

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the *Product*. 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).

**STUDENTCARE TAKAFUL**

Date: 12/12/2020

1. What is this product about?

StudentCare Takaful provides the following benefits to the participants:

- 1) Reimbursement of medical expenses to the participant in the event of undergoing medical treatment due to illness or accident;
- 2) Travel benefit from Brunei Darussalam to country of study and vice versa;
- 3) Death and Total Permanent Disablement benefit due to accident; and
- 4) Additional Benefit in the event of Death and Total Permanent Disablement.

This plan provides 24 hours worldwide coverage excluding United States America, Canada and the Caribbean. This is a one-year cover.

2. What are the Shariah concept applicable?

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.

Al-Wakalah – The participant agrees to appoint the Company as *wakeel* (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, the participant agrees to give apportions **35%** of the Takaful contribution to the Company as Wakalah Fee for the aforementioned services.

3. What are the benefits payable and exclusions provided?**a) Table of Benefits**

SC1: HEALTH CARE BENEFIT		
No.	Coverage	Maximum Limit per Disability (BND)
a	Hospital Room & Board	100
	i. Daily (Max. up to 45 days) ii. Intensive Care Unit (Max. up to 20 days)	250
b	Miscellaneous Services	2,000
c	Surgical Benefits & Day Care Surgery	15,000
d	In-Hospital Doctor's Visit Daily max. up to 65 days	70
e	Pre-Hospital Diagnosis Services Within 30 days prior to hospitalisation	700
f	Ambulance Fees	300
g	Post-Hospital Treatment Within 30 days after discharged	200
h	Out-Patient Treatment Per Year Subject to excess of \$100 per visit	1,000
i	Final Care Expenses	700

j	Repatriation Expenses Maximum of one (1) destination only	8,000
k	Emergency Medical Evacuation and Repatriation	1,000,000
l	Compassionate Emergency Leave (Maximum of one economy return airfare)	Full Cover
m	24 Hours Emergency Assistance Services	
n	Co Takaful for Elective Overseas Treatment Excluding USA, Canada and sanctioned countries	20%
	OVERALL ANNUAL LIMIT	100,000
SC2: TRAVEL BENEFIT		
a	Personal Liability	50,000
b	Baggage Lost / Damage (Subject to deductible of \$30 per claim)	1,000
c	Baggage Delay	750
d	Trip Cancellation	2,000
e	Trip Curtailment	2,000
f	Strikes and Hijacks	500
g	Computer or Laptop Lost / Damage	2,000
SC3: ACCIDENTAL DEATH AND PERMANENT DISABLEMENT		
a	Accidental Death	50,000
b	Accidental Total Permanent Disablement	50,000
SC4: DEATH AND PERMANENT DISABLEMENT		
a	Death	10,000
b	Total Permanent Disablement	10,000

b) Exclusions

a. HEALTHCARE

The following treatments, items, conditions, activities and their related or consequential expenses are excluded from the Certificate and Takaful Brunei Am Sdn Bhd shall not be liable to pay for:

1. Cost or expenses incurred for sickness contracted within the waiting period of thirty (30) days from commencement date of Certificate or Endorsement;
2. Pre-Existing Conditions as defined and/or as agreed by us in writing prior to the Commencement Date of the Certificate.
3. Any condition that is or becomes chronic will be excluded although the Certificate will continue to cover any acute phases of that condition;
4. The following specified illnesses are not covered:
 - a) all kinds of cancer;
 - b) genetic conditions;
 - c) Alzheimer's, Dementia, Parkinson's Disease;
 - d) Autoimmune Diseases;
 - e) Regular or long-term kidney dialysis in chronic or end-stage kidney failure.
5. Routine medical examinations or check-ups, routine eye or ear examinations, vaccinations, medical certificates, examinations for employment or travel, spectacles, contact lenses, hearing aids, acne and primary hirsutism or related medical conditions, Vitamins, supplements, interferon injections and similar medicine, all dental treatment or oral surgery related to teeth (unless within the terms of the Accident Dental Benefit);

6. Cosmetic treatment or surgery including non-complicated varicose veins either symptomatic or not, deviated nasal septum, uvuloplasty for any reason and any treatment or procedure of navi which are not proved malignant;
7. Any expenses for the Persons Covered who are travelling outside Brunei contrary to the advice of a physician or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-Existing Conditions;
8. Tests or treatment related to infertility, contraception, sterilisation, impotence, sexual dysfunction, birth defects, congenital illnesses, hereditary conditions, genetic conditions, any abortion performed, any cryo preservation, implantation or re-implantation of living cells;
9. Pregnancy, miscarriage or childbirth, menopause, peri-menopausal symptoms include hormonal replacement therapy, polycystic ovarian syndrome and related conditions;
10. Prosthesis, corrective devices and medical appliances which are not surgically required, treatment by a family member and all treatment that is not scientifically recognised by Western European or North American standards;
11. Traditional Chinese medicine, homeopathy, acupuncture, Unani medicine, Ayurveda, chiropractic and osteopathy treatments;
12. All costs relating to cornea, muscular, skeletal, human organ or tissue transplant from a donor to a recipient and all expenses directly or indirectly related to organ transplantation;
13. Treatment of emotional, mental or psychiatric illness, psychological disorders, self-inflicted injury, suicide, drug addiction or abuse, alcohol and substance abuse;
14. Sexually transmitted diseases and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases;
15. Elective overseas treatment for non-emergency or chronic medical conditions where covered treatment can reasonably be postponed until the Person Covered returns to Brunei;
16. Experimental or pioneering or advanced medical and surgical techniques;
17. Any expenses incurred as a result of engaging in active service in the armed forces or police of any nation, active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection;
18. Any expenses related to the commission of, or the attempt to commit, an unlawful act;
19. Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent or radioactive contamination, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war;
20. Travel costs in respect of trips made specifically for the purpose of obtaining medical treatment (unless in the course of an approved Emergency Medical Evacuation) and all Emergency Medical Evacuation costs not approved in advance by Takaful Brunei Am Sdn Bhd or its appointed 24-hour Emergency Assistance Centre;
21. Hotel or non-Hospital accommodation costs, convalescent care, hospice care, rehabilitation, rest cures and services or treatment in nursing home or home for the aged or similar treatment, spa, hydro-clinic, sanatorium or long-term care facility that is not a Hospital as defined;
22. Any expenses related to accident or injury occurring whilst engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilising hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organised sports undertaken on a professional or sponsored basis;
23. Any treatment or expense in respect of person covered less than six (6) months of age or more than sixty-five (65) years of age at the date of the onset of the event giving rise to a claim, unless agreed otherwise by Takaful Brunei Am Sdn Bhd prior to the commencement of the Certificate;
24. The cost of transporting the Person Covered by means of his or her employer's owned or leased watercraft or aircraft or the cost of medical treatment rendered by the employer's personnel or at the employer-provided medical facilities unless agreed otherwise in writing by Takaful Brunei Am Sdn Bhd prior to the inception of the Certificate. This exclusion shall also apply to

transportation and medical treatment which Person Covered is entitled to receive by virtue of a contract between his or her Employer and any Principal;

25. Costs arising out of any litigation or dispute between the Person Covered and any medical person or establishment from whom treatment has been sought or given, or any other costs not specifically related to the payment of the medical expenses covered by the Certificate;
26. Goods and Services Tax and other government tax which may be levied on the treatment;
27. Communicable diseases requiring by law isolation or quarantine in the event of an epidemic or pandemic;
28. Diagnostic procedures or devices to correct hearing including but not limited to including hearing aids and cochlear implants;
29. Any circumcision whether or not due to illness or infection;
30. Treatment for obesity, weight reduction or weight improvement;
31. Non-medical personal services such as telephone, television, newspapers and the like;
32. Any treatment arising from causes which is prohibited by Shariah;
33. Any expenses related to the engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route;
34. 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.
35. More than one emergency evacuation and/or repatriation for any single medical condition of a Person Covered during the term of the Takaful Certificate, subject to a maximum of one (1) year unless otherwise decided by the Assistance Company as medically necessary;
36. Any costs or expenses not expressly covered by the Assistance Company program and not approved in advance and in writing and/or not arranged by the Assistance Company. This exception shall not apply to emergency medical evacuation from remote or primitive areas when the Assistance Company cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Person Covered.
37. Any expenses for medical evacuation or repatriation if the Person Covered is not suffering from a Serious Medical Condition, and/or in the opinion of the Assistance Company physician, the Person Covered can be adequately treated locally, or treatment can be reasonably delayed until the Person Covered returns to Brunei;
38. Any expenses for medical evacuation or repatriation where the Person Covered, in the opinion of the Assistance Company physician, can travel as an ordinary passenger without a medical escort;

REPATRIATION EXPENSES

No payment will be made under this benefit if death or total permanent disablement of the Person Covered is caused directly or indirectly by the Participant.

b. TRAVEL BENEFIT

(a) Personal Liability

This indemnity shall not apply in respect of judgments which are not in the first instance delivered by obtained from a Court of competent jurisdiction within Negara Brunei Darussalam.

(b) Baggage Lost / Damage

This takaful does not cover:

1. Loss or damage in consequence of delay, confiscation, detention or examination by customs authorities or other officials;
2. Losses of cash, bank notes, negotiable instruments, bonds or securities, and documents of any kind and all expenditure resulting from losses of passports, visas, air tickets, and transportation, accommodation or any other tour vouchers;
3. Unaccompanied baggage or baggage left behind or losses arising from personal negligence, or unexplainable disappearance;

4. Breakage or damage to fragile articles of every description, stereo, video and other electronic equipment, cassette and record players, radios, household appliances, china, glassware, porcelain, object d'art, set and unset precious or semiprecious gemstones, jewellery;
5. Sports equipment whilst in use;
6. Wear and tear, moth or vermin, cleaning, repairing or restoring process, atmospheric or climatic charges, or depreciation in value and such depreciation shall be applied wholly at Our discretion;
7. Loss, breaking damage to eyeglasses, eye lens, dentures and other refraction aids, or to hearing-aids.

(c) Trip Cancellation & Trip Curtailment

No benefit shall be payable in respect of losses arising out of pregnancy or gynecological disease or their sequelae.

c. DEATH BENEFIT

We shall not pay takaful benefit if the death of the Person Covered resulted either directly or indirectly from:

1. Pre-Existing Conditions as defined and/or as agreed by us in writing prior to the commencement date of the Certificate;
2. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming military uprising, insurrection, rebellion, military or usurped power or any act or any person action on behalf or in connection with any organisation actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence;
3. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;
4. Suicide;
5. Being under the influence of alcohol, misuse of drugs, hallucinogenic substances, whether or not within the prescribed limit under the law;
6. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions.

d. TOTAL PERMANENT DISABILITY AND ACCIDENTAL DEATH

We shall not pay takaful benefit if Total Permanent Disability or Accidental Death of the Person Covered resulted either directly or indirectly from:

1. Pre-Existing Conditions as defined and/or as agreed by us in writing prior to Commencement Date of the Certificate;
2. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming military uprising, insurrection, rebellion, military or usurped power or any act or any person action on behalf or in connection with any organisation actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence;
3. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;
4. Attempted suicide or self – inflicted injury whilst sane or insane;
5. Any breach of the law by the Person Covered inclusive of those which result in imprisonment or any assault provoked by him;
6. Under the influence of alcohol, misuse of drugs, hallucinogenic substances, whether or not within the prescribed limit under the law;
7. Aviation, gliding or any other form of aerial flight other than as a fare paying passenger of a recognised airlines or charter services;

8. Participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
9. Involvement in any underwater activity necessitating the use of artificial breathing apparatus;
10. Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;
11. Serving in any capacity for any navy, army, airforce, police force or security personnel;
12. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions;
13. Any disability of person covered after age of sixty (60) years.

2 How much contribution do I have to pay?

Contribution

Annual Takaful Contribution is B\$424.00.10

You can get a quote from the Takaful Brunei Mobile application or contact TBA Call Centre at 2244000 or go to the nearest counter or branches.

3 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 0.10 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: 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 10% of agent commission.
3. What you have to pay if there are any changes to the Takaful Certificate:-
 - Cancellation Fee : BND 10.00 per Takaful Certificate
 - Endorsement Charges : BND 10.00 per Takaful Certificate

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

- a) Eligibility:
 - i. Adult aged next birthday between 18 to 65 years old; and
 - ii. Brunei Citizens or Residents of Brunei
- b) Pre-Existing conditions are not covered.
- c) Importance of disclosure – Participant must disclose all material facts such as age, occupation and health condition correctly. The Company has the right to repudiate liability in the event that the Participant failed to disclose relevant information that would affect the decision to accept or reject the risk, and on the terms to be applied.
- d) Cooling-off Period - should the Participant find that the Certificate does not meet their needs, the Participant may return it within fourteen (14) days after the commencement date of certificate. In such event, provided no claim has been made during the current Certificate year, the Participant may entitle for full refund of the contribution paid without profit less medical expenses incurred by the company.

- e) Waiting Period - means the period of thirty (30) days from commencement date of the Certificate / endorsement. No benefit due to illness occurring during this period will be payable. Any renewal done after thirty (30) days of expiry will be subject to a fresh Waiting Period.
- f) It is important for Participant to receive receipts and keep them as proof of payment of Takaful Contributions.
- g) Written notice of an occurrence upon which a claim under this Certificate may be based must be given to the Company within thirty (30) days of such occurrence.
- h) This Certificate may be cancelled by the Participant by serving at least seven (7) days' notice to the Company, such notice to state when thereafter cancellation shall become effective. In such event, provided no claim has been made during the current Certificate year, the Participant shall be entitled for a return of the net takaful contribution (after deduction of wakalah fee) calculated pro- rata for the unexpired period of takaful.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate and Certificate Wording for the terms and conditions under this Takaful Certificate.

5 Under what circumstances would a termination of coverage occur?

- **NON DISCLOSURE OF FACTS**
If proven where there is misrepresentation or non-disclosure of facts, this Certificate shall become void and the Company will not be liable to pay the takaful benefit.
- **EXISTING HEALTH CONDITIONS**
No benefits shall be payable under this Certificate for coverage of Person Covered due to illness or injury occurring before the commencement of this Certificate.
- **MISSTATEMENT OF AGE**
If, at the correct age, the Person Covered would not have been eligible for coverage under this Certificate, no benefit will be payable.
- **CO-ORDINATION OF BENEFITS**
The Certificate will not provide compensation other than on a proportionate basis if the Participant or Person Covered has any other takaful or insurance in force or is entitled to indemnity from any other source in respect of the same Accident, illness, death or expense. The Company has full rights of subrogation and may take proceedings in the Participant's or Person Covered's name, but at the Company's expense, to recover for the Company's benefit paid under the Certificate.
- **IN THE EVENT OF FRAUD**
If any claim shall, in any respect, be false or fraudulent or if fraudulent means or devices are used by the Participant or Person Covered or anyone acting on their behalf to obtain benefit hereunder, then the coverage for the Person Covered shall be cancelled immediately and all benefits and contribution forfeited.

6 What happen in the event of change of benefits and contributions?

Shall there be any changes of benefits and contribution, Takaful Brunei Am Sdn Bhd will notify the participant in writing at least 30 days calendar days before the changes are made via SMS, press advertisement, website and/or social media.

Any changes made to the participant's benefits and contributions will only be effective upon certificate renewal subject to the participant's agreement.

7	What happens if there is change to panel hospitals / clinics?
	Takaful Brunei Am Sdn Bhd will keep its participant updated if there any changes to the panel hospitals/clinics. The participant may also contact our office or our 24hr emergency medical and travel assistance through (65) 6338 6676 to obtain more information of our panel hospitals/clinics.
8	What happen in the event of 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.
9	What are the documents that I need to submit to apply for this product?
	If you interested to apply for this product, you only need to provide the following documentation: <ul style="list-style-type: none"> • Completed Proposal Form • Copy of Identity Card/Passport
10	Where can I get assistance and redress?
	<ul style="list-style-type: none"> • 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 fci@ambd.gov.bn or walk-in to their address as follow: Level 7, Financial Consumer Issues Autoriti Monetari Brunei Darussalam Ministry of Finance and Economy Building Commonwealth Drive Brunei Darussalam Tel: 2380007
11	Where can I get further information?
	<ul style="list-style-type: none"> • For further information on similar plan, you may check our website at www.takafulbrunei.com.bn or go to our nearest counters or branches.
12	The availability of marketing materials on the Medical and Health Takaful products.
	The product brochure and certificate wording can be found from our website at www.takafulbrunei.com.bn or Takaful Brunei Mobile application. You may also contact us at +673 2244000 to get further assistance on our product(s).

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT TAKAFUL BRUNEI AM SDN BHD 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.