

PRODUCT DISCLOSURE SHEET	TAKAFUL BRUNEI AM SDN BHD		
<p>(Read this Product Disclosure Sheet before you decide to take up the Product. Be sure to also read the General Terms and Conditions. Kindly seek clarification from us if in the event that you do not understand any part of this document or the general terms).</p>	GOLFER TAKAFUL		
	Date: 05/06/2023		
1. What is this product about?			
<p>Golfer's Takaful provides protection for golf players in the event of personal liabilities to third parties and accidental bodily injury whilst playing or practicing golf on any recognized golf course. It is a worldwide coverage, excluding countries under sanction, prohibition or restriction to Negara Brunei Darussalam.</p> <p>Golfer's Takaful is a one-year cover, which can be renewed annually.</p>			
2. What are the Shariah concept applicable?			
<p>At-Tabarru': Donation or Takaful contribution that will be donated into a fund (Participant's Risk Fund/Takaful Fund) to help other Participants in the event of misfortune.</p> <p>Al-Wakalah: You hereby appoint Us as Wakeel (agent) to administer, manage, invest according to Shariah Principles and distribute the Participant's Risk Fund/Takaful other eligible Participants subject to the terms and conditions stated in the Takaful Certificate. To the end, You agree to apportion 35% of the Takaful Contribution to Us as a Wakalah Fee for the aforementioned services. You hereby also agree to give a fee from the surplus of the Takaful Fund (if any) to Us at a percentage as approved by Our Shariah Advisory Body.</p>			
3. What are the coverage and exclusions provided?			
<p>The Takaful Certificate covers:</p>			
	Benefits	Birdie Plan	Eagle Plan
1	Personal Liability	B\$100,000	B\$200,000
2	Personal Accident	B\$10,000	B\$20,000
	a) Accidental Death		
	b) Permanent Total Disablement	B\$10,000	B\$20,000
3	Loss or Damage to Golfing Equipment	B\$1,500	B\$3,000
4	Loss or Damage of Check-In Golf Baggage	B\$1,000	B\$1,000
5	Accidental Breakage of Golf Club	B\$300	B\$300
6	Medical, Hospitalisation and Surgical Expenses	B\$5,000	B\$5,000
7	Repatriation Expenses	B\$10,000	B\$10,000

General Exclusions:

Your Takaful Certificate does not cover any of the following:

1. Any consequential loss;
2. Increase of risk;
3. Influence of alcohol or drugs;
4. Professional golfer;
5. Radioactive and radiation; and
6. War

Note: This list is non-exhaustive. Please refer to the Takaful Certificate Wording for the full list of exclusions under this Takaful Certificate.

4. How much contribution do I have to pay?

Package	Birdie Plan	Eagle Plan
Contribution per person	B\$85.00	B\$145.00

You can get a quote from the Takaful Brunei Mobile application or contact TBA Call Centre at +673 224 4000 or go to the nearest counters or branches.

5. What are the fees and charges that I have to pay?

The following charges/fees are applicable:

1. What you have to pay in addition to the Takaful Contribution amount: -
 - Stamp Duty : B\$0.25 per Takaful Certificate
2. What is included in the Takaful Contribution amount? :-
 - Wakalah Fees : up to maximum of 35% of Takaful Contribution.
3. What you have to pay if there are any changes to the Takaful Certificate: -
 - Cancellation Fee: B\$10.00 per Takaful Certificate
 - Endorsement Charges: Any Refund or Additional Contribution plus Service Charge of B\$10.00 per Takaful Certificate

6. What are some of the important notes that I should know?

- **Eligibility**
 - i. Participant must be an Individual from the age of 18 years to 70 years old; and
 - ii. Brunei Citizen or Residents of Brunei.

- **Importance of disclosure**
 - i. Duty of Care - You must all time take reasonable precautions to prevent Accidents, Illness, loss or damage and act as if You are uncovered and it is warranted that You must keep all Golfing Equipment and Golf Baggage in a good state and maintained in accordance with the manufacturer's recommendations;
 - ii. You must take reasonable care not to make misrepresentation to Us when answering any questions We may ask in the proposal form;
 - iii. When renewing your Takaful Certificate, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to the Takaful Certificate; and
 - iv. To disclose to Us any matter, other than what we have asked in (i) and (ii) above, that You know to be relevant to our decision on whether to accept the risk or not and the rates and terms to be applied;
 - v. **Consequence of Breach of Duty of Disclosure** – Breach of Duty of Disclosure as stated above may result in Us voiding the Takaful Certificate and refusing all claims.

- **Excess** – the amount that You must pay towards a claim and as specified in Your Schedule.
- **Laws and Jurisdiction** – This is governed by the Laws of Brunei Darussalam and Parties agree that the Court of Brunei Darussalam shall have exclusive jurisdiction.
- **Coverage under Section 1, Personal Liability** – You should not admit, offer, promise or pay the claimant without our written consent.

Claims Procedure:

In the event of a claim, You must notify Us immediately after the incident as soon as possible and on as possible and to lodge a Police report within 24 hours of the incident for personal liability claim, loss to golfing equipment and check-in golf baggage.

All of the documentations of claim must be submitted to Claims Division within fourteen (14) days after the incident which may give rise to such a claim.

Documents Required:

- i. Completed Claim Form with signatory;
- ii. Photos of damaged item – for damages to golfing equipment, check-in golf baggage and golf club;
- iii. Police Report – for personal liability claim, loss to golfing equipment and check-in golf baggage
- iv. Medical Report – for Accidental Death, Permanent Total Disablement, Medical, Hospitalization and Surgical Expenses;
- v. Original Invoice for Repatriation reimbursement expenses; and
- vi. Medical Certificate of the Cause of Death.

Note: For further information on claims, you may check our website at www.takafulbrunei.com.bn or contact our Claims Division at +673 245 1803.

7. What do I need to do if there are changes to my contact details?

It is important that You inform Us of any changes in your contact details to ensure that all correspondences reach You in a timely manner.

8. What happens in the event of cancellation?

In the event of cancellation, you may inform Us by giving fourteen (14) days' written notice provided that no claim has occurred in the current Period of Takaful. We shall retain in the General Takaful Fund the Takaful Contribution made by the Participant on a pro-rata basis in proportion to when this Takaful Certificate was in force. The balance of the Takaful Contribution will be refunded to the Participant after deduction of the Wakalah Fee and service charge for the cancellation. Cancellation will take effect from the date of the notice of cancellation is received by Us. This Takaful may also be cancelled at Our option by sending fourteen (14) days' written notice by registered mail to the Participant's last known address in which case we shall apply the same procedure in respect of the Takaful Contribution as aforesaid.

9. What happen in the event of Takaful agent ceases to operate?

If Our Authorized Agent that issued Your Takaful certificate ceased its operation, Your Takaful Certificate is still valid until its expiry date. You can renew, do any endorsement and cancellation for You Takaful Certificate at any of TBA counters and branches.

10. What are the documents that I need to submit to apply for this product?

If you interested to apply for this product, you only need to provide the following documentations:

For new Participation:

1. Proposal Form duly completed and signed; and
2. Details of Golf Equipment.

For renewal Participation:

1. Proposal Form duly completed and signed;
2. Copy of previous Certificate Schedule; and
3. Details of Golf Equipment.

11. Where can I get assistance for redress?

If you have difficulties, you must contact us the earliest possible. You may contact us at: -

TBA Call Centre

Ground Floor, Unit 9 & 10

Simpang 493, Kg Beribi

Jalan Gadong BE1118

Negara Brunei Darussalam

Tel: +673 224 4000

E-mail: enquiry@takafulbrunei.com.bn

If Your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Brunei Darussalam Centre Bank via email at fci@bdcg.gov.bn or walk-in at their address as follows:

Financial Consumer Issues

Brunei Darussalam Central Bank

Level 7 Ministry of Finance and Economy Building

Commonwealth Drive

Brunei Darussalam

Tel: +673 238 0007

12. Where can I get further information?

For further information, you may refer to our website at www.takafulbrunei.com.bn or call TBA Call Centre at +673 224 4000 or visit our TBA nearest counters or branches.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT TAKAFUL BRUNEI AM SDN BHD DIRECTLY FOR MORE INFORMATION

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on Takaful Brunei Am Sdn Bhd. The final terms and conditions are as stipulated in the takaful certificate after Takaful Brunei Am Sdn Bhd's assessment.