

WORKMEN'S COMPENSATION PACKAGE TAKAFUL FOR DOMESTIC HELPER



TBA

Takaful Operator



Protect Your Helper



Workmen's Compensation Package Takaful for Domestic Helper: Table of Benefits and Contribution

Benefit	Coverage	Workmen's Compensation Package Takaful for Domestic Helper
1	Workmen's Compensation <ul style="list-style-type: none"> • Death • Permanent Disability • Other Forms of Injury or Disablement 	<p>up to BND 28,800.00 up to BND 36,000.00</p> <p>Amount as per Labour Department assessment</p>
2	Personal Accident <ul style="list-style-type: none"> • Death • Permanent Disability 	<p>BND 10,000.00 BND 10,000.00</p>
3	Medical, Hospitalisation and Surgical Expenses due to Accident Excess	<p>BND 10,000.00 BND 50.00</p>
4	Medical, Hospitalisation and Surgical Expenses due to Illness Excess	<p>BND 10,000.00 BND 50.00</p>
5	Daily Hospital Allowance Benefit (up to 60 days)	BND 20.00 per day
6	Death Benefit including death due to natural causes	BND 5,000.00
7	Repatriation Expenses	BND 10,000.00
	Territorial Limits	Worldwide
	Annual Contribution Per Employee	BND 80.00
	Stamp Duty	BND 0.25

Provision Table

Benefit 1	If paid under Benefit 1, then Benefit 2 and 6 will not be payable.
Benefit 2	If paid under Benefit 2, then Benefit 1 and 6 will not be payable.
Benefit 3 and 4	If paid under Benefit 3, then Benefit 4 will not be payable and vice versa.
Benefit 4	Benefit 4 is payable if the covered person is hospitalised for more than 6 hours.
Benefit 5	Benefit 5 is payable if the covered person is hospitalised for more than 12 hours.
Benefit 6	If paid under benefit 6, then Benefit 1 and 2 will not be payable.



Description of Benefits



Benefit 1: Workmen's Compensation

Provides compensation benefit to the employee for bodily injury due to accident or illness arising out of and in the course of their employment resulting in Death or Permanent Disability.



Benefit 2: Personal Accident

Provides compensation benefit for bodily injury due to accident resulting in Death or Permanent Total Disablement. The coverage is non-occupational related.



Benefit 3: Medical, Hospitalisation and Surgical Expenses due to Accident

Provides reimbursement of medical expenses in respect of medical treatment due to accident.



Benefit 4: Medical, Hospitalisation and Surgical Expenses due to Illness

Provides reimbursement of medical expenses in respect of medical treatment due to illness.



Benefit 5: Daily Hospital Allowance Benefit

Provides Allowance benefit in the event of hospitalisation due to accident or illness.



Benefit 6: Death Benefit including death due to natural causes

Provides compensation benefit for deaths due to natural causes.



Benefit 7: Repatriation Expenses

Provides reimbursement to the Participant/Employer for transporting the mortal remains of the employee back to their home country.



Direct Billing (Applicable for Brunei Government hospitals)

No hassle of receiving the medical bill and filing the claim yourself.

Takaful Brunei Am Sdn Bhd

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