

PRODUCT DISCLOSURE SHEET		TAKAFUL BRUNEI AM SDN BHD	
<p>(Read this Product Disclosure Sheet before you decide to take up the <i>Product</i>. Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms).</p>		MUSAFIR TAKAFUL	
		Date: 01/01/2020	
1. What is this product about?			
<p>Musafir Takaful provides protection to an individual while travelling outside the country whether for the purpose of business or vacation against a range of unforeseen events such as medical expenses, personal accident, baggage delay, trip cancellation and many more.</p>			
2. What are the Shariah concept applicable?			
<p>At-Tabarru': Donation or Takaful contribution that will be donated into a fund (Participant's Risk Fund/Takaful Fund) to help other Participants in the event of misfortune.</p> <p>Al-Wakalah: You agree to appoint Takaful Brunei Am Sdn Bhd ("Us/Our/We") as <i>wakeel</i> (agent) to administer, manage, invest according to Shariah Principle and distribute the Participant's Risk Fund/Takaful Fund to other eligible Participants subject always to the terms and conditions stated in the Takaful Certificate. To this end, you agree to give 35% of the takaful contribution to us as Wakalah Fee for the aforementioned services.</p>			
3. What are the coverage and exclusions provided?			
The certificate covers:			
Benefits		Individual	
		Naim	Firdaus
1	Personal Accident a) Adult Aged 18 to 70 Years Old b) Aged 71 to 80 Years Old c) Child 18 and Below	BND 100,000 BND 50,000 BND 25,000	BND 150,000 BND 50,000 BND 25,000
2	Medical Expenses Abroad a) Adult Aged 70 Years Old and Below b) Adult Aged 71 to 80 Years Old Excess	BND 150,000 BND 50,000 BND 50	BND 300,000 BND 75,000 BND 50
3	Emergency Dental Care Abroad	Up to BND 200	Up to BND 400
4	Baggage Lost & Damage Limit Per Bag Limit Per Item Maximum Limit Excess	BND 200 BND 50 BND 2,000 BND 30	BND 300 BND 50 BND 3,000 BND 30
5	Baggage Delay Full consecutive 6 Hours delay	BND 200	BND 400

6	Trip Cancellation & Curtailment Abroad Excess	Up to BND 5,000 BND 100	Up to BND 10,000 BND 100
7	Trip Delay Full consecutive 6 Hours delay Maximum Limit	BND 50 Every 6 Hours BND 500	BND 50 Every 6 Hours BND 1,000
8	Missed Flight Connection Abroad Full consecutive 6 Hours delay Maximum Limit Reimbursement of Flight Ticket	BND 50 Every 6 Hours BND 200 Up to BND 1,000	BND 50 Every 6 Hours BND 400 Up to BND 5,000
9	Compassionate Visit by one immediate Family member (Accommodation expenses and one economy return airfare)	BND 10,000	BND 10,000
10	Escort of Minor Child Up to a cost of economy return airfare	BND 10,000	BND 10,000
11	Medical Evacuation and Repatriation	BND 1,000,000	BND 1,000,000
12	Compassionate Emergency Leave (Maximum of one economy return airfare)	Full Cover	
13	Hospital Cash Benefit Maximum Limit (Excess of 24 Hours)	BND 50 Per Day BND 500	BND 50 Per Day BND 1,000
14	Loss of Credit Card Abroad	Up to BND 500	Up to BND 1,000
15	Loss of Personal Money Abroad	Up to BND 200	Up to BND 500
16	Loss of Passport, Driving License and National Identity Card	Up to BND 2,000	Up to BND 4,000
17	Loss of Travel Documents	Up to BND 2,000	Up to BND 4,000
18	Personal Liability	Up to BND 500,000	Up to BND 500,000
19	Legal Assistance	Up to BND 2,000	Up to BND 5,000
20	In the event of Hijack / Kidnap Full consecutive 6 Hours Maximum Limit	BND 25 Each Day Up to BND 1,000	BND 50 Each Day Up to BND 2,000

21	Overseas Overbooked	Up to BND 200	Up to BND 200
22	Missed Event	Up to BND 500	Up to BND 1,000
23	In the event of Terrorism	Cover all sections up to the maximum limit, excluding nuclear, chemical and biological terrorism	
24	24 Hours Emergency Assistance		

Note: For Family/Group Plan, please contact TBA Call Centre **2244000** or go to our nearest counter/branches for further enquiries.

General Exclusions

Your Takaful Certificate does not cover any of the following:

- a) Any expenses incurred in any event occurring when You are in Your Country of Habitual Residence;
- b) Any costs or expenses not expressly covered by the Assistance Company's program and not approved in advance and in writing by the Assistance Company and/or not arranged by the Assistance Company. This exception shall not apply to emergency medical evacuation from remote or primitive areas where the Assistance Company cannot be contacted in advance and delay might reasonably be expected in Your loss of life or harm;
- c) Any expenses incurred as a result of extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, a typical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon any other type of natural disaster;
- d) Any expenses incurred as a result of wars, with or without prior declaration, and any conflicts or international interventions using force or duress or military operations of whatever type;
- e) Any expenses incurred as a direct result of nuclear reaction or radiation;
- f) Any expenses incurred as a result of Your participation in competitions, sports, and preparatory or training tests;
- g) Any expenses related to accident or injury occurring due to Your engagement in any hazardous activity, pastime or pursuit, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;
- h) Any expenses incurred as a result of Your participation in hazardous winter and/or summer sports such as skiing and/or similar sports;
- i) Any expenses incurred as a result of illnesses or injuries arising from chronic ailments or from those that existed prior to the inception date of the Takaful Certificate;
- j) Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases;
- k) Any expenses incurred as a result of travelling outside Your Country of Habitual Residence contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or a Pre-existing Condition;
- l) Any treatment or expenses related to childbirth, miscarriage or pregnancy;
- m) Any expenses incurred for emotional, mental or psychiatric illness;
- n) Any expenses incurred as a result of Pre-existing Conditions;
- o) Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease;
- p) Any expenses incurred as a result of cardiac or cardio vascular or cerebral vascular illness or conditions or after-effects thereof or complications that, in the opinion of a medical practitioner appointed by the Assistance Company, hypertension 2 years prior to the commencement of the Covered Trip;
- q) Any expenses incurred as a result of travelling to seek medical treatment or waiting for an operation,

post operation check-up or any other hospital treatment, or any medical investigations, tests or test results;

- r) Any expenses incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.

Note: This list is non-exhaustive. Please refer to the Certificate Wording for the full list of exclusions under this Certificate.

4. How much contribution do I have to pay?

1. Cover Area – ASEAN Countries

- i) ASEAN – Singapore, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam and including Timor Leste.

ASEAN Cover Period	Individual	
	Naim	Firdaus
1 – 5 days	BND 19	BND 24
6 – 8 days	BND 23	BND 29
9 – 11 days	BND 27	BND 33
12 – 14 days	BND 36	BND 43
15 – 17 days	BND 45	BND 53
18 – 20 days	BND 54	BND 63
21 – 23 days	BND 63	BND 73
24 – 26 days	BND 70	BND 80
27 – 29 days	BND 77	BND 87
30 – 32 days	BND 84	BND 94
Every additional of 3 days	BND 6	BND 8
Annual Contribution (1 year – Max 90 Days per trip)		BND 277

2. Cover Area – Worldwide

- i) Worldwide – Including USA, Canada, Australia and Japan

Worldwide Cover Period	Individual	
	Naim	Firdaus
1 – 5 days	BND 38	BND 48
6 – 8 days	BND 48	BND 58
9 – 11 days	BND 58	BND 68
12 – 14 days	BND 73	BND 83
15 – 17 days	BND 88	BND 98
18 – 20 days	BND 98	BND 108
21 – 23 days	BND 108	BND 118
24 – 26 days	BND 118	BND 128
27 – 29 days	BND 128	BND 138
30 – 32 days	BND 138	BND 148
Every additional of 3 days	BND 10	BND 12
Annual Contribution (1 year – Max 90 Days per trip)		BND 402

Note: For Family/Group Plan, please contact TBA Call Centre **2244000** or go to our nearest counter/branches for further enquiries.

5. What are the fees and charges that I have to pay?

The following charges/fees are applicable:

1. What you have to pay in addition to the Takaful Contribution amount:-
 - Stamp Duty: BND0.25 per Takaful Certificate

2. What is included in the Takaful Contribution amount:-

For direct participation (including the Takaful Brunei Mobile application, TBA Call Centre and Counters/Branches)

 - Wakalah Fees are up to maximum of 35% of Takaful Contribution

For participation through Agent: -

 - Wakalah Fees are up to maximum of 35% of Takaful Contribution, which includes 25% of agent commission

3. What you have to pay if there are any changes to the Takaful Certificate: -
 - Cancellation Fee: BND10.00 per Takaful Certificate
 - Endorsement Charges: Any Refund or Additional Contribution plus Service Charge of BND10.00 per Takaful Certificate

6. What are some of the important notes that I should know?

- **Trip Commencement**

All trips must start and end in Brunei Darussalam.

- **Eligibility**
 - i. Individual from the age of 18 years to 80 years old
 - ii. A child must be aged between 6 weeks to 18 years of age or a full-time student who is below 23 years of age. Children under 18 years of age must be accompanied by a parent or guardian.

- **24 Hour Emergency Assistance**

We have appointed Aspire Lifestyles (APAC) Pte Ltd, an international company that provides 24 hour Emergency Assistance Service in case you encounter difficulties whilst travelling outside Brunei Darussalam during your period of Takaful.

Their Service Centre in Singapore can be contacted at +65 6339-6676.

- **Importance of disclosure**
 - i. You must take reasonable care not to make a misrepresentation to us when answering any questions we ask in the proposal form;
 - ii. When renewing the Certificate for Annual Multi-Trip package, not to make a misrepresentation to us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to the Certificate; and
 - iii. To disclose to us any matter, other than what we have asked in (i) and (ii) above, that you know to be relevant to our decision on whether to accept the risk or not and the rates and terms to be applied.
 - iv. **Consequence of Breach of Duty** – Breach of Duty as stated above may result in us voiding the Certificate and refusing all claims.

Claims Procedure:

In the event of a claim for your Medical and Travel Assistance, you must immediately contacted **our 24 Hour Emergency Assistant at +65 6339-6676** and notify to us as soon as possible. The notice of claim must be given to us within fourteen (14) days after the incident which may give rise to such a claim.

You are also required to report any incident of loss or damage of your belonging to the nearest Police Station within 24 hours and to submit all of the documentations to our Claims Department within fourteen (14) days after the happening of such loss or damage.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

8. What happen in the event of cancellation?

In the event of cancellation, you may inform us by giving fourteen (14) days written notice provided no claim has occurred in the current Period of Takaful. We shall retain in the General Takaful Fund the Takaful Contribution paid by you on a pro-rata basis in proportion to when this Takaful Certificate was in force. The balance of the Takaful Contribution will be refunded to you after deduction of the wakalah fee and service charge for the cancellation. Cancellation will take effect from the date of the current Takaful Certificate, the Schedule and the Takaful Certificate are received by us. This Takaful may also be cancelled at our option by sending fourteen (14) days' notice by registered mail to your last known address in which case we shall apply the same procedure in respect of the Takaful Contribution as aforesaid.

9. What is a notice of expiry?

It is a notice to you that your Takaful Certificate will be expired soon. Notice will be sent to your mobile number via SMS or by letter.

10. What happens in the event that Takaful agent ceases to operate?

If our Authorized Agent that issued your Takaful certificate ceased its operation, your Takaful Certificate is still valid until its expiry date. You can renew, do any endorsement and cancellation for their Takaful Certificate at any of our counters and branches.

11. What are the documents that I need to submit to apply for this product?

Documents require are: -

For new Participant:

- 1) Proposal Form duly completed and signed

For renewal Participant:

- 1) Proposal Form duly completed and signed

12. Where can I get assistance to redress?

- If you have difficulties, you must contact us the earliest possible. You may contact us at:
Takaful Brunei Am Sdn Bhd
Ground Floor, Unit 9 & 10
Simpang 493. Kg Beribi
Jalan Gadong BE1118
Negara Brunei Darussalam
Tel: 224 4000
E-mail: enquiry@takafulbrunei.com.bn
- If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Autoriti Monetari Brunei Darussalam via email at fc_i@ambd.gov.bn or walk-in at their address as follows:
Level 7, Financial Consumer Issues Autoriti
Monetari Brunei Darussalam Ministry of
Finance and Economy Building
Commonwealth Drive
Brunei Darussalam
Tel: 2380007

13. Where can I get further information?



- For further information on similar plan, you may check our website at www.takafulbrunei.com.bn or go to our nearest counters or branches.

IMPORTANT NOTE:

Musafir Takaful

YOU MUST ENSURE THAT YOUR TRAVEL BENEFITS ARE COVERED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT TAKAFUL BRUNEI AM DIRECTLY FOR MORE INFORMATION.

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on Takaful Brunei Am Sdn Bhd. The final terms and conditions are as stipulated in the Takaful certificate after Takaful Brunei Am Sdn Bhd's assessment.