



**TAKAFUL AS SYIFA'**  
**-TRAVELLER'S MEDICAL WITH COVID-19 COVERAGE**  
CERTIFICATE WORDING ADDENDUM

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**ADDENDUM NO 5/2022**

This **TAKAFUL CERTIFICATE ADDENDUM** is a contract between **TAKAFUL BRUNEI AM SDN BHD** and **YOU**.

You have applied for this Takaful Certificate with a Proposal for Takaful As Syifa - Traveler's Medical With Covid-19 Coverage form and by signing a declaration therein. In return for the Takaful Contribution, We will reimburse Your medical expenses in respect of medical treatment due to COVID-19 during the Period of Takaful.

**COVERAGE**

**I. Medical Expenses due to COVID-19**

If during the Period of Takaful, You are 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.

**II. Funeral Expenses**

In the event of death of any Person Covered due to COVID-19, We shall pay, upon satisfactory proof, the Final Care Expenses up to the limit shown in the Schedule within twenty four (24) hours.

This benefit is applicable if the final rites are performed in Brunei Darussalam.

**Schedule of Benefit**

COVERAGE	MAXIMUM BENEFITS PER DISABILITY		
	COVID-19 Plan 1 (BND)	COVID-19 Plan 1 (BND)	COVID-19 Plan 1 (BND)
Medical Expenses due to COVID-19	50,000	75,000	100,000
Funeral Expenses in Brunei	5,000	5,000	5,000

### **ADDITIONAL EXCLUSIONS**

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: -

- i. Any sickness other than caused by COVID-19.
- ii. The Person Covered being the subject of a Quarantine Order issued by the relevant Authority and/or Government of a Country but not hospitalised and/or suffering from COVID-19.
- iii. 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;.
- iv. Any cost or expenses incurred for the Quarantine Period of two (2) weeks including but not limited to hotel or non-hospital accommodation costs and transportation costs;
- v. Any subsequent COVID-19 swab test expenses will be excluded if the Person Covered's result is found to be negative;
- vi. 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; and
- vii. Any expenses relating to specialist treatment which are not prescribed or referred by a doctor in general practice.

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*This Addendum does not alter, amend or modify Your Takaful Certificate other than as set forth in this Addendum, and it is subject otherwise to all the terms and conditions of Your Takaful Certificate together with all amendments and supplements thereto.*

**DEFINITIONS:**

Unless otherwise required by the context, the following definitions shall apply: -

**CONFINEMENT**

Means admission to a Hospital or any medical institution in a continuous and uninterrupted period with a minimum of six (6) hours in a Hospital or Other COVID-19 Medical Centre in Brunei as In-Patient, upon the advise of and under the regular care and attendance of a doctor, and prior to discharge, which shall be evidence by a room and board charge by the Hospital.

**COVID-19**

Means the strain of Novel Coronavirus 2019, classified by World Health Organisation (WHO) in February 2020 as 'Coronavirus Disease 2019', or any mutation or variation, contracted and commencing while this Certificate is in force

**HOSPITAL/MEDICAL INSTITUTION**

Means any lawfully operating institution operated by Ministry of Health, Brunei Darussalam which has twenty four (24) hours a day nursing services by registered nurses, one or more physicians available at all times and organized facilities for diagnosis and major surgery and shall not primarily be a clinic, a nursing, rest for convalescent home or homefor the aged or similar establishment.

**MEDICAL EXPENSES**

Means any reasonable and customary Physician' fee, ambulance services, hospitalisation fees, medical supplies and medications, all of which only claimable once Participant contracted the Illness.

**OTHER COVID-19 MEDICAL CENTRE**

Means any government-designated health facilities in which the Ministry of Health has authorised to provide care and medical treatment to those suffering from COVID-19.

**QUARANTINE ORDER**

Means a medically necessary and compulsory isolation order:

- a) An order in response to Person Covered contracting COVID-19 or suspected of being exposed to COVID-19, including if Person Covered have travelled to certain designated countries, territories or regions;
- b) Ordered by a government authority vested with the power to issue such an order; and
- c) Where non-compliance of the order would result in civil or criminal penalties.