

PERSONAL ACCIDENT TAKAFUL FOR ACTIVE LIFE



TBA

Takaful Operator



Personal Accident Takaful for Active Life provides benefits in the event of death or bodily injury due to an accident during your sports and recreational activities. It aims to provide ease for you or your beneficiary the financial burden in the event of unexpected incident that may lead to incapacity. Activities deemed hazardous and extreme are excluded.

This scheme is eligible for those between the age of 18 and 70, providing 24 hours worldwide coverage.

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

www.takafulbrunei.com.bn   TakafulBrunei

PAAL/V2/6-2020

PERSONAL ACCIDENT TAKAFUL FOR ACTIVE LIFE

Coverage		Benefit Amount Per Person			
		Gold	Silver	Bronze	
A	Death due to Accident	\$50,000.00	\$30,000.00	\$10,000.00	
B	Total Permanent Disability Due to Accident	\$50,000.00	\$30,000.00	\$10,000.00	
C	Funeral Expenses	\$500.00	\$500.00	\$500.00	
Benefit For Every Accidental Injury					
D	Weekly Benefit - up to 104 weeks				
Di	Temporary Total Disablement - up to 52 Weeks	\$100.00 / per week	\$50.00 / per week	\$50.00 / per week	
Dii	Temporary Partial Disablement - up to 52 Weeks	\$50.00 / per week	\$25.00 / per week	\$25.00 / per week	
E	Hospital Cash Benefit - Up to 30 Days	\$20.00 / per day	\$20.00 / per day	\$20.00 / per day	
F	Medical, Hospitalisation and Surgery Expenses	\$10,000.00	\$8,000.00	\$5,000.00	
G	Prosthesis and Wheelchair Expenses	\$5,000.00	\$3,000.00	\$1,000.00	
H	Corrective Dental and/or Cosmetic Surgery Expenses (Naval Up)	\$5,000.00	\$3,000.00	\$1,000.00	
I	Repatriation Expenses	\$8,000.00	\$8,000.00	\$8,000.00	
J	Sutured Laceration and Avulsion	Between - 3cm to 10cm	\$200.00	\$100.00	\$50.00
		Above - 10cm	\$300.00	\$200.00	\$100.00
K	Bone Fractured, Bone Dislocation	\$300.00	\$200.00	\$100.00	
L	Physiotherapy Expenses	\$1,000	\$1,000	\$1,000	
Contribution per person		\$95.00	\$65.00	\$35.00	
Overall Annual Limit for Benefits - D, E, F, G, H, I, J, K and L - In the Aggregate Any One Event In One Period		Gold	Silver	Bronze	
		\$30,000	\$25,000	\$20,000	
Stamp Duty Per Certificate				\$0.25	

Note:

1. Benefits J, K & L is only payable for injuries to the Covered Person while involved in or performing the covered activities only.
2. Participant between the age of 5 and 17 years old is only allowed to participate in Plan C and only entitled 50% of benefits A, B & D.

Personal Accident for Active Life Takaful Proposal Form

Note

You have a duty to disclose fully and faithfully all facts known to you or could reasonably be expected to know. In the event you have concealed, misrepresented or misstated any material facts, this Takaful Certificate issued may be void.

1. The Proposer

Name of Proposer _____

Postal Address _____

I.C. No _____

Date of Birth (dd-mm-yy) _____

Gender Male Female Nationality _____

Occupation _____

Telephone O _____ M _____

Fax / E-mail F _____ E _____

Chosen Plan Gold Silver Bronze

Takaful Period From _____ To _____

Claim History In the last 3 years, have you made any claim or experienced any loss during any sports or recreational activities? Yes No

If Yes, please give details. _____

2. Medical Particulars

Kindly answer the following questions to the best of your knowledge and belief:-

(a) are you presently in good health? Yes No

If No, please provide us with the full details: _____

(b) have you suffered from any physical or other defects and/or weaknesses of any kind?

(c) have you suffered from any serious injuries, diseases, illness and/or impairments in the last five years?

(d) have you ever been under observation and/or had medical or surgical advice?

(e) have you ever been any treatment or been hospitalised in the last five years?

If you answered Yes to any of the questions from (b) to (e), please provide us with the full details:

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3. General

Yes

No

Do you know of any other information or circumstances, which may be material to this takaful?

If Yes, please provide full details.

Declaration

I/We to the best of my/our knowledge, hereby confirm that the statements contained in this Proposal Form are true and correct.

On the basis of the principles of **At-Tabarru'at**, I/We hereby entrust to Takaful Brunei Am Sdn Bhd (hereinafter referred to as the Company), of which 65% of my/our Takaful contribution will be donated as **Tabarru'** into the Takaful Fund to help other eligible participants under the takaful contract. I/We hereby understand and agree that the underwriting surplus arising from the said fund, if any, shall be managed by the Company in a manner deemed fit by the Company and in accordance with Shariah principles which shall give benefits to me/us and the Takaful Fund.

I/We also understand that as agreed and approved by the Shariah Advisory Body of the Company, the underwriting surplus will only be distributed to me/us as hibah upon renewal of this Takaful Certificate provided that I/We have not incurred any claim and received any benefit under this Takaful Certificate whilst it is in force. If this Takaful certificate is not renewed, I/We further agree that there shall be no underwriting surplus entitled to me/us and it shall be donated as **Tabarru'** in the Takaful Fund for the benefit of the takaful participants and the General Takaful Fund itself.

On the basis of the principles of **Al-Wakalah**, I/we also hereby appoint the Company as my/our **Wakeel** (agent) to administer, manage, invest and distribute the Takaful Fund to other participants in times of misfortune subject always to the terms and conditions stated in the Takaful Certificate and Schedule. To this end, I/we apportion 35% of my/our contribution to the Company as a Wakalah Fee for the aforementioned services I/we have agreed the Company to render.

I/We hereby agreed that liability of the Company does not commence until this proposal has been accepted by the Company and the Takaful Contribution paid by me/us, except as provided by any official cover note issued by the Company. I/We agree that the statements and declaration contained in this Proposal Form shall be the basis of the contract of takaful with the Company and are deemed to be incorporated in the contract.

Date

Signature of Proposer