

<p align="center">PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to take up the Product. Be sure to also read the General Terms and Conditions. Kindly seek clarification from us if in the event that you do not understand any part of this document or the general terms).</p>	<p align="center">TAKAFUL BRUNEI AM SDN BHD (TBA)</p>		
	<p align="center">TAKAFUL AS SYIFA' - TRAVELER'S MEDICAL WITH COVID-19 COVERAGE (In-bound Travelers)</p>		
	<p align="center">Date: 18/05/2022</p>		
<p>1. What is this product about?</p>			
<p>Takaful As Syifa' - Traveler's Medical with COVID-19 Coverage Plan provides coverage for the Participant's medical expenses and funeral expenses in Brunei Darussalam in respect of any medical treatments and death due to COVID-19 during the Period of Takaful.</p> <p>This Plan is only applicable for inbound travelers of foreign nationalities arriving in Brunei Darussalam only. This is inclusive for short visit purposes (duration of stay in Brunei Darussalam is less than 90 days) who are required to have COVID-19 medical coverage at minimum coverage of BND50,000.</p>			
<p>2. What are the Shariah concepts applicable?</p>			
<p>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.</p> <p>Al-Wakalah: You agree to appoint Us as <i>wakeel</i> (agent) to administer, manage, invest according to Shariah Principle and distribute the Participant's Risk Fund/Takaful Fund to other eligible Participants subject to the terms and conditions stated in the Takaful Certificate. To this end, You agree to apportion 24% 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 Our Shariah Advisory Body.</p>			
<p>3. What are the coverage and exclusions provided?</p>			
<p>The Certificate covers:</p>			
<p align="center">Benefits</p>	<p align="center">Sum Covered</p>		
	<p align="center">COVID-19 Plan 1 (BND)</p>	<p align="center">COVID-19 Plan 2 (BND)</p>	<p align="center">COVID-19 Plan 3 (BND)</p>
<p>Medical Expenses due to COVID-19</p>	<p align="center">50,000</p>	<p align="center">75,000</p>	<p align="center">100,000</p>
<p>Funeral Expenses in Brunei</p>	<p align="center">5,000</p>	<p align="center">5,000</p>	<p align="center">5,000</p>
<p>1. Medical Expenses due to COVID-19</p>			
<p>In the event that the Participant is necessarily and reasonably Confined in a Hospital or any Other COVID-19 Medical Centre in Brunei Darussalam as a direct result of COVID-19, and as diagnosed by a doctor who is directly treating, testing or attending to the Participant's medical circumstances, We will cover You in respect of such Medical Expenses up to maximum Sum Covered specified in the Certificate Schedule, subject to the terms and conditions of the Certificate.</p>			
<p>2. Funeral Expenses in Brunei</p>			
<p>In the event of death of the Person Covered, We shall pay, upon satisfactory proof, the final care expenses up to the limit shown in the Schedule within twenty-four (24) hours.</p>			
<p>This benefit is applicable if the final rites are performed in Brunei Darussalam.</p>			

General Exclusion:

The following treatments, items, conditions, activities and their related or consequential expenses are excluded from the Certificate and We shall not be liable to pay for: -

1. Any sickness other than that caused by COVID-19;
2. Any expenses related to any Quarantine Order issued by the relevant authorities or any government of a country, which does not require hospitalization;
3. Any expenses incurred for the mandatory COVID-19 pre-departure and post-arrival diagnostic tests that are required by the relevant Authority and/or Government of a Country;
4. Any costs or expenses incurred during the Quarantine Period including but not limited to hotel or non-hospital accommodation costs and transportation costs;
5. Any subsequent COVID-19 swab test expenses will be excluded if the Person Covered's result is found to be negative;
6. Pre-Existing Conditions as defined and/or as agreed by Us in writing prior to the commencement Date of the Certificate;
7. Any condition that is or becomes chronic will be excluded although the certificate will continue to cover any acute phases of that condition;
8. The following specified illnesses are not covered: -
 - a) all kinds of cancer;
 - b) genetic conditions;
 - c) Alzheimer's, Dementia, Parkinson's Disease;
 - d) Autoimmune Diseases; and/or
 - e) Regular or long-term kidney dialysis in chronic or end-stage kidney failure;
9. Routine medical examinations or check-ups, routine eye or ear examinations, vaccinations, medical certificates, examinations for employment or travel, spectacles, contact lenses, hearing aids, acne and primary hirsutism or related medical conditions, Vitamins, supplements, interferon injections and similar medicine, all dental treatment or oral surgery related to teeth (unless within the terms of the Accident Dental Benefit);
10. Cosmetic treatment or surgery including non-complicated varicose veins either symptomatic or not, deviated nasal septum, uvuloplasty for any reason and any treatment or procedure of navi which are not proved malignant;
11. Any expenses for the Person Covered who is travelling to Brunei contrary to the advice of a physician or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-Existing Conditions;
12. Tests or treatment related to infertility, contraception, sterilisation, impotence, sexual dysfunction, birth defects, congenital illnesses, hereditary conditions, genetic conditions, any abortion performed, any cryo preservation, implantation or re-implantation of living cells;
13. Pregnancy, miscarriage or childbirth, menopause, peri-menopausal symptoms include hormonal replacement therapy, polycystic ovarian syndrome and related conditions;
14. Prosthesis, corrective devices and medical appliances which are not surgically required, treatment by a family member and all treatment that is not scientifically recognised by Western European or North American standards;
15. Traditional Chinese medicine, homeopathy, acupuncture, Unani medicine, Ayurveda, chiropractic and osteopathy treatments;
16. All costs relating to cornea, muscular, skeletal, human organ or tissue transplant from a donor to a recipient and all expenses directly or indirectly related to organ transplantation;
17. Treatment of emotional, mental or psychiatric illness, psychological disorders, self-inflicted injury, suicide, drug addiction or abuse, alcohol and substance abuse;
18. Sexually transmitted diseases and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases;
19. Elective overseas treatment for non-emergency or chronic medical conditions where covered treatment can reasonably be postponed until the Person Covered returns to his Country of Residence;
20. Experimental or pioneering or advanced medical and surgical techniques;

21. Any expenses incurred as a result of engaging in active service in the armed forces or police of any nation, active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection;
22. Any expenses related to the commission of, or the attempt to commit, an unlawful act;
23. Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent or radioactive contamination, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war;
24. Hotel or non-Hospital accommodation costs, convalescent care, hospice care, rehabilitation, rest cures and services or treatment in nursing home or home for the aged or similar treatment, spa, hydro-clinic, sanatorium or long-term care facility that is not a Hospital as defined;
25. Any expenses related to accident or injury occurring whilst engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang-gliding, deep-sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;
26. Any treatment or expense in respect of Person Covered less than six (6) weeks of age or more than eighty (80) years of age at the date of the onset of the event giving rise to a claim, unless agreed otherwise by Takaful Brunei Am Sdn Bhd prior to the commencement of the Certificate;
27. The cost of transporting the Person Covered by means of his or her employer's owned or leased watercraft or aircraft or the cost of medical treatment rendered by the employer's personnel or at the employer-provided medical facilities unless agreed otherwise in writing by Takaful Brunei Am Sdn Bhd prior to the inception of the Certificate. This exclusion shall also apply to transportation and medical treatment which Person Covered is entitled to receive by virtue of a contract between his or her Employer and any Principal;
28. Costs arising out of any litigation or dispute between the Person Covered and any medical person or establishment from whom treatment has been sought or given, or any other costs not specifically related to the payment of the medical expenses covered by the Certificate;
29. Diagnostic procedures or devices to correct hearing including but not limited to including hearing aids and cochlear implants;
30. Any circumcision whether or not due to illness or infection;
31. Treatment for obesity, weight reduction or weight improvement;
32. Non-medical personal services such as telephone, television, newspapers and the like;
33. Any treatment arising from causes which is prohibited by Shariah;
34. Any expenses related to the engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route;
35. Any expenses incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location except COVID-19 related.
36. Any expenses relating to any COVID-19 treatment where such treatment was first sought more than ninety (90) days from the time the COVID-19 was first diagnosed; or
37. Any expenses relating to specialist treatment which are not prescribed or referred by a doctor in general practice.

4. How much contribution do I have to pay?

Takaful Contribution is as follows:-

Participant aged 49 years old and below			
Period of Stay	COVID-Plan 1 (BND)	COVID-Plan 2 (BND)	COVID-Plan 3 (BND)
1- 5 days	30.00	32.00	34.00
6- 8 days	39.00	42.00	45.00
9- 11 days	48.00	53.00	57.00
12- 14 days	52.00	58.00	63.00
15- 17 days	56.00	63.00	69.00
18- 20 days	60.00	68.00	75.00
21- 23 days	64.00	73.00	81.00
24- 26 days	70.00	81.00	90.00
27- 29 days	76.00	89.00	99.00
30- 32 days	82.00	96.00	108.00
Every addition of 3 days	7.00	8.00	8.00

Participant aged 50 to 59 years old			
Period of Stay	COVID-Plan 1 (BND)	COVID-Plan 2 (BND)	COVID-Plan 3 (BND)
1- 5 days	42.00	45.00	48.00
6- 8 days	55.00	59.00	63.00
9- 11 days	67.00	74.00	80.00
12- 14 days	73.00	81.00	88.00
15- 17 days	78.00	88.00	97.00
18- 20 days	84.00	95.00	105.00
21- 23 days	90.00	102.00	113.00
24- 26 days	98.00	113.00	126.00
27- 29 days	106.00	125.00	139.00
30- 32 days	115.00	134.00	151.00
Every addition of 3 days	10.00	11.00	11.00

Participant aged 60 to 80 years old			
Period of Stay	COVID-Plan 1 (BND)	COVID-Plan 2 (BND)	COVID-Plan 3 (BND)
1- 5 days	53.00	56.00	60.00
6- 8 days	68.00	74.00	79.00
9- 11 days	84.00	93.00	100.00
12- 14 days	91.00	102.00	110.00
15- 17 days	98.00	110.00	121.00
18- 20 days	105.00	119.00	131.00
21- 23 days	112.00	128.00	142.00
24- 26 days	123.00	142.00	158.00
27- 29 days	133.00	156.00	173.00
30- 32 days	144.00	168.00	189.00
Every addition of 3 days	12.00	14.00	14.00

5. What are the fees and charges that I have to pay?

The following charges/fees are applicable:

- a) What you have to pay in addition to the Takaful Contribution amount: -
Stamp Duty : BND 0.10 per Takaful Certificate

- b) 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 24% of Takaful Contribution.
For participation through TBA Authorized Agent: -
 - The agent will receive commission from Us based on a percentage of the total takaful contribution.

- c) What you have to pay if there are any changes to the Takaful Certificate: -
Endorsement/Cancellation : BND 10.00 per certificate

6. What are some of the important notes that I should know?

- **Trip Commencement**
For short-term inbound travelers of foreign nationalities arriving in Brunei Darussalam inclusive tourists, Professionals and their Dependents

- **Eligibility**
 - i. Participant must be an individual from the age of 18 years to 80 years old;
 - ii. If the Person Covered is a child, the child must be aged between six (6) weeks to 17 years of age or a full-time student who is below 23 years of age. Any children under 18 years of age must be accompanied by a parent or guardian;
 - iii. Non-Residents of Brunei; and
 - iv. You must be travelling out of and will be returning to the Country of Residence.

- **Pre-Existing conditions are not covered**

- **Importance of disclosure**
You must disclose all material facts such as age, occupation and health condition correctly. We have the right to repudiate liability in the event that You have failed to disclose any relevant information that would affect the decision to accept and/or reject the risk, and on the terms to be applied.

- **Cooling-off Period**
In the event that you find the Certificate does not meet your needs, You may return it within fourteen (14) days before the commencement date of certificate.

- **Claim Notification**
A written notice of an occurrence upon which a claim under this Certificate may be based upon must be given to Us immediately upon of such occurrence.

NOTE:

This list is non-exhaustive. Please refer to the Takaful Certificate and Certificate Wording for the terms and conditions under this Takaful Certificate.

7. Under what circumstances would a termination of coverage occur?

- **NON-DISCLOSURE OF FACTS**

If proven where there is misrepresentation or non-disclosure of facts, the Certificate shall become void and the Company will not be liable to pay the takaful benefit.

- **EXISTING HEALTH CONDITIONS**

No benefits shall be payable under the Certificate for coverage of Person Covered due to illness occurring before the commencement of the Certificate.

- **MISSTATEMENT OF AGE**

If, at the correct age, the Person Covered would not have been eligible for coverage under the Certificate, no benefit will be payable.

- **CO-ORDINATION OF BENEFITS**

The Certificate will not provide compensation other than on a proportionate basis if the Participant or Person Covered has any other takaful or insurance in force and/or is entitled to indemnity from any other source in respect of the same accident, illness, death or expense. Takaful Brunei Am Sdn Bhd has full rights of subrogation and may take proceedings in the Participant's or Person Covered's name, but at the Company's expense, to recover for Our benefit paid under the Certificate.

- **IN THE EVENT OF FRAUD**

If any claim shall, in any respect, be false or fraudulent or if fraudulent means or devices are used by the Participant or Person Covered or anyone acting on their behalf to obtain benefit hereunder, then the coverage for the Person Covered shall be cancelled immediately and all benefits and contribution deemed forfeited.

8. 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. Participants can renew, do any endorsement and cancellation for their Takaful Certificate at any of TBA counters and branches.

9. What are the documents that I need to submit to apply for this product?

Documents required are as follows: -

- Completed Proposal Form
- Copy of Your Passport
- Copy of Your Flight Itineraries

10. Where can I get assistance to redress?

Shall you require any assistance, you may contact us at:

TBA Call Centre
Ground Floor, Unit 9 & 10
Simpang 493, Kg Beribi
Jalan Gadong BE1118
Negara Brunei Darussalam
Tel: +673 224 4000

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 Centre 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: +673 238 0007

11. Where can I get further information?

For further information on similar plan, you may refer to our website at www.takafulbrunei.com.bn or call TBA Call Centre or visit our TBA nearest counters or branches.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT TAKAFUL BRUNEI AM SDN BHD DIRECTLY FOR MORE INFORMATION

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on Takaful Brunei Am Sdn Bhd. The final terms and conditions are as stipulated in the Takaful certificate after Takaful Brunei Am Sdn Bhd's assessment