

Musafir (Travel) Takaful

Musafir (Travel) Takaful provides travel protection while travelling outside the country either for purpose of business or vacation against a range of unforeseen events such as medical expenses, personal accident, baggage delay, trip cancellation and many more.

The medical expenses abroad benefits which include COVID-19 is in compliance with the Guidelines for Exiting Brunei Darussalam via Air Travel and Cross-Border Travel through Land & Sea requirements.

Schedule of Benefits

	Benefits	Individual			Family Plan (Maximum of 4 person)
		Medical Outbound	Naim	Firdaus	
1	Personal Accident a) Adult Age 18 to 70 Years Old b) Adult Age 71 Years Old and above 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	Medical Expenses Abroad a) Age 70 Years Old and below b) Age 71 Years Old and above Aggregate Limit for Family Plan Medical Expenses Abroad with COVID-19 Excess	BND20,000 BND20,000 - BND20,000 BND50	BND150,000 BND50,000 - BND20,000 BND50	BND300,000 BND75,000 - BND100,000 BND50	BND150,000 BND75,000 BND300,000 Up to BND20,000 per Person BN50
3	Emergency Dental Care Abroad	-	Up to BND200	Up to BND400	Up to BND400 per Family
4	Baggage (Lost / Damaged) 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	Baggage Delay Full consecutive 6 hours delay	-	BND200	BND400	BND400 per Family
6	Trip Cancellation, Trip Curtailment & Trip Interruption Abroad Trip Cancellation, Trip Curtailment & Trip Interruption Abroad Due to COVID-19 Excess	- - -	Up to BND5,000 Up to BND5,000 BND100	Up to BND10,000 Up to BND10,000 BND100	Up to BND10,000 Per Family Up to BND10,000 Per Family BND100

Benefits		Individual			Family Plan (Maximum of 4 person)
		Medical Outbound	Naim	Firdaus	
7	Trip Delay				
	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	Missed Flight Connection Abroad				
	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	Compassionate Visit by one immediate family member (Accommodation expenses and one economy return airfare)	-	BND10,000	BND10,000	BND10,000 per Family
10	Escort of Minor Child Up to a cost of economy return airfare	-	BND10,000	BND 10,000	BND10,000 per Family
11	Medical Evacuation	-	BND1,000,000	BND1,000,000	BND1,000,000 per Family
	Repatriation	BND5,000			
12	Compassionate Emergency Leave (Maximum of one economy return airfare)	-	Full Cover		
13	Hospital Cash Benefit	-	BND50 Per Day	BND50 Per Day	BND50 Per Day
	Maximum Limit (Excess of 24 Hours)	-	BND500	BND1,000	BND1,000
14	Loss of Credit Card Abroad	-	Up to BND500	Up to BND1,000	Up to BND1,000 per Family
15	Loss of Personal Money Abroad	-	Up to BND200	Up to BND500	Up to BND500 per Family
16	Loss of Passport, Driving License & National Identity Card	-	Up to BND2,000	Up to BND4,000	Up to BND4,000 per Family
17	Loss of Travel Documents Abroad	-	Up to BND2,000	Up to BND 4,000	Up to BND4,000 per Family
18	Personal Liability	-	Up to BND500,000	Up to BND500,000	Up to BND500,000 per Family
19	Legal Assistance	-	Up to BND2,000	Up to BND5,000	Up to BND5,000 per Family
20	In the event of Hijack / Kidnap				
	Full consecutive 6 hours	-	BND25 Each Day	BND50 Each Day	BND50 Each Day
	Maximum Limit	-	Up to BND1,000	Up to BND2,000	Up to BND2,000 per Family

Benefits		Individual			Family Plan (Maximum of 4 person)
		Medical Outbound	Naim	Firdaus	
21	Overseas Overbooked	-	Up to BND200	Up to BND200	Up to BND200 per Family
22	Missed Event	-	Up to BND500	Up to BND1,000	Up to BND1,000 per Family
23	In the event of Terrorism	-	Cover all sections up to the maximum limit, excluding nuclear, chemical and biological terrorism		
24	24 Hours Emergency Assistance	-	✓		



Medical Expenses Abroad with COVID-19 Coverage

Individual			Family Plan (Maximum of 4 Person)
Medical Outbound	Naim	Firdaus	
BND20,000 (Reimbursement only)	BND20,000	BND100,000	BND20,000 per Person



Trip Cancellation, Trip Curtailment & Trip Interruption Abroad due to COVID-19

Individual			Family Plan (Maximum of 4 Person)
Medical Outbound	Naim	Firdaus	
-	BND5,000	BND10,000	BND10,000 per Family

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, Trip Curtailment and Trip Interruption Abroad

Section 6 - Trip Cancellation, Trip Curtailment and Trip Interruption Abroad

Should at any moment, your trip is cancelled or curtailment is required, you will be covered in respect of all irrecoverable 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.

For trip curtailment and trip interruption, you will be covered in respect of any additional travel costs (economy air ticket and accommodation expenses, excluding cost of meals, room service) that are necessarily incurred to alter your itinerary to return to Brunei Darussalam.

Terms & Conditions apply.

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

For Participant aged 80 years old and below

Cover Period	Individual			Family Plan
	Medical Outbound	Naim	Firdaus	
1 - 5 days	BND5.00	BND26.00	BND51.00	BND80.00
6 - 8 days	BND8.00	BND35.00	BND67.00	BND110.00
9 - 11 days	BND11.00	BND44.00	BND83.00	BND140.00
12 - 14 days	BND14.00	BND53.00	BND99.00	BND170.00
15 - 17 days	BND17.00	BND62.00	BND115.00	BND200.00
18 - 20 days	BND20.00	BND71.00	BND131.00	BND230.00
21 - 23 days	BND23.00	BND80.00	BND147.00	BND260.00
24 - 26 days	BND26.00	BND89.00	BND163.00	BND290.00
27 - 29 days	BND29.00	BND98.00	BND179.00	BND320.00
30 - 32 days	BND32.00	BND107.00	BND195.00	BND350.00
Every addition of 3 days	BND3.00	BND9.00	BND16.00	BND30.00
Additional for Each Child				BND22.00

For Participant aged 81 years old and above

Cover Period	Medical Outbound	Naim	Firdaus
1 - 5 days	BND8.00	BND39.00	BND77.00
6 - 8 days	BND12.00	BND53.00	BND101.00
9 - 11 days	BND17.00	BND66.00	BND125.00
12 - 14 days	BND21.00	BND80.00	BND149.00
15 - 17 days	BND26.00	BND93.00	BND173.00
18 - 20 days	BND30.00	BND107.00	BND197.00
21 - 23 days	BND35.00	BND120.00	BND221.00
24 - 26 days	BND39.00	BND134.00	BND245.00
27 - 29 days	BND44.00	BND147.00	BND269.00
30 - 32 days	BND48.00	BND161.00	BND293.00
Every addition of 3 days	BND5.00	BND14.00	BND24.00

*No ASEAN Family Package for Participant aged 81 years old and above.

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

For Participant aged 80 years old and below

Cover Period	Individual			Family Plan
	Medical Outbound	Naim	Firdaus	
1 - 5 days	BND15.00	BND42.00	BND94.00	BND156.00
6 - 8 days	BND24.00	BND60.00	BND119.00	BND208.00
9 - 11 days	BND33.00	BND78.00	BND144.00	BND260.00
12 - 14 days	BND42.00	BND96.00	BND169.00	BND312.00
15 - 17 days	BND51.00	BND114.00	BND194.00	BND364.00
18 - 20 days	BND60.00	BND132.00	BND219.00	BND416.00
21 - 23 days	BND69.00	BND150.00	BND244.00	BND468.00
24 - 26 days	BND78.00	BND168.00	BND269.00	BND520.00
27 - 29 days	BND87.00	BND186.00	BND294.00	BND572.00
30 - 32 days	BND96.00	BND204.00	BND319.00	BND624.00
Every addition of 3 days	BND9.00	BND18.00	BND25.00	BND52.00
Additional for Each Child				BND33.00

For Participant aged 81 years old and above

Cover Period	Medical Outbound	Naim	Firdaus
1 - 5 days	BND23.00	BND63.00	BND141.00
6 - 8 days	BND36.00	BND90.00	BND179.00
9 - 11 days	BND50.00	BND117.00	BND216.00
12 - 14 days	BND63.00	BND144.00	BND254.00
15 - 17 days	BND77.00	BND171.00	BND291.00
18 - 20 days	BND90.00	BND198.00	BND329.00
21 - 23 days	BND104.00	BND225.00	BND366.00
24 - 26 days	BND117.00	BND252.00	BND404.00
27 - 29 days	BND131.00	BND279.00	BND441.00
30 - 32 days	BND144.00	BND306.00	BND479.00
Every addition of 3 days	BND14.00	BND27.00	BND38.00

*No Worldwide Family Package for Participant aged 81 years old and above.

*Annual Musafir Takaful Contribution

	ASEAN	Worldwide
Annual Musafir Takaful – Medical Outbound	BND145.00	BND315.00
Annual Musafir Takaful	BND515.00	BND715.00

*Annual Plan is only applicable for Participant aged 18 to 80 years old.

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

MUSAFIR (TRAVEL) TAKAFUL

DISCOUNT UP TO 15%
THROUGH OUR

