



<b>PRODUCT DISCLOSURE SHEET</b>  (Read this Product Disclosure Sheet before you decide to take up the <i>Product</i> . Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms).	<b>TAKAFUL BRUNEI AM SDN BHD</b>	
	<b>GOLFER'S TAKAFUL</b>	
	Date: 01/10/2021	

**1. What is this product about?**

Golfer's Takaful provides protection for golf players in the event of personal liabilities to third parties and accidental bodily injury whilst playing or practicing golf on any recognized golf course. It is a worldwide coverage excluding countries under sanction, prohibition or restriction to Negara Brunei Darussalam. Golfer's Takaful is a one-year cover, which can be renewed annually.

**2. What are the Shariah concept applicable?**

- At-Tabarru'**: Donation or Takaful contribution that will be donated into a fund (Participant's Risk Fund/Takaful Fund) to help other Participants in the event of misfortune.
- Al-Wakalah**: You agree to appoint Takaful Brunei Am Sdn Bhd ("Us/Our/We") 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, you agree to give **35%** of the takaful contribution to us as Wakalah Fee for the aforementioned services. You hereby also agree to give a fee from the surplus of the Takaful fund (if any) to Us at a percentage as approved by the Shariah Advisory Body of Takaful Brunei Am Sdn Bhd.

**3. What are the coverage and exclusions provided?**

The Takaful Certificate covers:

Coverage		Benefit Amount Per Person	
		Birdie Plan	Eagle Plan
Section 1	Personal Liability	\$ 100,000.00	\$ 200,000.00
Section 2	Personal Accident		
a)	Accidental Death	\$ 10,000.00	\$ 20,000.00
b)	Permanent Total Disablement	\$ 10,000.00	\$ 20,000.00
Section 3	Loss or Damage to Golfing Equipment	\$ 1,500.00	\$ 3,000.00
Section 4	Loss or Damage to Check-In Golf Baggage	\$ 1,000.00	\$ 1,000.00
Section 5	Accidental Breakage of Golf Club	\$ 300.00	\$ 300.00
Section 6	Medical, Hospitalisation and Surgical Expenses	\$ 5,000.00	\$ 5,000.00
Section 7	Repatriation Expenses	\$ 10,000.00	\$ 10,000.00

**General Exclusions:**

Your Takaful Certificate does not cover any of the following:

- 1) Any consequential loss
- 2) Increase of Risk
- 3) Influence of Alcohol or Drugs
- 4) Professional Golfer
- 5) Radioactive and Radiation
- 6) War

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

**4. How much contribution do I have to pay?**

	Birdie Plan	Eagle Plan
Contribution per person	\$ 85.00	\$ 145.00

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

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

1. What you have to pay in addition to the Takaful Contribution amount:-
  - Stamp duty : BND 0.25 per Takaful Certificate
2. What is included in the Takaful Contribution amount:-  
For direct participation (including the Takaful Brunei Mobile application, TBA Call Centre and Counters/Branches)
  - Wakalah Fees are up to maximum of 35% of Takaful Contribution
  - Wakalah Fee to Takaful Agent – 25% of Takaful Contribution
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 : Any Refund plus Service Charge of BND 10.00 per Takaful Certificate

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

- **Eligibility**
  - i. Individual from the age of 18 years to 70 years old
- **Importance of disclosure**
  - i. **Duty of Care** - You must at all time take reasonable precautions to prevent Accidents, illness, loss or damage and act as if You are uncovered and it is warranted that You must keep all Golfing Equipment and Golf Baggage in a good state and maintained in accordance with the manufacturer's recommendations.
  - ii. You must take reasonable care not to make a misrepresentation to Us when answering any questions We ask in the proposal form;
  - iii. When renewing your Takaful Certificate, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to the Takaful Certificate; and
  - iv. To disclose to Us any matter, other than what we have asked in ii. and iii. above, that You know to be relevant to our decision on whether to accept the risk or not and the rates and terms to be applied.
  - v. **Consequence of Breach of Duty** – Breach of Duty of Disclosure as stated above may result in Us voiding the Takaful Certificate and refusing all claims;
- **Excess** – the amount that You must pay towards a claim and as specified in Your Schedule.
- **Laws and Jurisdiction** – This is governed by the Laws of Brunei Darussalam and Parties agree that the Court of Brunei Darussalam shall have exclusive jurisdiction.
- **Coverage under Section 1, Personal Liability** – You should not admit, offer, promise or pay the claimant without our written consent.

### Claims Procedure:

In the event of a claim, You must notify Us immediately after the incident through the Takaful Brunei Mobile application Claims and to lodge a Police Report within 24 hours of the incident for personal liability claim, loss or damage to golfing equipment and loss or damage to check-in golf baggage.

All of the documentations of the claim must be submitted to Claims Department within seven (7) days after the incident which may give rise to such a claim.

### **Document Required**

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

- i) Completed Claim Form with signatory
- ii) Police Report – for personal liability claim, loss or damage to golfing equipment and loss or damage to check-in golf baggage
- iii) Medical Report – for Accidental Death, Permanent Total Disablement, Hospitalisation and Surgical Expenses
- iv) Original Receipt for Repatriation reimbursement expenses
- v) Death Certificate (if any).

Note: For further information on claims, you may check our website at [www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn) or contact our **Claims Department at +673 2451803**

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

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

## 8. What happen in the event of cancellation?

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

## 9. What is a notice of expiry?

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

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

If our authorized agent that issued your takaful certificate ceased its operation, your takaful certificate is still valid until its expiry date. You can renew, do any endorsement and cancellation for your takaful certificate at any of our counters and branches.

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

Documents require are: -

For new Participant:

- 1) Proposal Form duly completed and signed
- 2) Details of Golf Equipment including date of purchase and value of equipment

For renewal Participant:

- 1) Proposal Form duly completed and signed
- 2) Details of Golf Equipment including date of purchase and value of equipment (if any changes to the equipment).

## 12. Where can I get assistance to redress?

- If you have difficulties, you must contact us the earliest possible. You may contact us at:

**Takaful Brunei Am Sdn Bhd**  
**Ground Floor, Unit 9 & 10**  
**Simpang 493. Kg Beribi**  
**Jalan Gadong BE1118**  
**Negara Brunei Darussalam**  
**Tel: 2244000**  
**E-mail: [enquiry@takafulbrunei.com.bn](mailto: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](mailto:fci@ambd.gov.bn) or walk-in at their address as follows:

**Level 7, Financial Consumer Issues Autoriti**  
**Monetari Brunei Darussalam Ministry of**  
**Finance and Economy Building**  
**Commonwealth Drive**  
**Brunei Darussalam**  
**Tel: 2380007**

### 13. Where can I get further information?

- For further information on similar plan, you may check our website at [www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn) or go to our nearest counters or branches.

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