



TBA

Takaful Operator

Optional - Additional Epidemics and/or Pandemics Coverage for Musafir Takaful

This optional coverage is introduced as a response to pandemics that has been a global concern. The optional Additional Epidemics and/or Pandemics Coverage for Musafir Takaful aims to ease participant's financial burden, in particular, those who need to travel overseas during epidemic and/or pandemic.

| Musafir Takaful Contribution Inclusive of the Epidemic/Pandemic coverage in ASEAN countries | | | |
|--|------------|-----------|--|
| Cover Period | Individual | | Family / Group Plan Max of 4 person |
| | Naim | Firdaus | |
| 1 - 5 days | B\$38.00 | B\$48.00 | B\$124.00 |
| 6 - 8 days | B\$46.00 | B\$58.00 | B\$154.00 |
| 9 - 11 days | B\$54.00 | B\$66.00 | B\$194.00 |
| 12 - 14 days | B\$72.00 | B\$86.00 | B\$234.00 |
| 15 - 17 days | B\$90.00 | B\$106.00 | B\$274.00 |
| 18 - 20 days | B\$108.00 | B\$126.00 | B\$314.00 |
| 21 - 23 days | B\$126.00 | B\$146.00 | B\$354.00 |
| 24 - 26 days | B\$140.00 | B\$160.00 | B\$394.00 |
| 27 - 29 days | B\$154.00 | B\$174.00 | B\$434.00 |
| 30 - 32 days | B\$168.00 | B\$188.00 | B\$474.00 |

| Musafir Takaful Contribution Inclusive of the Epidemic/Pandemic coverage - Worldwide | | | |
|---|------------|-----------|--|
| Cover Period | Individual | | Family / Group Plan Max of 4 person |
| | Naim | Firdaus | |
| 1 - 5 days | B\$76.00 | B\$96.00 | B\$220.00 |
| 6 - 8 days | B\$96.00 | B\$116.00 | B\$270.00 |
| 9 - 11 days | B\$116.00 | B\$136.00 | B\$320.00 |
| 12 - 14 days | B\$146.00 | B\$166.00 | B\$370.00 |
| 15 - 17 days | B\$176.00 | B\$196.00 | B\$420.00 |
| 18 - 20 days | B\$196.00 | B\$216.00 | B\$470.00 |
| 21 - 23 days | B\$216.00 | B\$236.00 | B\$520.00 |
| 24 - 26 days | B\$236.00 | B\$256.00 | B\$560.00 |
| 27 - 29 days | B\$256.00 | B\$276.00 | B\$600.00 |
| 30 - 32 days | B\$276.00 | B\$296.00 | B\$650.00 |

| Annual Musafir Takaful Contribution Inclusive of the Epidemic/Pandemic coverage | |
|--|-----------|
| ASEAN | B\$499.00 |
| WORLDWIDE | B\$724.00 |



Medical Expenses Abroad

| Individual | | Family / Group Max of 4 pax |
|------------|-----------|------------------------------------|
| Naim | Firdaus | |
| B\$15,000 | B\$30,000 | Up to B\$30,000 Per Family / Group |



Trip Cancellation & Curtailment Abroad

| Naim | Firdaus | Family / Group Plan |
|----------------|-----------------|------------------------------------|
| Up to B\$5,000 | Up to B\$10,000 | Up to B\$10,000 Per Family / Group |

Extended Description of Takaful Benefits

Medical Expenses Abroad

Section 2 - Medical Expenses Abroad

In the event of sudden illness related to any epidemics or pandemics occurring during the covered trip, you will be covered for the usual, customary, necessary, and reasonable costs of hospitalisation, surgery, medical fees and pharmaceutical product prescribed by the attending doctor.

Trip Cancellation & Curtailment Abroad

Section 6 - Trip Cancellation & Curtailment Abroad

Should at any moment, your trip is cancelled or curtailment is required, you will be covered in respect of all initial deposits, advance payments and other charges paid or due to be paid for travel and/or accommodation up to the amount shown in Your Schedule due to unforeseeable circumstances related to any expenses incurred as a result of any epidemics or pandemics.

Deductible

Claims made shall be subject to a deductible of B\$100.00 for each and every claim.