



STUDENTCARE TAKAFUL CERTIFICATE

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STUDENTCARE TAKAFUL CERTIFICATE WORDING

This **TAKAFUL CERTIFICATE** is a contract between **TAKAFUL BRUNEI AM SDN BHD** and **YOU**.

You have applied for this Takaful Certificate with a Proposal for Studentcare Takaful form and by signing a declaration therein. In return for the Takaful Contribution, We will reimburse the Person Covered medical expenses in respect of medical treatment due to an illness or accident borne by You during the Period of Takaful. We will also cover You if the Person Covered shall sustain bodily injury caused by violent accidental, external and visible means which injury shall solely and independently of any other cause result in his death or permanent disablement as within defined during the Period of Takaful. We will pay to You the sum or sums or money specified in the Table of Benefits allocated to the said Person Covered in the Schedule and the receipt by You shall in all respect be an effective discharge to Us.

Conditions Precedent to Our Liability under this Takaful Certificate

The due observance and fulfilment of the terms, conditions and endorsements of this Takaful Certificate insofar as they relate to anything to be done or not be done by You and the truth of the statements and answers in the Proposal for Studentcare Takaful form shall be conditions precedent to any liability by Us to make any payment of benefit under this Takaful Certificate.

In addition, the Person Covered shall co-operate fully with Takaful Brunei Am Sdn Bhd and Our medical advisers and will fully and faithfully disclose all material facts and matters which the Person Covered knows or ought to know and will upon request execute any document to empower Us to obtain relevant information, at the Person Covered's expense, from any doctor or Hospital or other source.

Time of Payment of Takaful Contribution

The Takaful Contribution must be paid to Us or to Our authorized agent(s) at the time of issue of the Cover Note, Takaful Certificate and the Schedule, the Certificate of Takaful, extension(s), renewal, Endorsement(s) (as the case may be) UNLESS You are given a specific grace period by Us.

If You are given a grace period for payment of the Takaful Contribution and the Takaful Contribution is not paid to Us within that grace period, the Takaful Certificate if it has come into effect will be automatically cancelled and We are entitled to claim pro-rata Takaful Contribution from You for the period of Takaful We were on risk.

Where the Takaful Contribution payable pursuant to this warranty is received by Us or Our authorised takaful, the payment shall be deemed to be received by Us for the purposes of this warranty and the onus of proving that the Takaful Contribution payable was received by a person, including an authorized takaful agent, who was not authorised to receive such Takaful Contribution shall lie on Us.

Subject otherwise to the terms and conditions of the takaful certificate.

SECTION 1: DEFINITIONS AND INTERPRETATIONS DEFINITIONS:

Unless otherwise required by the context, the following definitions shall apply:

Accident

Means bodily injury caused solely by violent, accidental, external and visible means and not by sickness, disease or gradual physical or mental process.

Certificate Wording

Means the entire certificate comprising of the basic contract, the proposal, personal statements and any declarations made by the Participant and all Supplementary Contracts and Endorsements incorporated in the schedule or endorsed thereon and all written amendments made by Us.

Chronic Condition

Means condition which, with current medical knowledge, treatment can alleviate but not cure.

Commencement Date

Means the date of commencement or renewal of cover as shown on the Schedule or Endorsement.

Co-Takaful

Means the proportion of covered medical expenses claims which the person covered must pay. The amount of any co-takaful and the items of cover to which they apply are stated in the schedule.

Deductible

Means the amount the person covered must contribute towards the cost of each claim or course of treatment. The amount of any deductible and the items of cover to which they apply are stated in the Schedule.

Disability

Means all disabilities arising from the same cause including any and all complications therefrom, except that after thirty (30) days following the latest treatment from hospital any subsequent disability, meaning a recurrence or relapse from the same cause shall be considered a new disability.

Emergency

Means a situation which, in Our opinion or Our authorised representatives, constitutes a serious or life-threatening medical emergency requiring immediate medical attention in order to avoid death or serious impairment to person covered's immediate or long-term health prospects.

Hospital

Means any lawfully operating institution, which has twenty four (24) hours a day nursing services by registered nurses, one or more physicians available at all times and organised facilities for diagnosis and major surgery and shall not primarily be a clinic, a place for alcoholics or drug addicts, a nursing, rest for convalescent home or home for the aged or similar establishment.

Illness

Means sickness or disease contracted and / or commencing after thirty (30) days following the effective date or Date of endorsement, whichever is later.

Injury

Means bodily injury affected directly and independently of all other causes by accident of which, except in the case of drowning or of internal injury revealed by autopsy, there is evidence of a visible contusion or wound on the exterior of the body.

Participant / You / Your

Means the person named in the Schedule

Period of Takaful

Means the period of takaful specified in the schedule, and includes any extensions thereof as may be granted by Us at its sole discretion.

Person Covered

Means person defined on Section 3 of the Certificate

Physician

Means a qualified and registered medical practitioner licensed under any applicable laws and acting within the scope of his/ her licensing and training. The attending physician shall not be the participant or participant's business partner, employer, employee, agent, or person who is related to the person covered in any way.

Pre-Existing Conditions

Mean any injury, illness, condition or symptom:

- a) for which treatment or medication or advice or diagnosis has been sought or received or was foreseeable prior to the commencement of the certificate for the person covered concerned, or
- b) which originated or was known to exist by the person covered (or anyone covered under the certificate) prior to the commencement of the certificate whether or not treatment or medication or advice or diagnosis was sought or received.

Reasonable and Customary Charges

Means charges for medical care which shall be considered by Us or Our medical advisers to be reasonable and customary to the extent that they do not exceed the general level of charges being made by others of similar standing in Brunei Darussalam where the charges are incurred when giving like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar disease or injury. Any scales of charges which may be agreed from time to time between Takaful Brunei Am Sdn Bhd, hospitals and physicians shall also be indicative of such reasonable and customary charges.

Repatriation Expenses

Means reasonable charges incurred for: -

- i. The transportation of the person covered from Brunei to his home country (limited to 1 destination only) following bodily injury/sickness which results in his total permanent disablement;
- ii. Transportation of the body to the person covered from Brunei to his home country (limited to 1 destination only) where death occurs following bodily injury / sickness.

Serious Medical Condition

Means, for the purpose of interpreting emergency medical evacuation cover, a condition which in Our opinion or Our authorised representatives constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious impairment to the person covered's immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of the person covered's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Schedule

Means the schedule to this certificate and the information that contains the details of participant, coverage, contributions, and the period of takaful.

Tabarru'

Means a commitment to donate in a pool or a fund for the purpose of mutual indemnity by all participants.

Takaful Brunei Am Sdn Bhd/We/Our/Us

Means Takaful Brunei Am Sdn Bhd, a company incorporated in Brunei Darussalam under the Companies Act, Cap 39, Laws of Brunei with its registered office at Dar Takaful IBB Utama, Levels 1, 2, 7 & 8, Jalan Pemancha, Bandar Seri Begawan BS8711, Brunei Darussalam

Total Permanent Disability

Means disability, whether caused by bodily injury or disease as stated in Table of Benefits. However, that to Determine if the total disability has become a permanent one, it must continue uninterrupted for a period of at least six (6) months.

Loss shall mean with regard to arms and legs, loss of function; with regard to eyes, total and irrevocable loss of sight.

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.

Wakalah

Means a contract whereby the Participant appoints Us as Wakeel (agent) to administer, manage, invest and distribute the Takaful fund in the event of claim and the participant agrees to give Wakalah Fee for the aforementioned services.

Wasi

Means the trustee to execute the benefit payable in the event the participant dies.

INTERPRETATIONS

1. Unless the context otherwise requires, any reference to this Certificate to the masculine gender includes the feminine and neuter gender and vice versa.
2. Headings are for ease of reference only and shall not affect the construction and interpretation of this Certificate.
3. Words denoting the singular shall include the plural and vice versa.
4. Reference to person(s) include corporations, companies, firms, partnership, body corporate, unincorporated bodies or any state or government agency or body.
5. Where there are two (2) or more persons included in any term used herein, all agreements, terms, covenants, conditions, stipulations, undertakings and warranties herein contained shall be deemed to be made by and be binding on such persons jointly and severally.
6. References to clauses and schedules unless otherwise stated are to be construed as references to clauses and Schedules of this Certificate.
7. Unless the context otherwise requires or otherwise expressly stated, any reference to any “laws, legislation, statutes or rules” shall mean the “laws, legislation, statutes or rules” of Brunei Darussalam for the time being in force and includes common or customary law, any constitution, decree, judgment, legislation, order, ordinance, regulation, statute, treaty or other legislative measure, or any present or future directive, regulation, request or requirement (in each case, whether or not having the force of law but if not having the force of law the compliance with which is in accordance with the practice of persons to whom the directive, regulation, request or requirement is addressed).
8. Unless otherwise stated, any reference to a time of the day shall be reference to Brunei time.
9. Any reference to legislation, statutes and rules includes all amendments and replacements which may be enacted from time to time.
10. The schedule hereto shall form an integral part of this Certificate and shall be taken, read and construed as an essential part hereof.
11. Any liberty, power, right, option or discretion which may be exercised or any determination which may be made hereunder by Us may be exercised, or made to the Takaful Brunei Am Sdn Bhd’s sole, absolute and unfettered discretion and We shall not be under any obligation to give any reason.

SECTION 2: TERMS AND CONDITIONS

1. COOLING OFF PERIOD

If You should find that the Certificate does not meet Your needs, You 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, You shall be entitled for a full refund of the contribution paid without profit less medical expenses incurred by Us in considering his application.

2. NON DISCLOSURE OF FACTS

If proven where there is misrepresentation or non-disclosure of facts, this Certificate shall become void and We will not be liable to pay the takaful benefit.

3. EVIDENCE OF AGE

We reserve the right at any time to require that the age of any Person Covered under this Certificate be proven to its satisfaction.

Evidence of age of a Person Covered must be satisfactory to Us and will be required before any benefit in respect of him is paid under this Certificate.

4. ALTERATION OF CERTIFICATE

The certificate may, at any time, be amended and changed, upon written request being made by You and agreed to by Us, but any amendment shall be without prejudice to any claim arising prior to the date of the change and subject to the terms and Our provisions may impose.

No change in this certificate shall be valid unless evidenced by an endorsement signed by Our authorised officer.

5. NON-ASSIGNMENT

The benefits under this certificate shall be non-assignable.

6. 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.

7. MISSTATEMENT OF AGE

If, at the correct age, the participant would not have been eligible for coverage under this certificate, no benefit will be payable.

8. RENEWAL AND CANCELLATION OF CERTIFICATE

We shall not be bound to accept any renewal of this certificate or to send any notification of the renewal takaful contribution becoming due. The Certificate shall not be renewable in respect of any person covered after the end of the period of takaful during which such person covered reaches the age limit as stated in the schedule. We reserve the right to vary the terms and provisions of this certificate on any certificate anniversary.

This Certificate may be cancelled by You by serving at least seven (7) days' notice to Us, such notice to state when thereafter cancellation shall become effective.

In such event, provided no claim has been made during the current certificate year, You 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.

This Certificate may be cancelled by Us by giving written notice of cancellation to You at the business address shown therein, stating when, not less than seven (7) days thereafter, such cancellation shall become effective. Similarly, a pro-rata refund of net contribution (after deduction of wakalah fee) for the unexpired period of takaful will be made to the participant for this cancellation provided We have not been advised of any claim.

9. SERVICE CHARGE

In the event that the certificate is endorsed or cancelled, We shall charge BND10.00 per certificate. No service charge for certificate surrendered during the cooling off period.

10. ARBITRATION

All differences arising out of this certificate shall be referred to the decision of an arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single arbitrator to the decision of two (2) arbitrators, one to be appointed in writing by each of the parties within one (1) calendar month after having been required in writing to do so by either of the parties or in case the arbitrator do not agree of an umpire appointed in writing by the arbitration before entering upon the reference. The umpire shall sit with the arbitrators and preside at their meetings and the making of an award shall be condition precedent to any right of action against Takaful Brunei Am Sdn Bhd. If We shall disclaim liability to the participant for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

11. SUBROGATION OF RIGHTS.

You shall, at Our expense, do, and concur in doing, permit to be done, all such acts and things as may be necessary or reasonably required to be done on their own accord or as directed to be done by Us or otherwise, for the purpose of enforcing all rights and remedies, or of obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated, upon Our payment for or making good any loss or damage under this Certificate, whether such acts or things shall be or become necessary or required before or after Your indemnification by Us.

12. CO-ORDINATION OF BENEFITS

The certificate will not provide compensation other than on a proportionate basis if You 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. We have full rights of subrogation and may take proceedings in the participant's or Person Covered's name, but at Our expense, to recover for Our benefit paid under the certificate.

13. 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.

14. TAKAFUL PRINCIPLES AND DISTRIBUTION OF UNDERWRITING SURPLUS.

Tabarru`

You hereby entrust to Us, of which 65% of the takaful contribution will be donated as tabarru` into the Takaful fund to help other eligible Participants under the takaful contract

Al-Wakalah

You hereby appoint Us as 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, You agree to give 35% of the takaful contribution to Us as Wakalah fee for the aforementioned services.

Distribution of Underwriting Surplus

You also understand that the underwriting surplus arising from the said fund, if any, shall be managed by Us in a manner deemed fit by Us and accordance to Shariah Principles which shall give benefits to You and the said takaful funds.

As agreed and approved by the Shariah Advisory Body, the underwriting surplus will only be distributed to the renewed Certificate at Takaful Brunei Am Sdn Bhd and You have not incurred any claim and/or received any compensation and/or benefit under the takaful contract whilst the same is in force, which are also subject to Our discretion and the integrity of the takaful fund. If the Takaful Certificate is not renewed, You further agree that there shall no underwriting surplus entitled to You and it shall be donated as Tabarru' in the Takaful Fund for the benefit of the takaful participants and the Takaful Fund itself.

18. NON-GUARANTEED CONTRIBUTION PAYABLE

The Takaful Contribution payable is not guaranteed and We reserve the right to revise the Takaful Contribution payable based on future claim experience.

19. RETAKAFUL (REINSURANCE)

We shall have the discretion to secure adequate retakaful (reinsurance) from any sources it deems fit for the benefit of the Participant.

SECTION 3 : ELIGIBILITY

On the commencement date of the coverage, the Person Covered must be:

1. Adult Aged Next Birthday between eighteen (18) to sixty-five (65) years old;
2. Brunei Citizens or Residents of Brunei.

SECTION 4: COVERAGE

1. HEALTHCARE

Treatment Coverage is provided on a per Person Covered Per Certificate year limit basis and subject to sub-limits as shown in the Schedule of Benefits as follows:

a. Hospital Room and Board

Cover includes Hospital accommodation, meal charges, nursing care and intensive unit care charges. The amount of the benefit and period payable shall be equal to the actual charges made by the Hospital during the Person Covered's confinement and shall not exceed the maximum stated in the Schedule of Benefit.

b. Hospital Miscellaneous Expenses

The Hospital Miscellaneous Expenses cover all medically necessary treatment and services provided by or on the order of a Physician to the Person Covered when admitted as a registered in-patient.

c. Surgical Benefits & Day Care Surgery

Surgical Benefits will be paid in an amount equal to the sum actually charged for such operation, provided however that the maximum benefit for all surgical operations performed shall not exceed the sum shown in the Schedule of Benefits.

Surgical Benefits will include surgeon fees, surgeon in-hospital visits, operating theatre charges, attending doctor's fees, anaesthesia charges and anaesthetist's fees

Day Care Surgery covers all medically necessary surgical procedures and related treatment provided by or on the order of a Physician to the Person Covered in a Hospital but does not require overnight stay.

d. In-Hospital Doctor Visits

In addition to the above benefits, We will pay in respect of the Person Covered, who requires the services of a Physician in connection with the treatment of accidental bodily injury or sickness the regular and customary charges for visits made by a Physician in the hospital. Benefits are payable for one visit a day and subject to the Certificate year limit as shown in the Schedule of Benefits.

However, where surgery has been performed, this benefit shall be included in the Surgical Benefits & Day Care Surgery.

e. Pre-Hospital Diagnostic Services

Laboratory, X-ray or other medically necessary diagnostic procedures ordered by a Physician within days as stated in the schedule of benefits which result in the Person Covered being admitted as a registered in-patient to a Hospital for the treatment of the specific medical condition diagnosed, provided that such medical condition is covered by the Certificate. This benefit also includes consultation fees and medication prescribed.

f. Ambulance Services

The medically necessary transportation of the Person Covered by road vehicle to Hospital.

g. Post-Hospital Follow-up Treatment

The medically necessary follow-up treatment ordered by a Physician to be rendered for up to the days stated in schedule of Benefits from the Person Covered's discharge from Hospital. Cover is restricted to follow-up treatment of the specific medical condition for which the Person Covered receives in-Hospital treatment covered by the Certificate.

h. Outpatient Treatment

Primary consultation and treatment, including doctors', general medical practitioners' fees, prescribed medicines and drugs, diagnostic procedures, pathology, radiography, radiology, radiography, radiotherapy, chemotherapy, and physiotherapy. By chiropractors, osteopaths, homeopaths, acupuncturists when referred by a physician.

i. Final Care Expenses

In the event of death of any Person Covered, We shall pay, upon satisfactory proof, the Final Care Expenses up to the limit shown in the Schedule within twenty four (24) hours.

This benefit is applicable if the final rites are performed in Brunei Darussalam.

j. Repatriation Expenses

We will pay, upon satisfactory proof for the Repatriation Expenses as defined if, during the period of takaful the Person Covered shall sustain bodily injury or sickness resulting in death or hospitalisation as an in-patient in any registered and licensed hospital worldwide for treatment and subsequently certified by the attending Physician to be unfit to attend to the Person Covered's usual employment.

The amount of the said benefit shall be equal to the actual charges made by the relevant party(ies), but in no event shall the total benefit payable exceed the maximum amount shown in the Schedule of Benefits.

k. Compassionate Emergency Visit

We will pay costs incurred by participant for an economy class return airfare from place of study to travel to visit a close family member, up to the attained age of 75 years in the event of a medical condition that results in the close family member being placed on a critical list or his/her death. Limited to one return journey per Participant per plan year.

l. Emergency Medical Evacuation, Medical Repatriation and Repatriation of Mortal remains

The Assistance Company will provide and will pay for service in respect of Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains necessitated by accident, illness or death of the Person Covered occurring when he is travelling outside Brunei for a period not exceeding ninety (90) consecutive days on any one trip.

Arrangement and Payment of Emergency Medical Evacuation

The Assistance Company will arrange for the air and/or surface transportation and communication for moving the Person Covered when in a Serious Medical Condition to the nearest hospital where appropriate medical care is available.

The Assistance Company shall pay for the medically necessary expenses of such transportation, communication and all usual and customary ancillary charges incurred in such services arranged by the Assistance Company.

The Assistance Company retains the absolute right to decide whether the Person Covered's medical condition is sufficiently serious to warrant emergency medical evacuation. The Assistance Company further reserves the right to decide the place to which the Person Covered shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which the Assistance Company is aware at the relevant time.

Arrangement and Payment of Emergency Medical Repatriation

The Assistance Company will arrange for the return of the Person Covered to Brunei by air and/or surface transportation following an emergency medical evacuation where the Person Covered is evacuated to a place outside Brunei for in-hospital treatment. The Assistance Company shall pay for the expenses necessarily and unavoidably incurred in the services so arranged by the Assistance Company.

The Assistance Company reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which the Assistance Company is aware at the relevant time.

Arrangement and Payment of Repatriation of Mortal Remains

The Assistance Company will arrange for transporting the Person Covered's mortal remains from the place of death to Brunei and pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by the Assistance Company or alternatively pay the cost of burial at the place of death as approved by the Assistance Company.

m. ELECTIVE TREATMENT

Coverage is for Local treatment only. Coverage other than Locally or within Geographical Limits is for emergency treatment only.

However, if the Person Covered seeks elective overseas treatment within Geographical Limits for non-emergency or chronic medical conditions only upon prior written approval by Us or Our authorised representative, benefits will be payable but shall be limited to the Reasonable and Customary charges and shall exclude any cost of transportation to the place of treatment and accommodation other than that incurred as inpatient by the Person Covered. Elective overseas treatment is subject to twenty percent (20%) co-takaful of total medical costs.

2. TRAVEL BENEFIT

(a) Personal Liability

We will indemnify the Person Covered up to a limit of B\$50,000.00 against legal liability to a third party arising from an event occurring during the trip from Brunei Darussalam to country of study and vice versa as a result of:-

1. Accidental injury to another person;
2. Accidental loss or damage another person's property

and subject to this benefit limit also indemnify You against third party costs and expenses provided always that You do not admit liability or enter into any settlement without prior notice to and obtaining written consent from Us.

(b) Baggage Lost / Damage

We provide indemnity for eligible loss, breakage or damage occurring during the trip from Brunei Darussalam to country of study and vice versa, to Your baggage or personal property carried on the journey.

PROVIDED ALWAYS THAT:-

1. We shall not be liable for losses other than those resulting from theft, burglary, accident or mishandling by carriers and then only if the loss has been reported to the police, the carriers or a responsible authority within twenty (24) hours of the occurrence;
2. You shall observe ordinary and proper care for the safety of the property covered, including examination of baggage when received and in the event of any destruction, loss or damage coming to Your notice shall give IMMEDIATE notice to:-
 - (a) The police in case of theft, loss or wilful damage by a third party, and obtain a certified copy of the official police report;
 - (b) The carriers when loss or damage has occurred during transit, and obtain a copy of the official Baggage Irregularity Report.
3. Our limit of liability each item/pair or set shall BND1,000.00;
4. We will indemnify You against such loss or damage either by replacement or repair which shall be in excess of BND30.00 deductible for each occurrence provided that Our maximum shall not exceed the sum covered.

(c) Baggage Delay

We will pay up to the amount shown in the schedule of Benefits for emergency purchase of essential items of clothing or requisites consequent upon temporary deprivation of baggage for at least twelve (12) hours from the time of arrival at destination due to delay or misdirection in delivery.

PROVIDED ALWAYS THAT:-

1. The delay is certified by an official Baggage Irregularity Report from the airline or in writing by letter from the tour operator;
2. The delay is not a result of detention or confiscation by customs or other officials;
3. Documentation (including original purchase receipts) is produced by You showing the details of the expenditure;
4. This benefit can only be utilised once during period of takaful;
5. A claim cannot be made under this section if the same loss is claimed for under the baggage section of this takaful;
6. No cover is provided after return home or on reaching the final destination.

(d) Trip Cancellation

We indemnify You against losses of trip or airfare deposits or payments for other travel arrangements which are irrecoverable from the tour operator or airline concerned provided that such losses arise from:

1. Witness summons, jury service, government restrictions or compulsory quarantine. And do not arise from medical or physical conditions or other circumstances affecting the Participant known to exist on the date of issue of the ticket.

PROVIDED ALWAYS THAT;

- (a) Benefit for loss or airfares shall apply from the date of issue of this takaful until confirmed date of first departure or until the final date of the scheduled itinerary as stipulated before departure which ever shall occur the later.

(e) Trip Curtailment

We indemnify You against loss on a pro-rata basis of the unused portion of pre-paid transport or accommodation charges included in the trip from Brunei Darussalam to place of study and vice versa arising from necessary and unavoidable curtailment of the trip as a direct result of bodily injury or sickness of the Participant or of the hijack of an aircraft or conveyance in which the Participant is traveling as a fare-paying passenger.

PROVIDED ALWAYS THAT:-

1. Any such cause does not arise from medical or physical conditions or other circumstances affecting You known to exist on the date of issue of the ticket;
2. You whose condition gives rise to any claim was not receiving in-patient treatment in a hospital or nursing home or was on the waiting list for such treatment or had received a terminal prognosis, at the date of issue of this takaful;
3. Satisfactory documentary evidence must be produced to support any claim.

(f) Strikes and Hijacks

We will pay BND50.00 each day up to limit of BND500.00 if Your travel is delayed or prevented from reaching the scheduled destination shown on the confirmed travel itinerary wholly due to organised action, or to a hijack occurring while You are on board an aircraft or conveyance.

PROVIDED ALWAYS THAT the resulting delay is more than twelve (12) hours in duration.

(g) Computer or Laptop Lost / Damage

We will cover the damage or loss of a computer or laptop during the trip from Brunei Darussalam to country of study and vice versa to amount stated in the Schedule of Benefits.

PROVIDED ALWAYS THAT:-

1. We will indemnify You against such loss or damage either by replacement or repair which shall be in excess of BND30.00 deductible for each occurrence provided that Our maximum shall not exceed the sum covered;
2. If indemnification is by replacement, replacement value will be the depreciable value calculated over 5 years for the computer and 3 years for laptop since the date of purchase.

3. THE ACCIDENTAL DEATH AND PERMANENT DISABILITY

We will pay to You or Your successor in title as Wasi, the Sum or Sums of money specified in the Table of Benefits in the event that Person Covered shall sustain Bodily Injury caused by violent accidental, external and visible means which injury shall solely and independently of any other cause result in:

A. DEATH occurring within twelve (12) calendar months of bodily injury as aforesaid.

B. PERMANENT DISABILITY as per the Table of Benefits occurring within 12 (twelve) calendar months of bodily injury as aforesaid.

If during Disability, the Person Covered dies, We will subject to due proof, pay the balance of the takaful benefits payable on Accidental Death under such Basic Certificate.

Disability benefit will cease upon Person Covered attaining the age of sixty (60) years old

If both Accidental Death and Permanent Disability due to accident occur, Our liability is limited to one event whichever comes first.

4. DEATH AND TOTAL PERMANENT DISABILITY

In the event of Death of the Person Covered under this Certificate, We shall pay, upon satisfactory proof, the benefits payable under this Certificate to the Participant or his Wasi subject to exclusions.

Upon receipt and approval of due proof that the Person Covered shall have suffered from a total permanent disability as defined, We shall, subject to the other provisions of this Clause, pay to the Participant as specified in Table of Benefits.

If during Disability, the Person Covered dies, We will subject to due proof, pay the balance of the takaful benefits payable on death under such Basic Certificate.

Disability benefit will cease upon Person Covered attaining the age of sixty (60) years old

If both Death and Total Permanent Disablement occur, Our liability is limited to one event whichever comes first.

TABLE OF BENEFITS PERMANENT DISABLEMENT

Description of Illness / Injury	Percentage of Sum Covered
1. Loss of all sight of	
(a) Both eyes	100%
(b) One eye	50%
2. Loss of all hearing in	
(a) Both ears	100%
(b) One ear	50%
3. Loss of speech	50%
4. Loss of arm	
(a) At shoulder	50%
(b) Below wrist	50%
5. Loss of leg	
(a) At hip	50%
(b) Below knee	50%
6. Loss of	
(a) Four fingers and thumb of one hand	50%
(b) Four fingers of one hand	40%
(c) Thumb	
- Both phalanges	25%
- One phalanx	10%
(d) Index finger	
- Three phalanges	10%
- Two phalanges	8%
- One phalanx	4%
(e) Middle finger	
- Three phalanges	6%
- Two phalanges	4%
- One phalanx	2%
(f) Ring finger	
- Three phalanges	5%
- Two phalanges	4%
- One phalanx	2%
(g) Little finger	
- Three phalanges	4%
- Two phalanges	3%
- One phalanx	2%
(h) Metacarpals	

- First or second (additional)	3%
- Third, fourth or fifth (additional) (i) toes	2%
- All of one foot	15%
- Great, both phalanges	5%
- Great, one phalanx	2%
- Other than great if more than one toe lost, each	1%

Loss shall mean with regard to arms and legs, loss of function; with regard to eyes, total and irrevocable loss of sight.

Permanent total loss of use of member shall be treated as loss of member.

Where any partial permanent disablement is not specified above other than loss of sense of taste or smell, We will adopt a percentage of disablement which in Our opinion are not inconsistent with the provision of the above and without regard to the participant's occupation.

The aggregate of all percentage payable in respect of any one accident and any period of Takaful shall not exceed 100% of the capital Sum Covered.

If the Person Covered is eligible under Total Permanent Disability and Accidental Permanent Disability Clause, the takaful benefit payable will be under one Clause only, whichever is bigger in amount.

SECTION 5 : EXCLUSIONS**1. 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 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 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.

2. 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 gynaecological disease or their sequelae.

3. DEATH BENEFIT

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

- a. Pre-Existing Conditions as defined and/or as agreed by Us in writing prior to Commencement Date of the Certificate;
- b. 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;
- c. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;

- e. Being under the influence of alcohol, misuse of drugs, hallucinogenic substances, whether or not within the prescribed limit under the law;
- f. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions.

4. 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:

- a. Pre-Existing Conditions as defined and/or as agreed by the Us in writing prior to the Commencement Effective Date of the Certificate;
- b. 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;
- c. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;
- d. Attempted suicide or self – inflicted injury whilst sane or insane;
- e. Any breach of the law by the Person Covered inclusive of those which result in imprisonment or any assault provoked by him;
- f. Under the influence of alcohol, misuse of drugs, hallucinogenic substances, whether or not within the prescribed limit under the law;
- g. Aviation, gliding or any other form of aerial flight other than as a fare paying passenger of a recognised airlines or charter services;
- h. Participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
- i. Involvement in any underwater activity necessitating the use of artificial breathing apparatus;
- j. Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;
- k. Serving in any capacity for any navy, army, airforce, police force or security personnel;
- l. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions;
- m. Any disability of person covered after age of sixty (60) years.

SECTION 6 : The Assistance Company

The Assistance Company provides a 24-hour Emergency Assistance Services, operated for the benefit of the Person Covered who travels outside Brunei for periods not exceeding 90 consecutive days per trip so that in the event of an emergency medical problem covered by this Takaful, help and advice will be given by the Assistance Company and if necessary, Emergency Medical Evacuation and Repatriation will be provided.

Scope of Services

(a) International Medical Assistance

The Services provided hereunder are rendered on a world-wide basis.

(i) Telephone Medical Advice

The Assistance Company will arrange for the provision of medical advice to You over the telephone.

(ii) Medical Service Provider Referral

The Assistance Company shall provide You, upon request, with the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, "Medical Service Providers"). The Assistance Company shall not be responsible for providing medical diagnosis or treatment. Although the Assistance Company shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be Your decision. The Assistance Company, however, will exercise care and diligence in selecting the Medical Service Providers.

(iii) Arrangement of Appointment with Doctors

The Assistance Company will assist the Person Covered to arrange for appointments with general practitioners or specialized doctors. The Assistance Company shall not be responsible for any consultation fees or other cost incurred by the Person Covered when consulting with the doctors referred by the Assistance Company.

(iv) Arrangement of Hospital Admission

If Your medical condition is of such gravity as to require hospitalization, the Assistance Company will assist You in the hospital admission.

(v) Guarantee of Medical Expenses Incurred during Hospitalization & Monitoring of Medical Condition During and After Hospitalization

The Assistance Company will, when authorized by Us, assist You by guaranteeing on behalf of Your medical expenses incurred during Your hospitalization. In addition to the hospital expenses, a case fee and any network re-pricing share listed in Annex A of Our agreement with the Assistance Company shall also be payable by Us to Takaful Brunei Am Sdn Bhd for the provision of such a service.

In the event the Assistance Company has guaranteed Your hospitalization expenses, the Assistance Company will monitor Your medical condition during and after hospitalization, subject to any and all obligations in respect of confidentiality and relevant authorization. The Assistance Company shall review the hospitalization expense incurred by You for the same to be reasonable and customary and consistent both with reasonable standards for Your condition and location.

(vi) Arrangement and Payment of Emergency Medical Evacuation

The Assistance Company will arrange and pay for the air and/or surface transportation and communication for moving You when in a Serious Medical Condition to the nearest hospital where appropriate medical care is available. The Assistance Company shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by the Assistance Company.

The Assistance Company retains the absolute right to decide whether Your medical condition is sufficiently serious to warrant emergency medical evacuation. The Assistance Company further reserves the right to decide the place to which You shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which the Assistance Company is aware at the relevant time.

(vii) Arrangement and Payment of Emergency Medical Repatriation

The Assistance Company will arrange and pay for Your return to Your habitual country of residence by air and/or surface transportation following an emergency medical evacuation where You are evacuated to a place outside Your habitual country of residence for in-hospital treatment. The Assistance Company shall pay for the expenses necessarily and unavoidably incurred in the services so arranged by the Assistance Company.

The Assistance Company reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which the Assistance Company is aware at the relevant time.

(viii) Arrangement and Payment of Transportation of Mortal Remains

The Assistance Company will arrange and pay for transporting Your mortal remains from the place of death to Your habitual country of residence and pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by the Assistance Company or alternatively pay the cost of burial at the place of death as approved by the Assistance Company, subject to any governmental regulations.

(ix) Arrangement and Payment of Compassionate Visit

The Assistance Company will arrange and pay for one (1) economy class return airfare for Your one (1) relative or one (1) friend to join You who, when travelling alone, is hospitalized outside Your habitual country of residence for a period in excess of seven (7) consecutive days, subject to the Assistance Company's prior approval and only when judged necessary by the Assistance Company on medical and compassionate grounds.

(x) Arrangement and Payment of Return of Minor Children

The Assistance Company will arrange and pay for one (1) economy class one-way airfare for the return of minor child aged eighteen (18) years old and below, unmarried and in school to Your habitual country of residence if he is left unattended as a result of the accompanying Your illness, accident or emergency medical evacuation. An escort will be provided, when required, at no charge.

(xi) Arrangement and Payment of Convalescence Expenses

The Assistance Company will arrange and pay for the additional hotel accommodation expenses necessarily and unavoidably incurred by You related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitalisation. The Assistance Company's prior approval, subject to its determination on medical grounds, is required in respect of such payment.

The above Services [items (i) to (iii)] are purely on referral or arrangement basis. The Assistance Company shall not be responsible for any third party expenses which shall be solely Your responsibility.

The above Services [item (iv)] are charged on a case by case basis. A schedule of fees listed in Our agreement with the Assistance Company shall be payable by Us for the provision of such Services. The Assistance Company shall not be responsible for any third party expenses which shall be solely Our responsibility.

The above Services [items (v) to (x)] are subjected to the customary exclusions listed in Article 4 of Our agreement with the Assistance Company.

(b) Travel Assistance

The Services provided hereunder are rendered on a world-wide basis.

(i) Inoculation and Visa Requirement Information

The Assistance Company shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the World Health Organization's website or published information which the Assistance Company deems relevant. This information will be provided to You at any time, whether or not You are travelling or an emergency has occurred.

(ii) Interpreter Referral

The Assistance Company will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

Although the Assistance Company shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be Your decision. The Assistance Company, however, will exercise care and diligence in selecting the service providers.

(iii) Lost Luggage Assistance

The Assistance Company will assist You on Your lost luggage while travelling outside Brunei by referring You to the appropriate authorities involved.

(iv) Lost Passport Assistance

The Assistance Company will assist You on Your lost passport while travelling outside Brunei by referring You to the appropriate authorities involved.

(v) Lost document advice & assistance

The Assistance Company will assist You who have lost important travel documents (e.g. passport, credit cards) while traveling outside Brunei by providing instructions for recovery or replacement.

(vi) Legal Referral

The Assistance Company will provide You with the name, address, telephone numbers, if requested by You and if available, office hours for referred lawyers and legal practitioners. The Assistance Company will not give any legal advice to You.

Although the Assistance Company shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be Your decision. The Assistance Company, however, will exercise care and diligence in selecting the service providers.

(vii) Embassy Referral

The Assistance Company shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

(viii) Emergency Translation Assistance

In the event of an emergency situation, and where available, the Assistance Company will provide telephone translation assistance through its concierge centre network.

(ix) Emergency Message Transmission

The Assistance Company shall assist You to arrange for emergency document to be delivered to Your friend, relative or business associate, upon Your request to do so.

(x) Arrange Transportation and Accommodation for Accompanying Family Members

The Assistance Company will coordinate emergency travel arrangements for family members who accompany You when you are hospitalized.

The above Services [items (i) to (x)] are purely on referral or arrangement basis. The Assistance Company shall not be responsible for any third party expenses which shall be solely Your responsibility.

SECTION 7 : CLAIMS

1. HEALTHCARE

We will act in good faith in all Our dealings. Equally, the payment of claims is dependent on:

a. Pre-Authorisation

Before covered treatment is undertaken at a Hospital as an in-patient (except in cases of an Accident or medical emergency), the Person Covered must inform Us with a duly completed Pre-Authorisation Request Form seven (7) days prior to the intended date of admission. The validity of Our approved Pre-Authorisation Request Form is for fourteen (14) days from the date of approval and treatment must be obtained within the said period. Thereafter a new Pre-Authorisation Request shall be required.

b. Reimbursement

For claims on a reimbursement basis, a duly completed Reimbursement Claim Form (stamped and completed by the treating Physician) must be submitted to Us with original supporting medical documents (documents are to be in English Language or certified translated copies, where applicable) no later than thirty (30) days after the date of treatment or date of discharge from the Hospital. We reserve the right to reject the claim if this condition is not complied with.

In cases of an Accident or a medical emergency, a duly completed Reimbursement Claim Form (stamped and completed by the treating Physician) should be submitted to Us with original supporting medical document (documents are to be in English Language or certified translated copies, where applicable) no later than thirty (30) days after the date of treatment or date of discharge from the Hospital.

c. Notification

Immediate notification of any circumstances that may require Emergency Medical Evacuation or Repatriation must be given to the 24-hour Emergency Assistance Centre and its approval obtained prior to transportation.

Observance of these Notification of Claim conditions, together with the Claims and Emergency Assistance Procedures attached to and forming part of the Certificate, shall be conditions precedent to Our liability under the Certificate.

d. Payment Guarantees

Upon receipt of adequate prior notification of claim for Hospital in-patient treatment and/or Emergency Medical Evacuation services, the Takaful Brunei Am Sdn Bhd or the 24-hour Emergency Assistance Centre will confirm the extent of takaful benefits, monitor claims procedures, issue (wherever possible) appropriate Pre-Authorisation Request approvals and/or arrange direct settlement to the Hospitals, Physicians or other service providers subject always to certificate terms and conditions. This pre-authorisation is only valid for a period of fourteen (14) days from approval date and if treatment is done after validity date, a new pre-authorisation is required. No such Payment Guarantees or direct settlements can be made if We or the 24-hour Emergency Assistance Centre is not contacted in advance with all relevant details as stated above.

Covered Outpatient Services are not subject to Payment Guarantees or direct settlement and must be paid by the Person Covered or Participant and reimbursement less deductible claimed under the Certificate.

The deductible as shown in the Schedule of Benefits is on a per disability per person basis.

e. Proof of Claim

Original documentation and receipts together with a fully completed Claim Form signed by the treating Physician and the Person Covered must be submitted to Us within the time limits defined above. All cost incurred, if any, for obtaining and procuring all the documents/supporting documents shall be borne by the Person Covered. Photocopies are not acceptable.

One of the following documents is considered as valid proof by Us for payment of Funeral Expenses or Repatriation Expenses:

- a. Death Certificate;
- b. Funeral Permit;
- c. Medical Officer's Declaration from any Hospital or registered clinics.

2. TRAVEL BENEFIT

(a) Notice of any claim must be given to Us within thirty (30) days of the date of incident and in the instance of a claim under Personal Liability such notice must be given in writing as soon as possible and in any event not later than fourteen (14) days after the incident which may give rise to such a claim. All claims shall be made together with proof to Our satisfactory of death, illness, disability, injury or loss for which a claim is made hereunder and shall be rendered on demand at the claimant's own expense.

(b) All claims must be submitted with comprehensive supporting information including:

i. Personal Liability

Immediate written notification to Us of the possible claim indicating the nature and circumstances of the incident or event, together with a confirmation that no admission of liability has been made and that no settlement has been made or agreed to without Our prior knowledge and written consent. Full documentation, including copies of the summons, court documents, solicitors and other legal correspondence, etc must be submitted to Us as soon as possible after the occurrence.

ii. Baggage lost / Damage, Baggage Delay and Computer or Laptop loss / Damage

All details including receipts as to date of purchase, price, model and type of items lost or damaged, a copy of IMMEDIATE notification to airline / carrier and his official acknowledgement in writing when loss or damage has occurred in transit and certified written copy of IMMEDIATE police report when loss or damage has occurred in other circumstances. Reports to these authorities must be made within twenty (24) hours of the occurrence.

iii. Trip cancellation and Trip Curtailment

All bills, receipts, tickets, coupons, contracts or agreements relevant to the claim.

iv. Strikes and Hijack

Documentation satisfactory to Us that the strike / industrial action was officially recognised.

3. DEATH, ACCIDENTAL DEATH AND PERMANENT DISABLEMENT

Written notice of an occurrence upon which a claim under this Certificate may be based must be given to Us within thirty (30) days of such occurrence. Notice given by or on behalf of the Participant to Takaful Brunei Am Sdn Bhd with particulars sufficient to identify the Person Covered, shall be deemed to be notice to Us.

Provided that the Person Covered has become totally and permanently disabled, affirmative proof must be submitted to Us after six (6) months and within nine (9) months from the date of occurrence of the disability. Failure to furnish such notice within the said period shall not invalidate any claims provided that it is shown not to have been reasonably possible to furnish such notice and that such notice was furnished as soon as was reasonably possible.

4. EXAMINATIONS

We shall have the right and opportunity through its medical representative to examine the Participant whenever and so often as it may reasonably require. In addition, We shall have the right to require a post mortem examination, where this is not forbidden by law.

5. CLAIMS PAYMENT

All payable medical expenses incurred will be reimbursed in Brunei Dollars (BND). Where the Certificate is issued in Foreign currency, payment will be made at the exchange rate prevailing at time of payment provided by Bank Islam Brunei Darussalam Berhad.

6. RATEABLE PROPORTION

Subject to the maximum liability under this certificate, if at the time any claim arises under this Certificate and there be any other subsisting takaful / insurances, whether effected by the Participant or any other person or persons, covering the same Person Covered, We shall not be liable to pay or contribute more than its rateable proportion of such claim and in relation to Our maximum liability under this certificate.

7. LIMITATION

It is hereby provided that if no notice of claim of any claim made by the Person Covered is served on Us within 6 months of the expiry of this Certificate, We shall not be liable to indemnify the Participant under this Certificate of any claims whatsoever by the Person Covered on the Participant.

8. FRAUDULENT CLAIM

If the claim be in any respect fraudulent or if any false declaration be made or used in support thereof, or if any fraudulent means or devices be used by the Participant or any one acting on his behalf to obtain any benefit under this Certificate, or if the claim be occasioned by the wilful act or with the connivance of the Participant, all benefit under this Certificate shall be forfeited. If any payment has been made by Us, We have the right to recover such payment and take legal action against the Participant.

9. LEGAL PROCEEDINGS

No action in law or equity shall be brought to recover under the Certificate until after the expiration of sixty (60) days from the date the Proof of Claim has been furnished in accordance with the Certificate conditions. The parties have agreed that the Law of Brunei shall govern and control in the event of any conflict or dispute between the parties with regard to the Certificate, and that the parties submit themselves to the exclusive venue and jurisdiction of the Courts of Brunei for the resolution of any such conflict or dispute.

CLAIMS CONTACT DETAILS

Please contact:

Claim Department

Level 2, Unit 9 & 10, Simpang 493,
Kg Beribi, Jalan Gadong BE1118,
Negara Brunei Darussalam
Tel: +673 245 1803
Fax: +673 245 6684

The 24-hour Emergency Assistance Centre (Assistance Company) :

Tel. No. : (65) 6339 6676

In all communication with the Assistance Company, the Person Covered should quote:

Name

Certificate Number

Student Name

Member ID

The English version of the Certificate is valid and will be referred to, in the event of any dispute arising from this Certificate.

