

Extensive coverage with 40 benefits you can enjoy.

Key benefits

- 1 Flexible plans**
 - TravelBliss Plan for standard coverage or TravelBliss Prestige for enhanced coverage
 - Single trip⁵ or Yearly plan
- 2 Comprehensive worldwide coverage¹**
- 3 24-hour emergency hotline**
- 4 Automatic extension²** if you get delayed due to unforeseen circumstances

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.³

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 Yearly Plan gives you automatic coverage⁴, so you won't even need to fill in forms each time you travel out of Singapore.

24/7, anywhere in the world

In an emergency, nothing should have to wait. Our Appointed Assistance Company provides 24-hour emergency assistance services such as medical advice, emergency medical evacuation, travel assistance due to loss of passport and hospital deposit guarantees.

Automatic extension²

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

Get in touch

Speak to our appointed intermediaries today!

Authorised intermediary name and company stamp

TravelBliss offers 40 benefits for comprehensive coverage

Table of cover		Maximum benefit (S\$) per insured person per trip	
		TravelBliss Prestige (S\$)	TravelBliss Plan (S\$)
Personal accident and medical coverage			
1. Personal accident	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
Scale of compensation	% of Sum Insured		
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%		
2. Public transport double cover	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
3. Medical and accidental dental expenses incurred overseas	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
4. Medical expenses incurred in Singapore	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
5. Medical expenses - women's benefit	Incurred overseas due to pregnancy-related sickness	10,000	5,000
6. Treatment by a Chinese medicine practitioner or a chiropractor	Reimburses cost of treatment by a Chinese medicine practitioner or chiropractor for injury or sickness sustained whilst overseas	600	300
7. Overseas hospital income	Pays S\$200 for each complete 24-hour that you are hospitalised overseas	50,000	30,000
8. Hospital income in Singapore	Pays S\$100 for each complete 24-hour that you are hospitalised in Singapore	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	Unlimited
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 cover	Maximum benefit (S\$) per insured person per trip	
	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 expenses paid 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 personal baggage 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 While overseas: Pays S\$200 (for adult) or S\$50 (for child) for every 6 consecutive hours of baggage delay While in Singapore: Pays S\$200 (for adult) or S\$50 (for child) after 6 consecutive hours of baggage delay 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 While overseas: Pays S\$100 for every 6 consecutive hours of delay While in Singapore: Pays S\$150 after 6 consecutive hours of delay	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 public transport 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. Missed connections Pays a cash benefit as a result of missed flight connection for at least 6 consecutive hours	500	250
31. Kidnap and hostage Pays S\$250 for each complete 24-hour 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 or damage to rental vehicle caused by accident	1,000	500
36. Pet care Pays S\$50 for each complete 24-hour of additional stay of your dog or cat in a pet boarding house	500	250
37. Loss of credit card Reimburses for fraudulent usage of your credit card upon theft	500	250
38. Loss or damage to your laptop or mobile handheld communication device Reimburses for loss of laptop, mobile handheld communication device or mobile phone (maximum S\$500, set or pair except 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 transport delay whilst overseas	Yes	Yes
40. Full terrorism cover Covers for loss or damage as a result of terrorism for Sections 1 to 39	Yes (Up to 500,000)	Yes (Up to 250,000)

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	\$ 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	-
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	\$ 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
Worldwide (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.

Single trip⁵ 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.

Maximum length of each insured trip is 183 consecutive days.

Yearly family plan

For a legally married couple with any number of their children. Each child in a yearly family plan must be accompanied by at least one of the insured adults under that plan for any trips made during the policy period. All children must be under 21 years of age, 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 consecutive 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 if the notice of cancellation is received after the start date of the policy for Single trip plans⁵.

Trip cancellation

Trip cancellation (Section 17 of policy conditions) coverage is effective within 30 days before the date of departure and the date of purchase of the policy must be more than seven (7) days before the date of departure.

About NTUC Income

NTUC Income was established in 1970 to provide affordable insurance for workers in Singapore. Today, two million people in Singapore look to NTUC Income for trusted advice and solutions when making their most important financial decisions. Our wide network of advisers and partners provide life, health and general insurance products and services to serve the protection, savings and investment needs of customers across all segments of society.

As a social enterprise, NTUC Income was made different. Our social purpose is to make insurance accessible, affordable and sustainable for all. Putting people before profits, we strive to create and maximise value for customers.

In 2013, NTUC Income had over \$31 billion in assets under management. Our financial strength and diversified investment portfolio is reflected by our strong credit ratings which underpin the delivery of our commitment to customers.

NTUC Income's corporate social responsibility initiative, OrangeAid, focuses on children and youth, especially the disadvantaged.

For more about NTUC Income, please visit www.income.com.sg.

IMPORTANT NOTES

- ¹ Worldwide coverage excludes countries like Afghanistan, Cuba, the Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria.
- ² We will automatically extend the period of insurance under this policy while you are overseas without any additional premium for the first 14 days if the public transport in which you are travelling on to return to Singapore is delayed and you cannot complete your trip when the policy ends, and you are not the cause of the delay. If you are hospitalised or quarantined overseas as advised by a medical practitioner, we will automatically extend the period of insurance under this policy without any additional premium for the first 30 days.
- ³ You may choose to be covered under TravelBliss Plan or TravelBliss Prestige and whether it is a Single trip plan or Yearly plan.
- ⁴ Cover under section 17 (Trip cancellation) and section 18 (Trip postponement) starts:
 - i. at the time when you book your trip (this only applies for yearly plan); or
 - ii. on the date we issue your policy; or
 - iii. as shown under the applicable section, whichever is later.Cover under section 19 (Trip cancellation due to insolvency) starts:
 - i. at the time when you book your trip (this only applies for yearly plan); or
 - ii. on the date we issue your policy; whichever is later.Cover under section 1 (Personal accident) and section 2 (Public transport double cover) starts when you leave the place you usually live or work (whichever is later) to start your trip, or from the start date shown on your certificate of insurance, whichever is later.
Cover ends:
 - i. when you arrive at the place that you usually live or work after your trip;
 - ii. three hours after you arrive in Singapore;
 - iii. at the end of the period shown on your certificate of insurance; or
 - iv. at the end of 90 days from the start of your trip under the yearly plan (as the case may be); whichever is earlier.Cover under all other sections starts when you depart from Singapore for your trip or at the start of the period of insurance shown on your certificate of insurance whichever is later.
Cover ends:
 - i. when you arrive in Singapore;
 - ii. at the end of the period shown on your certificate of insurance; or
 - iii. at the end of 90 days from the start of your trip under the yearly plan (as the case may be); whichever is earlier.
- ⁵ Single trip means a trip which begins and ends in Singapore (return) or begins in Singapore and ends in the overseas destination or region at the end of the policy (one way). Each trip must not last more than 183 calendar days in a row.

This is for general information only. The coverage and payment of all the benefits stated in this brochure are subject to terms and conditions of the policy contract. You can find the usual terms and conditions of these plans at www.income.com.sg/travelbliss-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 NTUC Income 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 of 27 March 2015.