



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 |
| Every addition of 3 days | BND22.00 | BND27.00 |

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 |
| Every addition of 3 days | BND36.00 | BND41.00 |

| 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.



TBA

Takaful Operator



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