



Musafir Takaful for Haj & Umrah 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 During Early Endemic Phase and statement of Ministry of Religious Affairs on Kebenaran Pelaksanaan Ibadah Umrah dan Haji Tahun 1443H/2022M.

Musafir Takaful for Haj & Umrah with COVID-19 coverage aims to ease the participant’s financial burden for Haj and Umrah pilgrims during epidemic and/or pandemic.

Individual (Firdaus) - Medical Expenses Abroad for COVID-19 Coverage for BND100,000

Cover Period	Individual (Firdaus)	Family Plan (Maximum of 4 person)
1- 10 days	BND84.00	BND274.00
11 - 15 days	BND107.00	BND350.00
16 - 20 days	BND131.00	BND426.00
21 - 25 days	BND155.00	BND502.00
26 - 30 days	BND190.00	BND614.00
31 - 35 days	BND226.00	BND730.00
Every addition of 3 days	BND36.00	BND116.00
Additional for Each Child		BND79.00



Medical Expenses Abroad with COVID-19 Coverage

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



Trip Cancellation & Curtailment Abroad

Individual (Firdaus)	Family Plan (Maximum of 4 Person)
Up to BND6,000	Up to BND10,000 per Family

Schedule of Benefits

Benefits		Individual (Firdaus)	Family Plan (Maximum of 4 person)
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	BND75,000 BND30,000 BND15,000	BND75,000 BND30,000 BND15,000 BND200,000
2	Medical Expenses Abroad Pre-Existing Illness Aggregate Limit for Family Excess	Up to BND75,000 BND3,000 - BND50	Up to BND75,000 BND3,000 BND150,000 BND50
3	Emergency Dental Care Abroad	Up to BND300	Up to BND600 per Family
4	Hospital Cash Benefit Maximum limit (Excess of 24 Hours)	BND50 per Day BND500	BND50 per Day BND1,000
5	Medical Evacuation & Repatriation	BND1,000,000	BND1,000,000
6	Trip Cancellation & Curtailment Abroad Excess	Up to BND6,000 BND100	Up to BND10,000 per Family BND100
7	Trip Delay Full consecutive 6 hours delay Maximum limit	BND50 Every 6 Hours BND200	BND50 Every 6 Hours BND400
8	Baggage Loss & Damage Limit Per Bag Maximum limit Excess	BND500 BND3,000 BND30	BND500 BND3,000 per family BND30
9	Baggage Delay Full consecutive 6 hours delay	BND200	BND200 per Family
10	In the event of Hijack and Kidnap Full consecutive 6 Hour Maximum limit	BND50 Each Day BND3,000	BND50 Each Day BND3,000
11	Loss of Personal Money Abroad	Up to BND500	Up to BND500
12	In the event of Terrorism	Cover all sections up to the maximum limit, excluding nuclear, chemical and biological terrorism.	
13	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.

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