



Musafir (Travel) Takaful with COVID-19 Coverage

This coverage is introduced in accordance with Prime Minister's Office, Brunei Darussalam - Guideline for Exiting Brunei Darussalam Via Air Travel.

Musafir (Travel) Takaful with COVID-19 coverage aims to ease the participant's financial burden particularly for those who are required to travel abroad during epidemic and/or pandemic.

Musafir Takaful Contribution Inclusive of the COVID-19 Coverage in ASEAN Countries

Cover Period	Individual	
	Naim	Firdaus
1 - 5 days	BND68.00	BND81.00
6 - 8 days	BND83.00	BND98.00
9 - 11 days	BND97.00	BND111.00
12 - 14 days	BND129.00	BND145.00
15 - 17 days	BND162.00	BND179.00
18 - 20 days	BND194.00	BND213.00
21 - 23 days	BND226.00	BND246.00
24 - 26 days	BND251.00	BND270.00
27 - 29 days	BND277.00	BND294.00
30 - 32 days	BND302.00	BND317.00

Musafir Takaful Contribution Inclusive of the COVID-19 Coverage - Worldwide

Cover Period	Individual	
	Naim	Firdaus
1 - 5 days	BND136.00	BND162.00
6 - 8 days	BND172.00	BND196.00
9 - 11 days	BND208.00	BND230.00
12 - 14 days	BND262.00	BND280.00
15 - 17 days	BND316.00	BND331.00
18 - 20 days	BND352.00	BND365.00
21 - 23 days	BND388.00	BND398.00
24 - 26 days	BND424.00	BND432.00
27 - 29 days	BND460.00	BND466.00
30 - 32 days	BND496.00	BND500.00

Annual Musafir Takaful Contribution Inclusive of the COVID-19 Coverage	
ASEAN	BND823.00
Worldwide	BND1,194.00



Medical Expenses Abroad with COVID-19 Coverage

Individual	
Naim	Firdaus
USD40,000 (Equivalent to BND55,000)	USD100,000



Trip Cancellation & Curtailment Abroad

Naim	Firdaus
Up to BND5,000	Up to BND10,000

Schedule of Benefits

Benefits		Individual	
		Naim	Firdaus
1	Personal Accident a) Adult Age 18 to 70 Years b) Age 71 to 80 Years c) Child 18 and Below Aggregate Limit for Family / Group Plan	BND 100,000 BND 50,000 BND 25,000	BND 150,000 BND 50,000 BND 25,000
2	Medical Expenses Abroad a) Age 70 and Below b) Age 71 to 80 Years Aggregate Limit for Family / Group Plan Excess Excess	BND 150,000 BND 50,000 - BND 50	BND 300,000 BND 75,000 - BND 50
3	Emergency Dental Care Abroad	Up to BND 200	Up to BND 400
4	Baggage Loss & Damage Limit Per Bag Limit Per Item Maximum limit Excess	BND 200 BND 50 BND 2,000 BND 30	BND 300 BND 50 BND 3,000 BND 30
5	Baggage Delay Full consecutive 6 hour delay	BND 200	BND 400

Benefits		Individual	
		Naim	Firdaus
6	Trip Cancellation & Curtailment Abroad Excess	Up to BND 5,000 BND 100	Up to BND 10,000 BND 100
7	Trip Delay Full consecutive 6 hour delay Maximum limit	BND 50 Every 6 Hours BND 500	BND 50 Every 6 Hours BND 1,000
8	Missed Flight Connection Abroad Full consecutive 6 hour delay Maximum Limit Reimbursement of Flight Ticket	BND 50 Every 6 Hours BND 200 Up to BND 1,000	BND 50 Every 6 Hours BND 400 Up to BND 5,000
9	Compassionate Visit by one immediate family member (Accommodation expenses and one economy return airfare)	BND 10,000	BND 10,000
10	Escort of Minor Child Up to a cost of economy return airfare	BND 10,000	BND 10,000
11	Medical Evacuation and Repatriation	BND 1,000,000	BND 1,000,000
12	Compassionate Emergency Leave (Maximum of one economy return airfare)	Full Cover	
13	Hospital Cash Benefit Maximum limit (Excess of 24 Hours)	BND 50 Per Day BND 500	BND 50 Per Day BND 1,000
14	Loss of Credit Card Abroad	Up to BND 500	Up to BND 1,000
15	Loss of Personal Money Abroad	Up to BND 200	Up to BND 500
16	Loss of Passport, Driving Licence & National Identity Card	Up to BND 2,000	Up to BND 4,000
17	Loss of Travel Documents	Up to BND 2,000	Up to BND 4,000
18	Personal Liability	Up to BND 500,000	Up to BND 500,000
19	Legal Assistance	Up to BND 2,000	Up to BND 5,000

Benefits		Individual	
		Naim	Firdaus
20	In the event of Hijack / Kidnap Full consecutive 6 hour Maximum Limit	BND 25 Each Day Up to BND 1,000	BND 50 Each Day Up to BND 2,000
21	Overseas Overbooked	Up to BND 200	Up to BND 200
22	Missed Event	Up to BND 500	Up to BND 1,000
23	In the event of Terrorism	Cover all sections up to the maximum limit, excluding nuclear, chemical and biological terrorism	
24	24 Hours Emergency Assistance		

Extended Description of Takaful Benefits

Medical Expenses Abroad with COVID-19 Coverage

Section 2 - Medical Expenses Abroad

In the event of sudden illness due to COVID-19 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 BND100.00 for each and every claim.

Terms & Conditions apply.