



## Musafir (Travel) Takaful with COVID-19 Coverage

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 an epidemic and/or a pandemic.

### Musafir (Travel) Takaful Contribution Inclusive of COVID-19 Coverage – ASEAN Countries

Cover Period	Individual		Family Plan
	Naim	Firdaus	
1 - 5 days	BND43.00	BND52.00	BND146.00
6 - 8 days	BND56.00	BND68.00	BND192.50
9 - 11 days	BND69.00	BND84.00	BND244.00
12 - 14 days	BND82.00	BND100.00	BND278.00
15 - 17 days	BND95.00	BND116.00	BND312.00
18 - 20 days	BND108.00	BND132.00	BND346.00
21 - 23 days	BND121.00	BND148.00	BND380.00
24 - 26 days	BND134.00	BND164.00	BND421.00
27 - 29 days	BND147.00	BND180.00	BND462.00
30 - 32 days	BND160.00	BND196.00	BND503.00
Every addition of 3 days	BND13.00	BND16.00	BND41.50
Additional for Each Child			BND39.00

### Musafir (Travel) Takaful Contribution Inclusive of COVID-19 Coverage – Worldwide

Cover Period	Individual		Family Plan
	Naim	Firdaus	
1 - 5 days	BND76.00	BND95.00	BND243.00
6 - 8 days	BND96.00	BND121.00	BND303.00
9 - 11 days	BND116.00	BND147.00	BND363.00
12 - 14 days	BND136.00	BND173.00	BND405.50
15 - 17 days	BND156.00	BND199.00	BND448.00
18 - 20 days	BND176.00	BND225.00	BND508.00
21 - 23 days	BND196.00	BND251.00	BND568.00
24 - 26 days	BND216.00	BND277.00	BND623.00
27 - 29 days	BND236.00	BND303.00	BND678.00
30 - 32 days	BND256.00	BND329.00	BND738.00
Every addition of 3 days	BND20.00	BND26.00	BND61.00
Additional for Each Child			BND53.00

### Annual Musafir Takaful Contribution Inclusive of COVID-19 Coverage

ASEAN Countries	BND520.00
Worldwide	BND720.00



## Medical Expenses Abroad with COVID-19 Coverage

Individual		Family Plan (Maximum of 4 Person)
Naim	Firdaus	
BND50,000	BND100,000	BND50,000 per Person



## Trip Cancellation & Curtailment Abroad due to COVID-19

Individual		Family Plan (Maximum of 4 Person)
Naim	Firdaus	
Up to BND5,000	Up to BND10,000	Up to BND10,000 per Family

## Schedule of Benefits

Benefits		Individual		Family Plan (Maximum of 4 person)
		Naim	Firdaus	
1	<b>Personal Accident</b> a) Adult Age 18 to 70 Years b) Age 71 to 80 Years c) Child 18 and Below Aggregate Limit for Family Plan	BND100,000 BND50,000 BND25,000	BND150,000 BND50,000 BND25,000	BND100,000 BND50,000 BND25,000 BND300,000
2	<b>Medical Expenses Abroad</b> a) Age 70 and Below b) Age 71 to 80 Years Aggregate Limit for Family Plan Excess <b>Medical Expenses Abroad with COVID-19</b> Excess	BND150,000 BND50,000 - BND50,000 BND100	BND300,000 BND75,000 - BND100,000 BND100	BND150,000 BND75,000 BND300,000 BND50 Up to BND50,000 per Person BN100
3	<b>Emergency Dental Care Abroad</b>	Up to BND200	Up to BND400	Up to BND400 per Family
4	<b>Baggage Loss &amp; Damage</b> Limit Per Bag Limit Per Item Maximum limit Excess	BND200 BND50 BND2,000 BND30	BND300 BND50 BND3,000 BND30	BND300 BND50 BND3,000 per Family BND30
5	<b>Baggage Delay</b> Full consecutive 6 hours delay	BND200	BND400	BND400 per Family

Benefits		Individual		Family Plan (Maximum of 4 person)
		Naim	Firdaus	
6	<b>Trip Cancellation &amp; Curtailment Abroad</b>	Up to BND5,000	Up to BND10,000	Up to BND10,000 Per Family
	Excess	BND100	BND100	BND100
	<b>Trip Cancellation &amp; Curtailment Abroad Due to COVID-19</b>	Up to BND5,000	Up to BND10,000	Up to BND10,000 Per Family
	Excess	BND100	BND100	BND100
7	<b>Trip Delay</b>			
	Full consecutive 6 hours delay	BND50 Every 6 Hours	BND50 Every 6 Hours	BND50 Every 6 Hours
	Maximum limit	BND500	BND1,000	BND1,000 per Family
8	<b>Missed Flight Connection Abroad</b>			
	Full consecutive 6 hours delay	BND50 Every 6 Hours	BND50 Every 6 Hours	BND50 Every 6 Hours
	Maximum Limit	BND200	BND400	BND400
	Reimbursement of Flight Ticket	Up to BND1,000	Up to BND5,000	Up to BND5,000 per Family
9	<b>Compassionate Visit by one immediate family member</b> (Accommodation expenses and one economy return airfare)	BND10,000	BND10,000	BND10,000 per Family
10	<b>Escort of Minor Child</b> Up to a cost of economy return airfare	BND10,000	BND 10,000	BND10,000 per Family
11	<b>Medical Evacuation and Repatriation</b>	BND1,000,000	BND1,000,000	BND1,000,000 per Family
12	<b>Compassionate Emergency Leave</b> (Maximum of one economy return airfare)	Full Cover		
13	<b>Hospital Cash Benefit</b>	BND50 Per Day	BND50 Per Day	BND50 Per Day
	Maximum limit (Excess of 24 Hours)	BND500	BND1,000	BND1,000
14	<b>Loss of Credit Card Abroad</b>	Up to BND500	Up to BND1,000	Up to BND1,000 per Family
15	<b>Loss of Personal Money Abroad</b>	Up to BND200	Up to BND500	Up to BND500 per Family
16	<b>Loss of Passport, Driving Licence &amp; National Identity Card</b>	Up to BND2,000	Up to BND4,000	Up to BND4,000 per Family
17	<b>Loss of Travel Documents</b>	Up to BND2,000	Up to BND 4,000	Up to BND4,000 per Family
18	<b>Personal Liability</b>	Up to BND500,000	Up to BND500,000	Up to BND500,000 per Family
19	<b>Legal Assistance</b>	Up to BND2,000	Up to BND5,000	Up to BND5,000 per Family

Benefits		Individual		Family Plan (Maximum of 4 person)
		Naim	Firdaus	
19	<b>Legal Assistance</b>	Up to BND2,000	Up to BND5,000	Up to BND5,000 per Family
20	<b>In the event of Hijack / Kidnap</b> Full consecutive 6 hours  Maximum Limit	BND25 Each Day  Up to BND1,000	BND50 Each Day  Up to BND2,000	BND50 Each Day  Up to BND2,000 per Family
21	<b>Overseas Overbooked</b>	Up to BND200	Up to BND200	Up to BND200 per Family
22	<b>Missed Event</b>	Up to BND500	Up to BND1,000	Up to BND1,000 per Family
23	<b>In the event of Terrorism</b>	Cover all sections up to the maximum limit, excluding nuclear, chemical and biological terrorism		
24	<b>24 Hours Emergency Assistance</b>			

## 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.

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