

TravelBliss Insurance Promotion
1 February to 31 December 2020
Terms and Conditions

1. Income is offering a 25% discount on premiums payable to applicants who successfully purchased any Income's TravelBliss Insurance Single Trip plan (the "Single Trip Qualifying Policy") from 1 February 2020 to 31 December 2020 (inclusive of both dates) ("Promotion Period") via the Income website online at <https://appsonline.income.com.sg/uitravelbliss/partnerlogin.aspx>
2. You and the insured persons are not eligible for this promotion if you cancel any existing Income's Travel Insurance policy and purchase the Single Trip Qualifying Policy for the same trip duration and destination.
3. This promotion is not applicable to Income's TravelBliss Yearly Plan.
4. An administrative charge of \$21.40 (inclusive of 7% GST) will apply to each endorsement made to any Single Trip Qualifying Policy issued under this promotion. This administrative charge is in addition to any extra premiums which you will have to pay for making changes to the Single Trip Qualifying Policy such as extending the period of insurance or adding a new insured person. The 25% discount and any group discount (if applicable) will not apply to the extra premiums.
5. An administrative charge of \$21.40 (inclusive of 7% GST) will also apply for cancellation of any Single Trip Qualifying Policy issued under this promotion. This administrative charge includes the prevailing administrative charge stated in the policy conditions for cancellation of policy. There is no premium refund for Single Trip Qualifying Policy which is cancelled after the start date of the policy.
6. This promotion is only applicable to Singaporeans, Permanent Residents of Singapore and holders of a valid Singapore employment pass, work permit pass, long term visit pass and student pass.
7. Income reserves the right to change the terms and conditions of this promotion without any prior notice.

IMPORTANT NOTES

You can find the usual terms and conditions of the TravelBliss Insurance plans at <http://www.income.com.sg/travelbliss-policy-conditions.pdf>.

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Income or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg)

Information is correct as of 1 February 2020.