



Group Hospital And Surgical Benefit Takaful

Group Hospital And Surgical Benefit Takaful is a plan which provides reimbursement of medical expenses in respect of medical treatment due to accident or illnesses.

This protection plan offers twenty-four (24) hour worldwide coverage, but excludes United States of America, Canada and sanctioned countries. The benefits provided will secure the very best medical treatment without having the burden of having to absorb the medical cost alone.

Schedule of Benefits

BASIC COVERAGE - INPATIENT		Maximum Benefits Per Disability			
		Gold	Silver	Bronze	Micro Bronze
1	Hospital Room & Board i. Daily maximum up to 45 days ii. Intensive Care up to 20 days	BND400 BND650	BND200 BND350	BND100 BND250	BND50 BND100
2	Hospital Miscellaneous Expenses	BND7,500	BND4,500	BND2,000	BND1,000
3	In-Hospital Doctor's Visits Daily maximum up to 65 days	BND150	BND100	BND70	BND50
4	Surgical Benefits & Day Care Surgery	BND30,000	BND20,000	BND15,000	BND5,000
5	Accident Outpatient and Accident Dental Treatment Maximum Limit Per Certificate Year	BND5,000	BND2,500	BND1,500	BND250
6	Pre-Hospital Diagnostic Services (within 30 days prior to Hospitalisation)	BND1,500	BND1,000	BND700	BND300
7	Post-Hospital Follow Up Treatment (within 30 days after discharge)	BND500	BND400	BND200	BND100
8	Local Ambulance Fees	BND300	BND300	BND300	BND300
9	Final Care Expenses	BND700	BND700	BND700	N/A
10	Repatriation Expenses (Maximum of one destination only)	BND10,000	BND8,000	BND8,000	N/A
	Co-Takaful for Elective Overseas Treatment, excluding USA, Canada and Sanctioned Countries	20%			
	Adult Overall Annual Limit	BND200,000	BND150,000	BND100,000	BND10,000
	Child Overall Annual Limit	BND100,000	BND75,000	BND50,000	N/A
11	Emergency Medical Evacuation and Repatriation	BND1,000,000			N/A
Optional Coverage					
A. Outpatient Treatment Due to Illness					
	Maximum Number of Disability Per Certificate Year	4			N/A
	Deductible Per Outpatient Disability	BND50			N/A
	Co Takaful for Specialised Investigations, including CT Scans, MRI, PET Scan, Amyloid Scan, etc.	50%			N/A
	Overall Annual Limit	BND5000	BND2,500	BND1,500	N/A
B. Cancer Cover & Hospital Allowance					
	Cancer Cover (Lifetime Limit)	BND30,000	BND20,000	BND15,000	N/A
	Hospital Allowance (Daily maximum up to 65 days)	BND200	BND100	BND50	N/A
C. COVID-19 Coverage					
	Medical Expenses Abroad due to COVID-19	BND20,000 in the aggregate of Overall Annual Limit			N/A
Important Information:					
1. The above contribution is for standard life only. Standard life is subject to medical review.		4. Geographical Limits are worldwide, but excludes USA, Canada and sanctioned countries.			
2. Pre-existing conditions are not covered.		5. For details of coverage and exclusions, please refer to the Certificate Wording.			
3. Treatment for illnesses are subject to 30 days waiting period from date of commencement.					

*Terms and Conditions apply.

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