

Student Care Takaful



TBA

Takaful Operator

MEDICAL & HEALTH



Takaful Protection for Studying Abroad





What is the meaning of Takaful?

A pact among a group of participants who agree to contribute to a fund to assist each other in the event of misfortune similar to the 'Aqilah system which was practised during the time Prophet Muhammad Peace Be Upon Him.

"Help one another in Al-Birr and At-Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression." (Al-Maidah: 2)

Takaful is also a channel that allows individuals to take the initiative to help one another to face and share risks together while providing benefits to ease financial burden between them.



Student Care Takaful

Introduction

Studying abroad can seem daunting. The Student Care Takaful scheme is designed to provide protection for individuals who are planning to continue their studies abroad. Allowing you to focus on your future with peace of mind.

Objective

Student Care Takaful provides reimbursement of medical expenses to the participant for medical treatment due to illness or accident from Brunei Darussalam to their country of study, and vice versa.

Scope of Cover

- 24 hours worldwide coverage excluding United States of America, Canada and Caribbean
- Death due to Accident
- Total Permanent Disablement due to Accident

Additional cover

- Death and Total Permanent Disablement benefit for members of the Assistance Services

Schedule of Benefit

SC1: HEALTH CARE BENEFIT		
No.	Coverage	Maximum Limit per Disability (BND)
a	Hospital Room & Board	100
	i. Daily (per day, up to 45 days) ii. Intensive Care Unit (per day, up to 20 days)	250
b	Miscellaneous Services	2,000
c	Surgical Benefits & Day Care Surgery	15,000
d	In-Hospital Doctor Visit (per day, up to 65 days)	70
e	Pre-Hospital Diagnosis Services Within 30 days prior to hospitalisation	700
f	Ambulance Fees	300
g	Post-Hospital Treatment Within 30 days after discharged	200
h	Out-Patient Treatment Per Year Subject to excess of \$100 per visit	1,000
i	Final Care Expenses	700
j	Repatriation Expenses Maximum of one (1) destination only	8,000
k	Compassionate Emergency Leave (Maximum of one economy return airfare)	Full Cover
l	Emergency Medical Evacuation and Repatriation	1,000,000
m	Co-Takaful for Elective Overseas Treatment excluding USA, Canada and Sanctioned Countries	20%
	24 Hours Emergency Assistance Services	
	OVERALL ANNUAL LIMIT	100,000
SC2: TRAVEL BENEFIT		
a	Personal Liability	50,000
b	Baggage Lost / Damage (Subject to deductible of \$30 per claim)	1,000
c	Baggage Delay	750
d	Trip Cancellation	2,000
e	Trip Curtailment	2,000
f	Strikes and Hijacks	500
g	Computer or Laptop Lost / Damage	2,000
SC3: ACCIDENTAL DEATH AND PERMANENT DISABLEMENT		
a	Accidental Death	50,000
b	Accidental Total Permanent Disablement	50,000
SC4: DEATH AND PERMANENT DISABLEMENT		
a	Death	10,000
b	Total Permanent Disablement	10,000
	ANNUAL CONTRIBUTION	424.00

SC1: Health Care Benefit

a. (i) Hospital Room and Board

The hospitalisation benefit shall be paid when, upon recommendation of a registered Medical Practitioner, the Participant is registered as a bed patient in a hospital.

(ii) Intensive Care Unit

Reimbursement of daily charges made by the hospital, during confinement as a bed patient in the Intensive Care Unit of the hospital. The maximum period payable shall not exceed the maximum stated in the Schedule of Benefits,

b. Miscellaneous Services

In addition to the daily Benefit under (a) above, a special hospital service benefit shall be paid during the time that the Participant is registered as a bed patient in a hospital and is furnished/rendered any special hospital service which is regularly given by the hospital for treatment of that disability.

The special hospital services shall include the following:

- Using of Operating Room;
- Drugs and Medicines consumed on premises;
- Dressing, Ordinary splints and Plaster Casts;
- Laboratory Examinations;
- Electrocardiograms;
- Basal Metabolism Tests;
- Physical Therapy;
- X-Ray Therapy, Radium Therapy, Radium and Isotopes;
- X-Ray Examinations;
- Intravenous Infusions;
- Administration and the cost of Blood or Blood Plasma.

c. Surgical Benefits & Day Care Surgery

In addition to the benefits payable under (a) and (b) above, a surgical benefit will be paid in an amount equal to the sum actually charged for such operation.

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's Visits

In addition to the above benefits, the company will pay the Participant, who requires the services of a registered Medical Practitioner in connection with the treatment of accidental bodily injury or sickness, the regular and customary charges for visits made by the Registered Medical Practitioner to the hospital.

e. Pre-Hospital Diagnostic Services

This benefit provides reimbursement of charges incurred for outpatient diagnostic X-Ray and Laboratory examinations recommended by a Registered Medical Practitioner in connection with disability from bodily injuries or sickness.

f. Ambulance Fees

Reimburse expenses incurred for ambulance services but not exceed the maximum stated in the Schedule of Benefits.

g. Post-Hospital Treatment

Following discharge from hospital expenses incurred for follow-up treatment by the same physician will be reimbursed up to a period of thirty (30) days immediately following discharge from hospital subject to maximum benefit stated in the Schedule of Benefits.

h. Outpatient Treatment

Primary consultation and treatment, including doctor's, general medical practitioner's fees, prescribed medicines and drugs, diagnostic procedures, pathology, radiography, radiology, radiotherapy, chemotherapy, physiotherapy, By chiropractors, osteopaths, homeopaths, acupuncturists when referred by a doctor, general medical practitioner (GP) or physician.

i. Final Care Expenses

The events of death of the Participant under this clause, the Company shall pay upon satisfactory proof of funeral expenses to the Participant's beneficiary within 24 hours.

j. Repatriation Expenses

The Company will subject to the Terms of this clause shall pay upon satisfactory proof, the Participant or his/her beneficiary for the repatriation expenses if during the Period of Takaful participant 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 Registered Medical Practitioner to be unfit to attend to the Participant's course.

Definition: Repatriation Expenses are deemed to be reasonable charges incurred for:-

- The transportation of the Participant from place to study to Brunei Darussalam (limited to 1 destination only) following bodily injury/sickness which results in his/her total permanent disablement.
- Transportation of the body to the participant from place of study to Brunei Darussalam (limited to 1 destination only) following bodily injury/sickness,

k. Emergency Medical Evacuation and Repatriation

The Company through 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 Participant occurring when Participant is traveling outside Brunei Darussalam for period of Takaful.

l. Compassionate Emergency Visit

The Company will pay one economy class return airfare from place of study to visit a closed family member up to the age of 75 years in the event of medical condition resulting close family member being placed on critical list or his/her death. Limited to one return journey per year.

m. Co-Takaful for Elective Overseas Treatment excluding USA, Canada and Sanctioned Countries

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.

SC2: Travel Benefit

a. Personal Liability

Indemnify the Participant against legal liability to a third party arising from accidental injury to another person or accidental loss or damage to another person's property.

b. Baggage Lost / Damage

The Company provides indemnity for eligible loss, breakage or damage the Participant's baggage or personal property carried on the journey up to B\$1,000 per item subject to deductible of \$30 per claim.

c. Baggage Delay

The Company 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 12 hours from the date of arrival at destination due to delay or misdirection in delivery.

d. Trip Cancellation

The Company indemnifies the Participant against losses of trip or airfare deposits or payments for other travel arrangements which are irrecoverable from the tour operators or airline concerned arising from witness summons, jury service, government restrictions or compulsory quarantine.

e. Trip Curtailment

The Company indemnifies the Participant 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.

f. Strikes and Hijacks

The Company will cover up to B\$50 each day up to limit of \$500.00 if the Participant is delayed or prevented from reaching scheduled destination wholly due to hijack occurring while the Participant is on board an aircraft or conveyance for more than 12 hours in duration.

g. Computer or Laptop Lost / Damage

The Company will cover the damage or loss of a laptop / computer from the start of travelling until the Participant reaches its final destination subject to amount stated in Schedule of Benefits.

SC3: Accidental Death and Permanent Disablement

The Company will pay the Participant or his/her beneficiary in the event he/she shall sustain bodily injury caused by violent accident, external and visible means which injury shall solely and independently of any other cause result in death or total permanent disablement respectively within 12 calendar months of the bodily injury.

SC4: Death and Permanent Disablement

The Company will pay the participant or his/her beneficiary in the event of death or total permanent disablement respectively subject to exclusion in the certificate.

Note: Total Permanent Disablement is defined as permanent one that continues uninterruptedly for a period of at least six (6) months.

24-Hour Emergency Assistance Centre (Assistance Company)

The Company have appointed and engaged in 24 hour Emergency Assistance Centre, an international company to provide 24 hour emergency assistance service in case the participant encounters difficulties whilst travelling outside Brunei Darussalam during period of Takaful.

Scope of Services

The indemnified emergency service programme includes the following services for the Participant when travelling outside Brunei Darussalam during the period of Takaful.

Travel Assistance

Pre-trip Information Services:

To provide information concerning visas and inoculation requirements for foreign countries worldwide.

Embassy Referral:

To provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

Lost Luggage Assistance:

To assist the Participant who has lost his/her passport while travelling outside Brunei Darussalam by referring the Participant to the appropriate authorities involved.

Lost Passport Assistance:

To assist the Participant who has lost his/her passport while travelling outside Brunei Darussalam by referring the Participant to the appropriate authorities involved.

Interpreter Referral:

To provide the name, address, telephone number and office hours of interpreter worldwide.

Legal Referral:

To provide the name, address, telephone number and office hours for lawyers and legal practitioners worldwide.

Medical Assistance

Telephone Medical Advice:

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

Medical Service Provider Referral:

The Assistance Company will provide the Participant with information about physicians, hospitals, clinics, dentist and dental clinics worldwide.

Arrangement of Appointment with Doctors:

The Assistance Company will assist the participant by arranging for appointments with general practitioners or specialised doctors. The Assistance Company will not be responsible or pay for the consultation fees which will be the responsibility of the Participant.

Arrangement of Hospital Admission:

If the medical condition of the Participant is of such gravity as to require hospitalisation, the Assistance Company will assist the Participant by arranging for hospital admission.

Monitoring of Medical Condition when Hospitalisation:

The Assistance Company doctors will monitor the Participants medical condition when being hospitalised.

Guarantee of Medical Expenses Incurred During Hospitalisation:

The Assistance Company will, when authorised by the Company, assist the Participant by guaranteeing on behalf of the Company medical expenses incurred during his/her hospitalisation.

Arrangement and Payment of Emergency Medical Evacuation:

The Assistance Company will arrange and pay for the medically necessary expenses of air and / or surface transportation, medical care during transportation, communications and all usual ancillary charges incurred in moving the Participant when in a serious medical condition to the nearest hospital where appropriate medical care is available and not necessarily to Brunei Darussalam.

Arrangement and Payment of Emergency Medical Repatriation:

The Assistance Company will arrange and pay for the expenses necessarily and unavoidably incurred in returning the Participant to Brunei Darussalam following an emergency medical evacuation for subsequent in-hospital treatment to a place outside Brunei Darussalam.

Arrangement and Payment of Repatriation of Mortal Remains:

The Assistance Company will arrange and pay for all expenses reasonably and avoidably incurred for transporting the Participant's mortal remains from the place of death to Brunei Darussalam or the cost of local burial at the place of death as approved by The Assistance Company.

**24-hour Emergency Assistance Centre
(Assistance Company)
+65 6339-6676
Singapore**

24-hour Emergency Assistance Centre (Assistance Company)

The above Assistance Company will be rendered on a 24-hour basis in Malay and English through their centre in Singapore.

Please quote the following for Identification

(Refer to your StudentCare Takaful Card):

- **Your Name**
- **Takaful Certificate Number**

Subject otherwise to Terms and Conditions of Takaful Brunei Am Sdn Bhd Certificate.

Takaful Brunei Am Sdn Bhd

Head Office

Unit 9 & 10, Simpang 493, Kg. Beribi
Jalan Gadong BE1118
Tel: +673 244 2222

Delima

Unit A1, Ground Floor, Bangunan Desa Delima
Simpang 44, Kg. Pancha Delima
Jalan Muara BB4513

Department of Labour

Ground Floor, Labour Department
Ministry of Home Affairs, Jalan Dewan Majlis
Bandar Seri Begawan BB3910

Mail Processing Centre (MPC)

Mail Processing Centre, Old Airport,
Berakas BB3510

Tutong

Land Transport Department
Jalan Simpang Tiga Sengkarai
Kampung Serambangun
Tutong TA2541

Seria

Pejabat Pos Seria
Seria KB2733

Kuala Belait

Ground Floor, Plaza Sutera Biru
Jalan Sungai, Kuala Belait KA2331
Tel: +673 334 1083

Temburong

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