

	PRODUCT DISCLOSURE SHEET		TAKAFUL B	RUNE	I AM SDN BH	D	
(Read this Product Disclosure Sheet before you d to take up the <i>Product</i> . Be sure to also read the ge terms and conditions. Seek clarification from us do not understand any part of this docume		eneral if you	PERSONAL	ACCIE	DENT TAKAFU	IL FOF	R ACTIVE LIFE
	t understand any part of this docume al terms).	nt or	Date: 01/03	3/2020	D		
. Wha	at is this product about?						
accio USA This that	sonal Accident Takaful for Active Life prov dent during your sports and recreational ac and Canada. coverage helps to ease you and your benef may lead to incapacity. Personal Accident T ually.	tivities iciary t	. It covers 24 h he financial bu	nours a Irden i	and worldwide	covera	age inclusive of ected incident
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G	Prosthesis and W	heelchair Expenses	\$ 5,000.00	\$ 3,000.00	\$ 1,000.00
н	Corrective Denta Surgery Expenses	and/or Cosmetic (Naval Up)	\$ 5,000.00	\$ 3,000.00	\$ 1,000.00
I	Repatriation Expe	enses	\$ 8,000.00	\$ 8,000.00	\$ 8,000.00
J	Sutured Laceration and	Between - 3cm to 10cm	\$ 200.00	\$ 100.00	\$ 50.00
	Avulsion	Above - 10cm	\$ 300.00	\$ 200.00	\$ 100.00
к	Bone Fractures, E	one Dislocation	\$ 300.00	\$ 200.00	\$ 100.00
L	Physiotherapy Ex	penses	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
		r Benefits - D, E, F, G,	Gold	Silver	Bronze
н	, I, J, K and L - In the Event in Or		\$ 30,000.00	\$ 25,000.00	\$ 20,000.00

Note:

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

General Exclusions:

Your Takaful Certificate does not cover any of the following for death or disablement of the Person Covered resulted either directly or indirectly from:

- a. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil mutiny, civil commotion, military uprising, insurrection, rebellion, military or usurped power, martial law, strike, riot or any act of the participant acting on behalf or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence
- b. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles by or to the Person Covered
- c. Attempted suicide or self-inflicted injury whilst sane or insane
- d. Provoked assault, or any physical defect or infirmity, childbirth or pregnancy
- e. Misuse or under the influence of alcohol, drugs, hallucinogenic substances
- f. Suffering from an ailment, disease, medical condition, medial deficiency, physical and mental exhaustion that may affect his consciousness
- g. Participant engaging in or taking part in winter sports, professional football, polo, steeple chasing, hunting, mountaineering, motor-cycling (whether as driver or passenger), or racing of any kind including on foot, using wood working machinery or a circular saw, aqualung diving, scuba diving, boxing, ice hockey, motor competitions, parachuting, pot-holing, power boating, show jumping, water skiing and tricks, wrestling including judo, karate and unarmed combat, yachting outside territorial waters and any other dangerous hazardous sport or competition or riding or diving in any form of race competition
- h. Participant's involving in any underwater activity necessitating the use of artificial breathing apparatus
- i. Participant is found to be infected by any Human Immunodeficiency Virus (HIV) or other sexually transmitted disease, anthrax, blood-poisoning, erysipelas, ptomaine-poisoning, pyaemia, septicemia and/or other elements.



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Gold Silver Bronze Contribution per person \$ 95.00 \$ 65.00 \$ 35.00 You can get a quote from the Takaful Brunei Mobile application or contact TBA Call Centre at 2244000 or provide nearest counter or branches What are the fees and charges that I have to pay? 1. What you have to pay in addition to the Takaful Contribution amount:- • Stamp duty : BND 0.25 per Takaful Certificate 2. What is included in the Takaful Contribution amount:- • Or direct participation (including the Takaful Brunei Mobile application, TBA Call Centre a 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 included 25% of age commission Subta are some of the important notes that I should know? 8. What you have to pay if there are any changes to the Takaful Certificate:- • Cancellation Fee: BND 10.00 per Takaful Certificate • Eligibility i. Individual from the age of 18 years to 70 years old ii. A child aged between 5 and 17 years of age is only allowed to participate in Bronze and only entitle 50% of benefits A, B and D. • Importance of disclosure i. You must take reasonable care not to make a misrepresentation to Us when answering any questive we ask in the proposal form; ii. When renewing your Takaful Certificate, not to make a misrepresentation to Us in elaxion to the Taka Certificate; and	low much contribution do I ha	ve to pay?					
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No benefits shall be payable under this Certificate for Death or Disablement of the Participant due to injury occurring before the payment of the takaful contribution.

Claims Procedure:

In the event of a claim, you must notify us immediately after the incident through the Takaful Brunei Mobile Application Claims. All of the documentations of the claim must be submitted to Claims Department within fourteen (14) days after the incident which may give rise to such a claim.

Document Required

Please provide us with the following documents relating to your claim:

- i) Completed Claim Form with signatory
- ii) Police Report for Accidental Death
- iii) Medical Report for Accidental Death, Permanent Total Disablement, Hospitalisation and Surgical Expenses
- iv) Death Certificate (if any).
- Note: For further information on claims, you may check our website at <u>www.takafulbrunei.com.bn</u> or contact our **Claims Department at +673 2451803**

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 seven (7) 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 the Participant 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 the Participant 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 seven (7) days' notice by registered mail to the Participant's 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 your 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: 2244000 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 <u>fci@ambd.gov.bn</u> 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 <u>www.takafulbrunei.com.bn</u> or go to our nearest counters or branches.

IMPORTANT NOTE:

Personal Accident Takaful YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. 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. The final terms and conditions are as stipulated in the Takaful certificate after Takaful Brunei Am's assessment.