



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 AM SDN BHD
	PERSONAL ACCIDENT TAKAFUL FOR STUDENTS
	Date: 21/10/2021

1. What is this product about?

Personal Accident Takaful for Students provides benefits in the event of death or bodily injury due to an accident/illness. It provides twenty-four (24) hours and worldwide coverage inclusive of USA and Canada. This coverage helps to ease you and your beneficiary the financial burden in the event of unexpected incidents that may lead to incapacity.

Personal Accident Takaful for Students is a one-year cover, eligible for students registered under any educational institutions in Brunei Darussalam, which can be renewed annually.

2. What are the Shariah concept applicable?

1. **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.
2. **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			
		Plan 1	Plan 2	Plan 3	Plan 4
A	Death due to Accident	B\$5,000.00	B\$10,000.00	B\$15,000.00	B\$20,000.00
B	Total Permanent Disability Due to Accident	B\$5,000.00	B\$10,000.00	B\$15,000.00	B\$20,000.00
C	Death Due to Natural Cause or Illness	B\$1,000.00	B\$2,000.00	B\$3,000.00	B\$4,000.00
D	Total Permanent Disability Due to Illness	B\$1,000.00	B\$2,000.00	B\$3,000.00	B\$4,000.00
E	Medical Expenses Due to Accident	B\$500.00	B\$1,000.00	B\$1,500.00	B\$2,000.00
F	Hospital Allowance Due to Accident – Up to 30 days	B\$10.00 per day	B\$20.00 per day	B\$30.00 per day	B\$40.00 per day

General Exclusions:

Your Takaful Certificate does not cover any of the following for death or disablement of the Person Covered resulted either directly or indirectly from:

- a. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil mutiny, civil commotion, military uprising, insurrection, rebellion, military or usurped power, martial law, strike, riot or any act of the participant acting on behalf or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence;
- b. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles by or to the Person Covered;
- c. Attempted suicide or self-inflicted injury whilst sane or insane;
- d. Provoked assault, or any physical defect or infirmity, childbirth or pregnancy;
- e. Misuse or under the influence of alcohol, drugs, hallucinogenic substances;
- f. Suffering from an ailment, disease, medical condition, medial deficiency, physical and mental exhaustion that may affect his consciousness;
- g. Participant engaging in or taking part in winter sports, professional football, polo, steeple chasing, hunting, mountaineering, motor-cycling (whether as driver or passenger), or racing of any kind including 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, yachting outside territorial waters and any other dangerous hazardous sport or competition or riding or diving in any form of race competition;
- h. Participant's involving in any underwater activity necessitating the use of artificial breathing apparatus;
- i. Participant is found to be infected by any Human Immunodeficiency Virus (HIV) or other sexually transmitted disease, anthrax, blood-poisoning, erysipelas, ptomaine-poisoning, pyaemia, septicemia and/or other elements;
- j. Any medical expenses and Hospital Allowance with respect to sickness;
- k. Any medical expenses and Hospital Allowance with respect to pre-existing conditions as defined and/or as agreed by Us in writing prior to Commencement Date of the Certificate.

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?

	Plan 1	Plan 2	Plan 3	Plan 4
Contribution per person	B\$5.00	B\$10.00	B\$15.00	B\$20.00

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

For participation through Authorized Agent: -

- The agent will receive commission from Us based on a percentage of the total 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. Aged six (6) months to sixty-five (65) years old;
- ii. A student within an educational institution in Brunei Darussalam; and
- iii. Brunei Citizens or Residents of Brunei.

- **Importance of disclosure**

- i. You must take reasonable care not to make a misrepresentation to Us when answering any questions We ask in the proposal form;
- ii. 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;
- iii. To disclose to Us any matter, other than what we have asked in (i) and (ii) 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;
- iv. **Consequence of Breach of Duty of Disclosure** – Breach of Duty of Disclosure as stated above may result in Us voiding the Takaful Certificate and refusing all claims;
- v. **Disclosure of Pre-Existing Condition** – Participant is under obligation to inform us in writing by registered mail or personally delivered to us of any pre-existing injury, illness, disease, medical conditions of the Participant that may increase the risk of a claim, prior to the commencement of each term of takaful cover;

No benefits shall be payable under this Certificate for Death or Disablement of the Participant due to injury occurring before the payment of the takaful contribution.

Claims Procedure:

In the event of a claim, you must notify us immediately after the incident through the Takaful Brunei Mobile Application Claims. All of the documentations of the claim must be submitted to Claims Department within fourteen (14) 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 Accidental Death;
- iii. Medical Report – for Accidental Death, Permanent Total Disablement, Hospitalisation and Surgical Expenses
- iv. Death Certificate (if applicable).

Note: For further information on claims, you may check our website at 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 seven (7) 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 the Participant 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 the Participant 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 seven (7) days' notices by registered mail to the Participant's 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.

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; and
- 2) For individual under 18 years old will require Parent / Guardian to be the Participant.

For renewal Participant:

- 1) Proposal Form duly completed and signed

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

- If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank via email at fci@bdcb.gov.bn or walk-in at their address as follows:

**Financial Consumer Issues
Brunei Darussalam Central Bank
Level 7, 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 or go to our nearest counters or branches.

IMPORTANT NOTE:

*Personal Accident
Takaful for Students*

**YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND
DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU SHOULD READ AND
UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT
OR CONTACT TAKAFUL BRUNEI AM DIRECTLY FOR MORE INFORMATION.**

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.