

# WORKMEN'S COMPENSATION PACKAGE TAKAFUL FOR DOMESTIC HELPER



## Protect Your Helper



**Workmen's Compensation Package Takaful for Domestic Helper** provides a wide scope of coverage, to protect your housemaid, gardener and driver as to comply with the Brunei Darussalam Workmen's Compensation Act (Chapter 74). It provides compensation benefit to the employee for bodily injury due to accident or illness arising out of and in the course of their employment resulting in Death or Permanent Disability.

For more information, please call our **TBA Call Centre** at **224 4000**, or visit our nearest branch.

[www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn)   TakafulBrunei

# Workmen’s Compensation Package Takaful for Domestic Helper: Table of Benefits and Contribution

Benefit	Coverage	Workmen’s Compensation Package Takaful for Domestic Helper
1	<b>Workmen's Compensation</b> <ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Disability</li> <li>• Other Forms of Injury or Disablement</li> </ul>	up to BND 28,800.00 up to BND 36,000.00 Amount as per Labour Department assessment
2	<b>Personal Accident</b> <ul style="list-style-type: none"> <li>• Death</li> <li>• Permanent Disability</li> </ul>	BND 10,000.00 BND 10,000.00
3	<b>Medical, Hospitalisation and Surgical Expenses due to Accident</b> Excess	BND 10,000.00 BND 50.00
4	<b>Medical, Hospitalisation and Surgical Expenses due to Illness</b> Excess	BND 10,000.00 BND 50.00
5	<b>Daily Hospital Allowance Benefit (up to 60 days)</b>	BND 20.00 per day
6	<b>Death Benefit including death due to natural causes</b>	BND 5,000.00
7	<b>Repatriation Expenses</b>	BND 10,000.00
	Territorial Limits	Worldwide
	<b>Annual Contribution Per Employee</b>	<b>BND 80.00</b>
	<b>Stamp Duty</b>	<b>BND 0.25</b>

## Provision Table

Benefit 1	If paid under Benefit 1, then Benefit 2 and 6 will not be payable.
Benefit 2	If paid under Benefit 2, then Benefit 1 and 6 will not be payable.
Benefit 3 and 4	If paid under Benefit 3, then Benefit 4 will not be payable and vice versa.
Benefit 4	Benefit 4 is payable if the covered person is hospitalised for more than 6 hours.
Benefit 5	Benefit 5 is payable if the covered person is hospitalised for more than 12 hours.
Benefit 6	If paid under benefit 6, then Benefit 1 and 2 will not be payable.



## Description of Benefits



### **Benefit 1: Workmen's Compensation**

Provides compensation benefit to the employee for bodily injury due to accident or illness arising out of and in the course of their employment resulting in Death or Permanent Disability.



### **Benefit 2: Personal Accident**

Provides compensation benefit for bodily injury due to accident resulting in Death or Permanent Total Disablement. The coverage is non-occupational related.



### **Benefit 3: Medical, Hospitalisation and Surgical Expenses due to Accident**

Provides reimbursement of medical expenses in respect of medical treatment due to accident.



### **Benefit 4: Medical, Hospitalisation and Surgical Expenses due to Illness**

Provides reimbursement of medical expenses in respect of medical treatment due to illness.



### **Benefit 5: Daily Hospital Allowance Benefit**

Provides Allowance benefit in the event of hospitalisation due to accident or illness.



### **Benefit 6: Death Benefit including death due to natural causes**

Provides compensation benefit for deaths due to natural causes.



### **Benefit 7: Repatriation Expenses**

Provides reimbursement to the Participant/Employer for transporting the mortal remains of the employee back to their home country.



### **Direct Billing (Applicable for Brunei Government hospitals)**

No hassle of receiving the medical bill and filing the claim yourself.

# 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

## Mail Processing Centre (MPC)

Mail Processing Centre, Old Airport,  
Berakas BB3510

## Department of Labour

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

## Tutong

Land Transport Department, Tutong District Branch  
Jalan Serampang, 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

Pejabat Pos Pekan Bangar  
Pekan Bangar, Temburong PA1351

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## TBA Call Centre

+673 224 4000