



Student Care Takaful with COVID-19 Coverage

This is an enhancement to our existing Student Care Takaful's coverage which is in line with the requirement of the Prime Minister's Office of Brunei Darussalam in relation to medical insurance/takaful coverage for students pursuing their studies abroad.

This coverage is extended to cover Medical Expenses Abroad due to COVID-19.

Schedule of Benefits for Student Care Takaful with COVID-19 Coverage

Coverage	Maximum Benefits Per Disability (BND)
SC1 : HEALTHCARE BENEFIT	
a. Hospital Room and Board i. Daily maximum Up to 45 Days ii. Intensive Care Unit (Up to 20 Days)	100 250
b. Miscellaneous Services	2,000
c. Surgical Fees	15,000
d. In-Hospital Doctor's Visit Daily maximum up to 65 Days	70
e. Pre-Hospital Diagnostic Services (Within 30 Days Prior to Hospitalisation)	700
f. Ambulance Fees	300
g. Post-Hospital Treatment (Within 30 Days after Discharge)	200
h. Out-Patient Treatment Per Year (Subject to Excess of BND100 per Visit)	1,000
i. Final Care Expenses	700
j. Repatriation Expenses (Maximum of One Destination Only)	8,000
k. Compassionate Emergency Leave (Maximum of One Economy Return Airfare)	Full Cover
l. Emergency Evacuation and Repatriation	1,000,000
m. Co-Takaful for Elective Overseas Treatment excluding USA, Canada and Sanctioned Countries	20%
24 Hours Emergency Assistance Services	
OVERALL ANNUAL LIMIT	100,000
n. Cover for COVID-19 Medical Expenses Abroad due to COVID-19*	50,000
SC2 : TRAVEL BENEFIT	
a. Personal Liability	50,000
b. Baggage Lost / Damage (Subject to Deductible of BND30 per Claim)	1,000
c. Baggage Delay	750
d. Trip Cancellation	2,000
e. Trip Curtailment	2,000
f. Strikes and Hijack	500
g. Computer and Laptop Lost / Damage	2,000

Coverage		Maximum Benefits Per Disability (BND)
SC3 : PERSONAL ACCIDENT BENEFIT		
a.	Accidental Death	50,000
b.	Accidental Permanent Total Disablement	50,000
SC4 : TERM LIFE TAKAFUL BENEFIT		
a.	Death	10,000
b.	Permanent Total Disablement	10,000
Annual Contribution		644.00

Geographical Limit:

This plan offers 24-Hours worldwide coverage excluding the United States of America, Canada and sanctioned countries.

*** Medical Expenses Abroad due to COVID-19**

Any necessary and reasonable costs of medical expenses or treatment recommended or requested by a qualified doctor or specialist or medical practitioner for you to be treated or attended while overseas will be covered, up to the maximum limit specified in the Schedule of Benefit for Student Care Takaful with COVID-19 provided that you are diagnosed with and tested positive for COVID-19.

Subject to Student Care Takaful Certificate's Terms & Conditions.

For more information, please contact our TBA Call Centre at 224 4000 or TBA WhatsApp at 743 4000.