

StudentCare Takaful FAQs

Q. What is StudentCare Takaful?

StudentCare Takaful is a package plan that provides the student studying overseas with a range of benefits and features. It includes Healthcare, Travel, Disability and Death benefits.

Q. What are the important features of Healthcare benefits in StudentCare Takaful?

The important features include:

- ✓ Having assurance of receiving quality health care treatment for emergencies;
- ✓ Having a 24 hours hotline number for emergency assistance services;
- ✓ Having a emergency medical evacuation and repatriation cover of up to USD 1 Million;
- ✓ Having the compassionate emergency leave benefit;
- ✓ Reducing the financial hardship burden in case of medical emergencies treatment or other misfortune.

Q. What are the average costs of medical treatment abroad?

According to recent research by Sainsbury's Travel Insurance, the average cost of hospital treatment abroad climbs around 6% each year and has now reached an average cost of BND 4,000 per treatment. Participating with StudentCare Takaful, TBK will financially assist to reimburse your medical treatment expenses.

Q. What is Compassionate Emergency Leave benefit?

Should the student's immediate family members incur a critical illness or death in Brunei, TBK will reimburse an economy return airfare ticket for the student to return to Brunei to be with the family member.

Q. What are costs for return airfare tickets?

For return airfare tickets from London to Brunei, without early booking, average cost is BND 2,500. Meanwhile, from Melbourne to Brunei, without early booking, average cost is BND 1,500. Participating with StudentCare Takaful, the full costs will be borne by TBK.

Q. What are the important features of Travel benefits in StudentCare Takaful?

- ✓ Having personal liability coverage in case the student is legally liable to a third party;
- ✓ Having trip cancellation and baggage delay benefits;
- ✓ Having laptop lost or damage benefit.

Q. What is personal liability?

Personal liability is when the law has proven you are guilty of committing serious damage or injury to a person or his property and you would have to compensate the person financially. Depending on the nature of injury or damage, the financial compensation can be low or extremely high. Participating with StudentCare Takaful, the personal liability coverage is BND 50,000.

Q. What are the important features of Disability and Death benefits in StudentCare Takaful?

- ✓ Having accidental permanent disablement and death benefit of BND 50,000
- ✓ Having natural permanent disablement and death benefit of BND 10,000

Q. Geographical area?

The StudentCare Takaful will provide 24 hours worldwide coverage excluding United States of America, Canada and Caribbean.

Q. Who can participate (Eligibility)?

Any full-time student studying abroad.

Q. For how long does the coverage apply (period of takaful)?

StudentCare Takaful is for one (1) year coverage.

Q. Can it be renewed?

You may renew your coverage as long as you continue to meet the eligibility requirements.

Q. When can the plan begin?

You can apply for coverage to start under the StudentCare Takaful from today's date or any date in the future that you select (fill-in) on the proposal form.

Q. Is the plan still effective if the student is on holidays at home country (Brunei)?

Yes, the plan is still effective should the student return to Brunei subject to the period of takaful.

Q. How do you make a claim?

Notice of any claim must be submitted to Takaful Brunei Keluarga Sdn Bhd within 30 days from the incident date enclosing the following documents:

- ✓ Claim form
- ✓ Copy IC
- ✓ Original bill(s) and receipt(s) (if applicable)
- ✓ Police report (if applicable)
- ✓ Letter of Consent (if required)
- ✓ Medical Certificate of Treatment (if required)

Q. What is special about it?

Aside from the numerous benefits as mentioned earlier, the student will automatically become member of International SOS Pte Ltd that provides twenty four (24) hours Emergency Assistance Services in case the student encounter any medical or travel difficulties whilst travelling outside Brunei.

Q. How can you participate?

Please call 2231100 or visit our TBK Head Office in Kiulap or any of TBK branches to fill up the proposal form. For more information please visit our website at www.takafulbrunei.com.bn