



The Best Takaful Company Brunei  
2017, 2018, 2019



## MUSAFIR TAKAFUL AND COVID-19 FREQUENTLY ASKED QUESTIONS

### **Q: Why do I need to buy Musafir Takaful?**

**A:** *Musafir Takaful provides you with peace of mind in the event of unforeseen circumstances which result in any possible losses before, during and even after an overseas trip. Unforeseen circumstances include cancellation of trip due to serious illness, accidental injury, high medical bills, travel disruption, loss of personal belongings and personal liability.*

### **Q: What is COVID-19?**

**A:** *On February 11, 2020 the World Health Organization announced an official name for the disease that is causing the 2019 novel coronavirus outbreak, first identified in Wuhan China. The new name of this disease is coronavirus disease 2019, abbreviated as COVID-19. In COVID-19, 'CO' stands for 'corona,' 'VI' for 'virus,' and 'D' for disease. Formerly, this disease was referred to as "2019 novel coronavirus" or "2019-nCoV."*

### **Q: Does Musafir Takaful cover COVID-19?**

**A:** No.

### **Q: Why is COVID-19 not covered under Musafir Takaful?**

**A:** *COVID-19 falls under World Health Organization's list of pandemic, epidemic diseases.*

*As such, any epidemic diseases fall under TBA Musafir's General Exclusion Clause which states that "any expenses incurred as a result of internationally and locally recognized epidemic are not covered."*

### **Q: Will you be covered for unexpected trip disruptions related to COVID-19? Example if a country imposes a travel ban, or if you're denied entry into a country unexpectedly.**

**A:** No.

### **Q: Will you be able to refund your Musafir Takaful contribution should you decide to cancel your trip at your own accord before the travel date?**

**A:** *Yes, provided that cancellation is done before the travel date.*



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**Q: Can I still claim for medical expenses pursuant to my Musafir Takaful not related to COVID-19?**

**A:** Yes, any medical expenses incurred by Participant's related to COVID-19 will not be covered.

**Q: What happens if I travel to an affected country and developed a fever?**

**A:** If a Participant develops a fever in an affected country and is suspected to have COVID-19 by the relevant Health Authority, any medical expenses incurred by the Participant shall not be covered.

If a Participant developed a fever without any suspicion of COVID-19 by any relevant Health Authority, any medical expenses incurred by the Participant will be covered.

**Q: Could I still get assistance from TBA's 24 Hours Emergency Services?**

**A:** Yes, our Participants can call our 24 Hours Emergency Services to seek the status and/or information regarding COVID-19 and further seek medical assistance as to where the nearest Health Authority.

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