

PRODUCT DISCLOSURE SHEET (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).	TAKAFUL BRUNEI KELUARGA SDN BHD TAKAFUL CRITICAL ILLNESS Date: 01/01/2020
1. What is this product about? Takaful Critical Illness is designed to provide takaful coverage to ease financial burden of the participant in the event of being diagnosed with critical illness while participating in the Takaful Critical Illness.	
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 – The participant agrees to appoint the Company as wakeel (agent) to administer, manage, invest according to Shariah Principle and distribute the 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 30% of the Takaful contribution to the Company 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 Takaful Brunei Keluarga Sdn Bhd at a percentage as approved by the Shariah Advisory Body of Takaful Brunei Keluarga Sdn Bhd.	
3. What are the benefits payable and exclusions provided? This product provides takaful benefit for participants who has (have) been diagnosed by the registered Physician with one of the following critical illness: 1. Alzheimer's Disease/Severe Dementia; 2. Aorta Graft Surgery; 3. Angioplasty & Other Invasive Treatment for Coronary Artery; 4. Aplastic Anaemia; 5. Bacterial Meningitis; 6. Benign Brain Tumour; 7. Blindness; 8. Coma; 9. Coronary Artery By-Pass Surgery; 10. Deafness; 11. End Stage Liver Failure; 12. End Stage Lung Disease; 13. Fulminant Hepatitis; 14. Heart Attack; 15. Heart Valve Surgery; 16. HIV due to Blood Transfusion and Occupationally Acquired HIV; 17. Kidney Failure; 18. Loss of Speech; 19. Loss of Hands or Feet; 20. Major Burns;	

21. Major Cancers;
22. Major Head Trauma;
23. Major Organ / Bone Marrow Transplantation;
24. Motor Neurone Disease;
25. Multiple Sclerosis;
26. Muscular Dystrophy;
27. Paralysis / Loss of Use of Limbs;
28. Parkinson's Disease;
29. Primary Pulmonary Hypertension;
30. Stroke;
31. Terminal Illness.

a) Exclusions

a. CRITICAL ILLNESS

The Company shall not pay takaful benefit if critical illness of Participant resulted either directly or indirectly from:

- i. Pre-Existing Conditions as defined and/or as agreed by the Company in writing prior to the Commencement Date of the Certificate;
- ii. Intentional self-injury, suicide, attempted suicide (whether felonious or not), provoked assault, intoxication, drugs, intemperance or insanity, venereal disease, or any physical defect or infirmity, childbirth or miscarriage, pregnancy;
- iii. The Participant engaging in or taking part in winter sports, professional football, polo, steep chasing hunting, mountaineering, or racing of any kind other than on foot, using wood-working machinery or a circular saw, aqualung diving, scuba diving, boxing, ice hockey, motor competitions, parachuting, pot-holing, power boating, show jumping, water skiing and tricks, wrestling including judo, karate and unarmed combat and yachting outside territorial waters (applicable only for those professional occupation);
- iv. The Participant being in or upon or entering into or alighting from or descending or falling from aircraft of any kind other than a fully licensed standard type fixed transport organisation providing regular air services between duly established airports in which he is travelling as a fare paying passenger;
- v. Anthrax blood-poisoning, erysipelas, ptomaine poisoning, pyaemia, septicemia and/or tetanus;
- vi. 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;
- vii. Serving in any capacity for any navy, army, airforce, police force or security personnel;
- viii. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;
- ix. Illness contracted within the waiting period of thirty (30) days from commencement date of Certificate;
- x. Ionising, radiations of contamination by radioactivity from any nuclear fuel or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission;
- xi. Nuclear weapons material;

4. How much contribution do I have to pay?

Annual Contribution

The Annual Takaful Contribution (every B\$10,000 of sum covered) is as follows:

Takaful Contribution For Male	Every BND10,000 Sum Covered	
	Non-Smoker	Smoker
6 months - 24 years old	\$17	\$27
25 - 29	\$20	\$31
30 - 34	\$24	\$36
35 - 39	\$35	\$54
40 - 44	\$57	\$88
45 - 49	\$90	\$138
50 - 54	\$122	\$187
55 - 59	\$171	\$ 264
60 - 64	\$319	\$492
65 - 70	\$518	\$797

Takaful Contribution For Female	Every BND10,000 Sum Covered	
	Non-Smoker	Smoker
6 months - 24 years old	\$13	\$18
25 - 29	\$18	\$24
30 - 34	\$21	\$28
35 - 39	\$27	\$36
40 - 44	\$39	\$52
45 - 49	\$76	\$101
50 - 54	\$138	\$184
55 - 59	\$156	\$208
60 - 64	\$235	\$314
65 - 70	\$408	\$544

Takaful Period

One (1) year

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

The following charges/fees are applicable:

- a) What you have to pay in addition to the Takaful Contribution amount :-
 - **Stamp Duty** : BND 0.10 per certificate.
- b) What is included in the Takaful Contribution amount :-
 - **Wakalah Fee**
 - i. Agent Commission : Not Applicable.
 - ii. Management Expenses : 30% of the Takaful Contribution.

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

- a) Eligibility:
 - i. Adult aged between 18 to 60 years old on their next birthday for new participation and renewal can be extended up to 70 years old;

- ii. Child aged between 6 months to 17 years old next birthday; and
- iii. Brunei Citizens or Residents of Brunei

- b) Pre-Existing conditions are not covered.
- c) Waiting Period of 90 days before diagnosis.
- d) Survival Period of 30 days after diagnosis.
- e) The medical check-up is required for new participants and having following criteria:
 - i. Sum covered above B\$50,000; or
 - ii. Aged above 50 years old on their next birthday; or
 - iii. Health Declaration in the proposal form
- f) All proposers are required to undergo medical check-up every 5 years for annual certificate.
- g) 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.
- h) 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.
- i) It is important for Participant to receive receipts and keep them as proof of payment of Takaful Contributions.
- j) 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.

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

7. 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.

8. What happen in the event of change of benefits and contributions?

Shall there be any changes of benefits and contribution, Takaful Brunei Keluarga 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.

9. What happens if there is change to panel hospitals / clinics?

Takaful Brunei Keluarga 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.

10. What happen in the event of Takaful agent ceases to operate?

This event does not applicable to this product as there is no operation involvement with any agency. Takaful Brunei Keluarga Sdn Bhd is fully responsible on this product and should you have any inquiry or concern, please do not hesitate to contact us or visit our office.

11. Where can I get assistance and redress?

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

Takaful Brunei Keluarga Sdn Bhd

Level 1, Dar Takaful IBB Utama,

Jalan Pemancha,

Bandar Seri Begawan, BS8711,

Negara Brunei Darussalam

Tel: +673 223 1100

Fax: +673 223 7045

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

12. Where can I get further information?

You may visit www.takafulbrunei.com.bn for more information visit us at our branch.

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 KELUARGA SDN BHD DIRECTLY FOR MORE INFORMATION.

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