

WORKMEN'S COMPENSATION PACKAGE TAKAFUL



TBA

Takaful Operator

Protect Your Human Assets



Workmen's Compensation Package Takaful scheme provides a wide scope of coverage, to protect both the employers and the employee as to comply with the Brunei Darussalam Workmen's Compensation Act (Chapter 74). It provides compensation benefit to the employee for bodily injury due to accident or illness arising out of and in the course of their employment resulting in Death or Permanent Disability.

For more information, please call our **TBA Call Centre** at **224 4000**, or visit our nearest branch.

www.takafulbrunei.com.bn   TakafulBrunei

Workmen's Compensation Package Takaful: Table of Benefits and Contributions

Benefit	Coverage	Workmen Compensation Package	
		Local Employees	Foreign Employees
1.	Workmen's Compensation <ul style="list-style-type: none"> • Death • Permanent Disability • Other Forms of Injury 	Up to BND 28,800.00 Up to BND 36,000.00 Amount as per Labour Department assessment	
	Common Law Limit	Limit of indemnity BND 2,000,000.00 per accident and in the aggregate during the period of Takaful Subject to a sub-limit of BND 250,000.00 per employee for any one accident	
2.	Personal Accident (Outside of Working Hours) <ul style="list-style-type: none"> • Death • Permanent Disability 	BND 10,000.00 BND 10,000.00	
3.	Medical, Hospitalisation and Surgical Expenses due to Accident	BND 10,000.00	
	Excess	BND 50.00	
4.	Medical, Hospitalisation and Surgical Expenses due to Illness	BND 5,000.00	BND 10,000.00
	Excess	BND 50.00	
5.	Daily Hospital Allowance Benefit (up to 60 days)	BND 20.00 per day	
6.	Death Benefit including death due to natural causes	BND 5,000.00	
7.	Repatriation Expenses	BND 10,000.00	
8.	Territorial Limits	Worldwide	
	Annual Contribution Per Employee	BND 115.00	BND 146.00
	Stamp Duty	BND 0.25	
	Additional Benefit Limit Increase to BND 5,000.00 (Optional) <ul style="list-style-type: none"> • Medical, Hospitalisation and Surgical Expenses due to Illness 	BND 25.00	

Provision Table

Benefit 1	If paid under Benefit 1, then Benefit 2 and 6 will not be payable.
Benefit 2	If paid under Benefit 2, then Benefit 1 and 6 will not be payable.
Benefit 3 and 4	If paid under Benefit 3, then Benefit 4 will not be payable and vice versa.
Benefit 4	Benefit 4 is payable if the covered person is hospitalised for more than 6 hours.
Benefit 5	Benefit 5 is payable if the covered person is hospitalised for more than 12 hours.
Benefit 6	If paid under benefit 6, then Benefit 1 and 2 will not be payable.

Description of Benefits



Benefit 1: Workmen's Compensation and Common Law

Provides compensation benefit to the employee for bodily injury due to accident or illness arising out of and in the course of their employment resulting in Death or Permanent Disability.



Also protects the Participant against all sums for which the participant shall become legally liable at law to pay compensation to their employee for the injury sustained as a result of accident or diseases arising out of and in the course of the employee's employment by the Participant.



Benefit 2: Personal Accident

Provides compensation benefit for bodily injury due to accident resulting in Death or Permanent Total Disablement. The coverage is non-occupational related.



Benefit 3: Medical, Hospitalisation and Surgical Expenses due to Accident

Provides reimbursement of medical expenses in respect of medical treatment due to accident.



Benefit 4: Medical, Hospitalisation and Surgical Expenses due to Illness

Provides reimbursement of medical expenses in respect of medical treatment due to illness.



Benefit 5: Daily Hospital Allowance Benefit

Provides Allowance benefit in the event of hospitalisation due to accident or illness.



Benefit 6: Death Benefit including death due to natural causes

Provides compensation benefit for deaths due to natural causes.



Benefit 7: Repatriation Expenses

Provides reimbursement to the Participant/Employer for transporting the mortal remains of the employee back to their home country.



Direct Billing (Applicable for Brunei Government hospitals)

No hassle of receiving the medical bill and filing the claim yourself.

Takaful Brunei Am Sdn Bhd

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