Death and Permanent Disablement, Medical Expenses, Daily Hospitalization Allowance

# Comparison – Personal Accident

	NTUC INCOME	COMPANY S	
YEARLY PREMIUM	PLAN 1	DELUXE	DIFFERENCES
GROUP A / CLASS 2	\$217.00	\$212.93	\$4.07
GROUP B / CLASS 3	\$492.00	\$449.40	\$42.60

\*Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.



# Online Application for PA Assurance

# Online Application

**ntuc**  
**income** Organisation: NTUC Income  
User: 097862

Exit

\* Product : -- Select One --  
\* NRIC : -- Select One --  
\* Date of Birth :  
Submit

- Overseas Study Protection Insurance
- Foreign Maid
- Golf Insurance
- Home Insurance
- Personal Accident Insurance
- Travel Insurance
- Personal Accident Infectious Diseases
- Hospital Care Insurance
- SilverCare/PioneerCare Online Application
- SpecialCare (Autism)
- SpecialCare (Down Syndrome)
- PA Assurance


# Online Application

## IMPORTANT

Please note that the liability of NTUC Income does not commence until this proposal has been accepted by NTUC Income.

Fields marked with (^) are compulsory

### Particulars of Proposer

^Name:	<input type="text"/>		
^NRIC:	<input type="text"/>	(eg: S1234567A)	
^Date of Birth:	<input type="text"/>		(dd-mm-yyyy)
^Gender:	<input type="radio"/> Male <input type="radio"/> Female		
^Nationality:	<input type="text" value="-- Please Select --"/> ▼		
^Address Type:	<input checked="" type="radio"/> Local <input type="radio"/> Foreign		
^Dwelling Type:	<input checked="" type="radio"/> HDB <input type="radio"/> Others		
^Postal Code:	<input type="text"/>	Unit No:	<input type="text"/>
		<input type="button" value="Retrieve Address"/>	Please click here after you have entered postal code and unit no.
^Home Address:	<div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div>		
^Contact No.:	<input type="text"/>	(Home)	<input type="text"/> (Office) <input type="text"/> (Mobile)
Email:	<input type="text"/>		

^Please note that personal information entered in this form will not be made available to the public.

# Online Application

Please email us at [product@income.com.sg](mailto:product@income.com.sg) or call us at 62income (6766 1111) for assistance.

## Details of Insurance Required

	<input type="radio"/> Plan 1	<input type="radio"/> Plan 2	<input type="radio"/> Plan 3	<input type="radio"/> Plan 4
Accidental death	\$100,000	\$250,000	\$500,000	\$1,000,000
Permanent disability (per policy year)	\$150,000	\$375,000	\$750,000	\$1,500,000
Medical expenses for injury due to an accident (per accident)	\$2,000	\$5,000	\$10,000	\$20,000
Treatment by a Chinese medicine practitioner or a chiropractor (per accident)	\$500	\$750	\$1,000	\$1,250
Mobility aids (per accident)	\$2,000	\$4,000	\$5,000	\$6,000
Daily hospital income (per day; up to 365 days per policy year)	\$100	\$200	\$300	\$400
Weekly cash (per week; up to 104 weeks in a row)	\$100	\$200	\$300	\$500
Emergency medical evacuation and sending you home (per policy year)	\$50,000	\$50,000	\$50,000	\$50,000
Trauma counseling expenses (per policy year)	\$5,000	\$5,000	\$5,000	\$5,000
Child support fund	\$5,000	\$15,000	\$25,000	\$35,000
Modifying your home (per lifetime)	\$5,000	\$10,000	\$15,000	\$25,000
Ambulance fee (per accident)	\$200	\$200	\$200	\$200
Physiotherapy (per policy year)	\$1,000	\$2,000	\$3,000	\$5,000
Diagnostic procedures and test due to broken bones or fractures (per accident)	\$1,000	\$2,000	\$3,000	\$5,000

Include Infectious disease coverage? ☐ Yes ☒ No

Duration of Insurance Coverage ☒ One Year

## Questionnaire

- Does the insured person have any other personal accident insurance with other insurance companies? If yes, with which company or companies? ☐ Yes ☒ No
- Has the insured person ever made a claim against any insurer for an injury? If yes, with which company or companies, and for what amount? ☐ Yes ☒ No
- Does the insured person suffer from any physical problem or infirmity or disease of any kind? If yes, please give details. ☐ Yes ☒ No
- Has any insurance company declined, cancelled, refused renewal or accepted special terms for any personal accident insurance policy which the insured person has or applies? If yes, please give details. ☐ Yes ☒ No



# Online Application

## Declaration and Authorisation by Agent

I have been authorised by the proposer in this application to apply for this insurance coverage on his/her behalf and to confirm his/her understanding of and agreement to

- the [Declaration](#);
- [Terms and Conditions](#) of the PA Assurance insurance policy; and
- NTUC Income's [Privacy Policy](#) regarding the collection, usage, disclosure, storage and transfer of the proposer's and/or other named insured's personal data to provide them with the requested insurance services and for any other uses authorised by the proposer.

☒ I Agree

**Total Premium for your cover is S\$ 198.00 (inclusive of GST)**

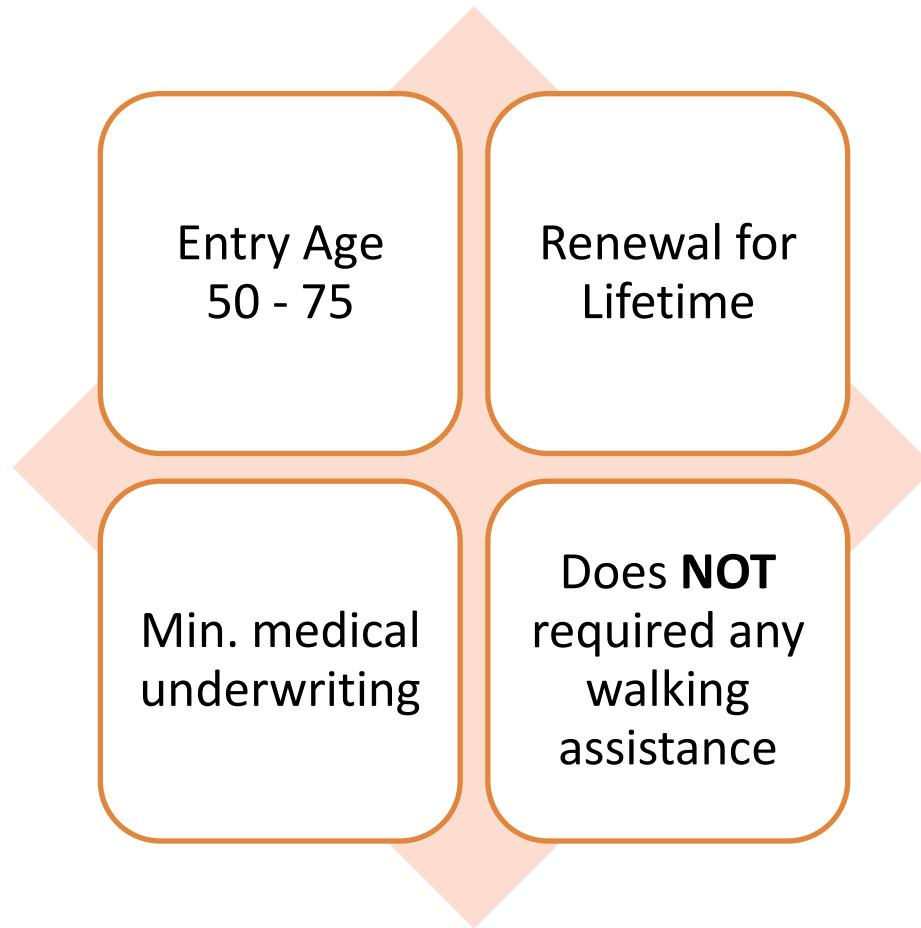
Please check to ensure accuracy of the information submitted, you will receive the policy document within 5 business days if the application is in order. Please ensure that the contact numbers you have given are valid. If we require more information for your application, we will call you to clarify within 3 business days. Thank you.

Pay by cash/cheque

Pay by credit card

**SilverCare**

# Eligibility



# Main Benefits

Final Expenses &  
Permanent  
Disability

Medical Expenses  
& Hospitalization  
Expenses

Senior Day-Care &  
Home-Care /  
Nursing Home  
Service

Modifying Your  
Home & Home  
Cleaning Services

# Table of Coverage

Benefits <sup>7</sup>	Maximum benefits		
	Plan 1	Plan 2	Plan 3
Final expenses	\$10,000	\$10,000	\$10,000
Permanent disability (in each policy year)	\$30,000	\$40,000	\$50,000
Outpatient expenses due to accident (in each policy year)	\$500	\$600	\$700
Hospitalisation expenses due to accident (for each accident)	\$1,000	\$2,000	\$3,000
Extra medical expenses for burns, broken bones and fractures (for each policy year)	\$1,000	\$1,500	\$2,000
Daily hospital income (up to 60 days for each accident)	\$50 per day	\$75 per day	\$100 per day
Ambulance fee (for each accident)	\$100	\$150	\$200
Mobility aids (for each accident)	\$1,000	\$1,000	\$1,000
Rehabilitation and physiotherapy (up to \$100 per visit in each policy year)	\$500	\$500	\$500
Senior day-care, home-care or nursing-home service (in each policy year)	\$500	\$1,000	\$1,500
<b>Additional benefits payable for 50% or more Permanent disability (based on the scale of compensation):</b>			
Modifying your home (once a lifetime)	\$3,000	\$4,000	\$5,000
Home-cleaning services (for each accident)	\$200	\$350	\$500
Training your caregiver (once for each accident)	As Charged		
Lifetime Limit <sup>8</sup>	\$60,000	\$80,000	\$100,000

# Premium Table

Entry Age	Yearly premium		
	Plan 1	Plan 2	Plan 3
Age 50 to 75 years old	\$128.40	\$160.50	\$203.30
Age 76 years old and above (For renewal only. The last entry age is 75.)	\$197.95	\$262.15	\$331.70

Premium rates are inclusive of 7% GST, non-guaranteed and may be reviewed from time to time.

# Contact Details

# Foreign Maid Activation Hotline



- ✓ Enjoy instant and hassle-free Foreign Maid Insurance activation
- ✓ Courier service\* of the documents right to your client's doorstep

**Call us now!**  
**Enjoy unparalleled convenience**  
**for you and your clients.**

\*Terms & Conditions apply



# Other Contact Details

- For Queries and Quotations on Personal Lines Products, Please contact
  - Contact Person : Kelly Chua
  - Contact No : 6877 3789 / Mobile No : 82181103
  - Email : [Kelly.chua@income.com.sg](mailto:Kelly.chua@income.com.sg)

- Thank you -