

Takaful Musafir

Musafir Takaful



TBA

Takaful Operator



Nikmati Perjalanan Awda Dengan Fikiran Yang Tenang
Enjoy Your Travels With Peace Of Mind



Apa erti Takaful?

Sekumpulan peserta yang bersetuju untuk sama-sama menyumbang di dalam satu tabung bagi membantu sesama mereka yang ditimpa musibah sepertimana sistem 'Aqilah yang dipraktikkan di zaman Rasulullah S.A.W.

“Dan hendaklah kamu bertolong-tolongan untuk membuat kebajikan dan bertaqwa, dan janganlah kamu bertolong-tolongan pada melakukan dosa (maksiat) dan pencerobohan.” (Al-Maidah: 2)

Takaful juga adalah salah satu saluran yang membolehkan individu berikhtiar untuk **saling bantu membantu bagi menghadapi dan berkongsi risiko serta menyediakan manfaat bagi mengurangkan beban kewangan sesama mereka.**



Takaful Musafir

Pengenalan

Sesiapa sahaja yang membuat perjalanan ke luar negara mengetahui bahawa perjalanan boleh jadi berisiko. Skim Takaful Musafir adalah dihasrat bagi individu yang memerlukan perlindungan perjalanan sama ada ketika bercuti ataupun urusan kerja. Skim ini menyediakan dua jenis pakej bagi pilihan yang maksima dan fleksibel untuk pakej perseorangan dan keluarga.

Objektif

Objektif utama skim ini adalah untuk memberi perlindungan terhadap pelbagai kemungkinan jika berlaku musibah, terutama dalam perbelanjaan perubatan, kehilangan bagasi dan barangan peribadi, penangguhan bagasi, penangguhan perjalanan dan evakuasi kecemasan / pemulangan.

Perlindungan

Perlindungan Takaful yang disediakan di bawah skim ini adalah:

- Kemalangan Diri
- Perbelanjaan Perubatan Di Luar Negeri
- Rawatan Pergigian Kecemasan Di Luar Negeri
- Manfaat Khairat Kematian
- Kehilangan & Kerosakan Bagasi
- Penangguhan Bagasi
- Pembatalan & Pemendekan Perjalanan Di Luar Negeri
- Penangguhan Perjalanan
- Terlepas Sambungan Penerbangan Di Luar Negeri
- Lawatan Ehsan oleh seorang ahli keluarga terdekat
- Pengiring Kanak-Kanak yang bawah umur
- Evakuasi Perubatan dan Pemulangan
- Cuti Kecemasan Ehsan
- Manfaat Hospital Tunai
- Kehilangan Kad Kredit Di Luar Negeri
- Kehilangan Wang Peribadi Di Luar Negeri
- Kehilangan Pasport, Lesen Memandu, Kad Pengenalan Kebangsaan
- Kehilangan Dokumen Perjalanan
- Liabiliti Diri
- Bantuan Perundangan
- Jika Berlaku Rampasan / Penculikan
- Terlebih Tempahan Di Luar Negeri
- Tertinggal Acara
- Jika Berlaku Keganasan
- Bantuan Kecemasan 24 Jam

Kelayakan

Orang yang layak bagi perlindungan takaful hendaklah berumur mulai 18 tahun ke atas. Setiap peserta boleh melindungi ahli keluarga mereka dari umur minima 6 minggu sehingga maksima berumur 80 tahun. Anak di bawah umur 17 tahun hendaklah ditemani oleh ibu bapa atau penjaga.

Perlindungan

	Perlindungan	Perseorangan			Pelan Keluarga (Maksima 4 orang)
		Medical Outbound	Naim	Firdaus	
1	Kemalangan Diri a) Dewasa Umur 18 hingga 70 tahun b) Umur 71 tahun ke atas c) Anak 17 tahun ke bawah Had Agregat untuk Pelan Keluarga	- - -	≤BND100,000 ≤BND50,000 ≤BND25,000	≤BND150,000 ≤BND50,000 ≤BND25,000	≤BND100,000 ≤BND50,000 ≤BND25,000 ≤BND300,000
2	Perbelanjaan Perubatan Di Luar Negeri a) Umur 70 tahun dan ke bawah b) Umur 71 tahun ke atas Had Agregat untuk Pelan Keluarga Had untuk perbelanjaan perubatan disebabkan oleh COVID-19 Ekses Had untuk perbelanjaan perubatan disebabkan oleh penyakit sedia ada di bawah Lanjutan Haj dan Umrah	≤BND20,000 ≤BND20,000 - ≤BND20,000 BND50 -	≤BND150,000 ≤BND50,000 - ≤BND20,000 BND50 ≤BND15,000	≤BND300,000 ≤BND75,000 - ≤BND50,000 BND50 ≤BND15,000	≤BND150,000 ≤BND75,000 ≤BND300,000 ≤BND20,000 setiap Seorangan BND50 ≤BND15,000
3	Rawatan Pergigian Kecemasan Di Luar Negeri	-	≤BND200	≤BND400	≤BND400 setiap Keluarga
4	Manfaat Khairat Kematian	-	≤BND20,000	≤BND20,000	≤BND30,000 setiap Keluarga
5	Penangguhan Bagasi Had maksima	- -	≤BND300 setiap Kejadian ≤BND600	≤BND500 setiap Kejadian ≤BND1,500	≤BND500 setiap Kejadian ≤BND1,500
6	Kehilangan & Kerosakan Bagasi Had Setiap Beg Bagi Setiap Kejadian	- -	≤BND500 ≤BND2,500	≤BND1,000 Up to BND5,000	≤BND500 ≤BND5,000
7	Pembatalan, Pemendekan & Gangguan Perjalanan Di Luar Negeri Ekses	- -	≤BND5,000 BND100	≤BND10,000 BND100	≤BND15,000 setiap Keluarga BND100
8	Penangguhan Perjalanan Bagi Setiap Kejadian (lebih 6 jam penangguhan) Had Maksima	- -	BND200 ≤BND400	BND400 ≤BND800	BND400 ≤BND800
9	Terlepas Sambungan Penerbangan Di Luar Negeri 4 jam penangguhan pertama Had Maksima Pembayaran Balik Tiket Penerbangan	- - -	≤BND200 ≤BND400 ≤BND1,000	≤BND400 ≤BND800 ≤BND5,000	≤BND400 ≤BND800 ≤BND8,000 setiap Keluarga

Perlindungan		Perseorangan			Pelan Keluarga (Maksima 4 orang)
		Medical Outbound	Naim	Firdaus	
10	Lawatan Ehsan oleh seorang ahli keluarga terdekat (Perbelanjaan penginapan dan satu tambang ekonomi pergi balik)	-	≤ BND10,000	≤ BND10,000	≤ BND10,000 setiap Keluarga
11	Pengiring Kanak-Kanak yang bawah Umur Sehingga kos 1 tambang ekonomi pergi balik	-	≤ BND10,000	≤ BND10,000	≤ BND10,000 setiap Keluarga
12	Evakuasi Perubatan dan Pemulangan	≤ BND5,000	≤ BND1,000,000	≤ BND1,000,000	≤ BND1,000,000 setiap Keluarga
13	Cuti Kecemasan Ehsan (Maksima satu tambang ekonomi pergi balik)	-	Perlindungan Sepenuhnya		
14	Manfaat Hospital Tunai Had maksima (Ekses 24 Jam)	- -	BND50 setiap Hari BND500	BND100 setiap Hari BND1,000	BND50 setiap Hari BND1,000
15	Kehilangan Kad Kredit Di Luar Negeri	-	≤ BND500	≤ BND1,000	≤ BND1,000 setiap Keluarga
16	Kehilangan Wang Peribadi Di Luar Negeri	-	≤ BND200	≤ BND500	≤ BND500 setiap Keluarga
17	Kehilangan Pasport, Lesen Memandu & Kad Pengenalan Kebangsaan	-	≤ BND2,000	≤ BND4,000	≤ BND4,000 setiap Keluarga
18	Kehilangan Dokumen Perjalanan	-	≤ BND2,000	≤ BND4,000	≤ BND4,000 setiap Keluarga
19	Liabiliti Diri	-	≤ BND500,000	≤ BND500,000	≤ BND500,000 setiap Keluarga
20	Bantuan Perundangan	-	≤ BND2,000	≤ BND5,000	≤ BND5,000 setiap Keluarga
21	Jika Berlaku Rampasan / Penculikan Berterusan sepenuhnya selama 6 jam Had Maksima	- -	BND25 setiap Hari ≤ BND1,000	BND50 setiap Hari ≤ BND2,000	BND50 setiap Hari ≤ BND2,000 setiap Keluarga
22	Terlebih Tempahan Di Luar Negeri	-	≤ BND200	≤ BND200	≤ BND200 setiap Keluarga
23	Tertinggal Acara	-	≤ BND500	≤ BND1,000	≤ BND1,000 setiap Keluarga
24	Jika Berlaku Keganasan	-	Melindungi semua seksyen sehingga had maksima, tidak termasuk nuklear, kimia dan keganasan biologi		
25	Bantuan Kecemasan 24 Jam	-	✓		

Bantuan Kecemasan 24 Jam

Takaful Brunei Am telah melantik Aspire Lifestyle (APAC) Pte Ltd, sebuah syarikat antarabangsa untuk menyediakan Perkhidmatan Bantuan Kecemasan 24 Jam sekiranya peserta menghadapi kesulitan semasa perjalanan di luar Negara Brunei Darussalam semasa tempoh Takaful.

Keterangan Perlindungan Takaful

Keterangan ringkas mengenai dengan Perlindungan Takaful adalah seperti di bawah, manakala untuk keterangan lebih lanjut sila rujuk ke Keterangan Produk awda:

1. Kemalangan Diri

Awda akan dilindungi jika berlaku kecederaan anggota tubuh badan yang menyebabkan Kecacatan Kekal Sepenuhnya (termasuk Hilang Separuh Upaya Kekal) semasa perjalanan.

2. Perbelanjaan Perubatan Di Luar Negeri

Jika sekiranya awda mengalami penyakit secara tiba-tiba atau kemalangan berlaku semasa perjalanan yang dilindungi, awda akan dibayar gantirugi untuk kos keperluan semasa dimasukkan ke hospital, Pembedahan, yuran Perubatan dan apa-apa produk farmaseutikal yang ditetapkan oleh doktor yang merawat.

3. Rawatan Pergigian Kecemasan Di Luar Negeri

Awda akan dibayar gantirugi untuk bantuan pergigian kecemasan akibat kesakitan, jangkitan dan cabutan gigi yang terjejas semasa berada di luar negara.

4. Manfaat Khairat Kematian

Syarikat Bantuan kami akan membantu keluarga awda dalam mengendalikan perancangan yang diperlukan untuk pengurusan akhir awda yang akan dilakukan di negara awda meninggal dunia.

5. Kehilangan & Kerosakan Bagasi

Kehilangan, kecurian atau kerosakan bagasi yang tidak disengajakan akan dilindungi semasa perjalanan yang dilindungi. Dalam kes ini, ianya sama ada penggantian atau pembaikan ke atas bagasi atau barangan peribadi awda yang hilang atau rosak.

5. Penungguan Bagasi

Sekiranya bagasi awda tertanggung atau hilang oleh syarikat penerbangan, awda akan dibayar balik untuk pembelian barangan keperluan seperti pakaian atau keperluan penting, sekurang-kurangnya enam (6) jam dari waktu ketibaan di destinasi di luar negara.

6. Pembatalan, Pemendekan & Gangguan Perjalanan Di Luar Negeri

Sekiranya pada bila-bila masa perjalanan dibatalkan atau dipendekkan, awda akan dilindungi dengan semua deposit permulaan, pembayaran pendahuluan dan bayaran lain yang dibayar atau akan dibayar untuk perjalanan dan / atau penginapan sekiranya berlaku kematian, kecederaan tubuh badan yang tidak disengajakan atau penyakit datang secara tiba-tiba kepada orang yang dilindungi di bawah Sijil Takaful.

7. Penungguan Perjalanan

Makanan restoran, minuman dan / atau penginapan hotel yang awda gunakan akan ditanggung semasa tempoh penungguan.

8. Terlepas Sambungan Penerbangan Di Luar Negeri

Sekiranya awda terlepas sambungan / transit penerbangan yang bukan disebabkan oleh mana-mana orang yang dilindungi di bawah Sijil Takaful, awda akan dibayar balik bagi perbelanjaan tambahan dan keperluan bagi penggantian tiket penerbangan dan perbelanjaan yang ditanggung untuk makanan atau minuman semasa di luar negara.

9. Lawatan Ehsan oleh seorang ahli keluarga yang terdekat

Awda akan dibayar balik jika sekiranya awda membuat perjalanan bersendirian dan telah dimasukkan ke hospital selama lebih dari tujuh (7) hari akibat daripada kecederaan yang tidak disengajakan atau penyakit datang secara tiba-tiba yang dilindungi di bawah Sijil Takaful.

10. Pengiring Kanak-Kanak yang bawah Umur

Kami akan mendapatkan orang yang sesuai bagi menjaga kanak-kanak di bawah umur yang dilindungi di bawah Sijil Takaful semasa perjalanan ke hospital sekiranya awda dimasukkan ke hospital di mana awda mengalami kecederaan yang tidak disengajakan atau penyakit datang secara tiba-tiba dan awda disertai oleh anak kecil awda di bawah umur 17 tahun.

11. Evakuasi Perubatan dan Pemulangan

Syarikat bantuan akan menyediakan dan membayar perkhidmatan berkenaan bagi Evakuasi Perubatan Kecemasan, Pemulangan Perubatan Kecemasan dan Pemulangan Jenazah yang ditanggung yang disebabkan kemalangan, penyakit atau kematian semasa dalam perjalanan yang dilindungi di luar negara Brunei untuk tempoh tidak melebihi 90 hari berturut-turut pada mana-mana satu perjalanan.

12. Cuti Kecemasan Ehsan

Sekiranya berlaku dalam keadaan yang tidak dijangkakan yang menyebabkan kematian kepada ahli keluarga terdekat, awda akan dibayar balik kos perjalanan balik ke negara tempat tinggal awda.

13. Manfaat Tunai Hospital

Awda akan dibayar BND 50 untuk setiap hari semasa awda dimasukkan ke hospital untuk rawatan sehingga dua puluh (20) hari berturut-turut kecuali akibat dari keadaan perubatan atau fizikal yang sedia ada.

14. Kehilangan Kad Kredit Di Luar Negeri

Sekiranya awda mengalami kerugian kewangan akibat penipuan penggunaan kad kredit awda disebabkan oleh pecah masuk, atau kecurian semasa berada di luar negara dalam tempoh perlindungan, awda akan dibayar balik bagi sebarang urus niaga yang tidak dibenarkan dalam tempoh 24 jam pertama kehilangan kad kredit sehingga jumlah yang tertera di jadual manfaat.

15. Kehilangan Wang Peribadi

Awda akan dibayar balik kerugian awda sekiranya kehilangan atau kecurian wang peribadi awda semasa di luar negara.

16. Kehilangan Pasport, Lesen Memandu, Kad Pengenalan Kebangsaan

Perbelanjaan yang diperlukan untuk mendapatkan pasport baru, lesen memandu, atau kad pengenalan kebangsaan semasa di luar negara.

17. Kehilangan Dokumen Perjalanan

Sekiranya awda mengalami kehilangan, kecurian atau dokumen perjalanan mengalami kerosakan secara tidak disengajakan semasa dalam perjalanan, awda akan dibayar balik semula kos pengeluaran dokumen perjalanan yang baru.

18. Liabiliti Diri

Awda akan dibayar balik sehingga jumlah yang ditetapkan di dalam jadual yang mana awda yang perlu bayar dari segi undang-undang, bersama dengan kos tambahan yang berkaitan dengan kemalangan semasa tempoh takaful yang menyebabkan kematian atau kecederaan atau kerugian atau kerosakan terhadap harta benda seseorang.

19. Bantuan Perundangan

Sekiranya kemalangan melibatkan liabiliti pihak ketiga yang mengakibatkan kerosakan fizikal, Awda akan dibayar balik perbelanjaan yang ditanggung pada mana-mana tindakan undang-undang.

20. Jika Berlaku Rampasan / Penculikan

Jika perjalanan awda terganggu lebih dari enam jam disebabkan kejadian rampasan kenderaan, awda akan dibayar secara harian sehingga had maksima mengikut di dalam jadual manfaat.

21. Terlebih Tempahan Di Luar Negeri

Jika berlaku terlebih tempahan perjalanan, awda akan dibayar balik perbelanjaan yang telah dibayar untuk penginapan dan makanan jika tidak disediakan atau tidak diberi pampasan oleh syarikat penerbangan.

22. Tertinggal Acara

Mana-mana acara yang tertinggal disebabkan oleh kemalangan atau faktor-faktor luaran yang di luar dari kawalan awda, akan dibayar balik kepada awda tertakluk kepada terma dan syarat di dalam Sijil Takaful.

23. Jika Berlaku Keganasan

Awda akan diberikan perlindungan bagi kecederaan anggota badan atau mengalami kerosakan ketika menjadi saksi yang tidak bersalah semasa aksi keganasan berlaku terhadap orang yang dilindungi di bawah Sijil Takaful.

24. Bantuan Kecemasan 24 Jam

Sekiranya berlaku kecemasan perubatan, talian kecemasan 24 jam akan disediakan untuk membantu dan memberi nasihat dari Syarikat Bantuan dan jika perlu, Evakuasi Perubatan Kecemasan dan Pemulangan akan disediakan.

Soalan Lazim

1 Siapa yang layak untuk Takaful Musafir?

Perlindungan takaful adalah layak untuk mereka yang berumur mulai 18 tahun ke atas. Setiap peserta boleh melindungi ahli keluarga mereka dari usia minima 6 minggu sehingga usia maksima 80 tahun. Anak-anak yang berumur di bawah 17 tahun hendaklah ditemani oleh ibu bapa atau penjaga.

2 Apakah jenis pakej yang ada?

Terdapat 3 jenis pakej yang tersedia:

1. Naim
2. Firdaus
3. Keluarga

Setiap pakej menyediakan had manfaat yang berbeza.

3 Apakah Pakej Perseorangan itu?

Pakej perseorangan melindungi satu (1) orang bagi setiap sijil Takaful. Terdapat 2 pakej yang disediakan untuk individu yang merancang sama ada untuk perjalanan dalam negara-negara ASEAN atau Seluruh Dunia:

- Naim dan
- Firdaus.

4 Bagaimanakah keluarga yang ditakrifkan dalam Pakej Keluarga?

Keluarga ditakrifkan sebagai Sepasang suami isteri dan dua (2) orang anak tanggungannya. Jika lebih daripada dua (2) orang anak tanggungannya, sumbangan tambahan akan diberikan.

5 Bagaimanakah seorang anak ditakrifkan?

Seorang anak yang dilindungi di bawah Sijil Takaful adalah kanak-kanak berumur antara 6 minggu hingga 17 tahun atau pelajar sepenuh masa yang berumur di bawah 23 tahun.

6 Adakah awda menyediakan Pakej Tahunan?

Ya, kami ada Pakej bagi Pelbagai Perjalanan secara Tahunan. Ini boleh didapati di bawah Jadual Sumbangan untuk Takaful Musafir.

7 Siapa yang akan saya hubungi sekiranya berlaku kecemasan perubatan semasa saya berada di luar negara?

Sebagai pemegang Sijil Takaful, awda berhak mendapat Bantuan Perubatan dan Perjalanan Kecemasan 24 Jam yang disediakan oleh syarikat yang dilantik, Aspire Lifestyle (APAC) Pte Ltd. Pusat perkhidmatan mereka di Singapura boleh dihubungi di talian **+65 6339-6676**.

8 Siapa yang akan saya hubungi sekiranya berlaku kecemasan perubatan semasa saya melakukan ibadah Haji atau Umrah?

Peserta yang mengambil Perlindungan Tambahan Haji dan Umrah boleh mendapatkan rawatan perubatan yang mudah dan tanpa bayaran (sebagai pesakit luar atau pesakit dalam) di pusat perubatan yang berdaftar dengan Al-Khairi Care di Makkah, Madinah, dan Jeddah. Hubungi Pusat Bantuan Kecemasan Al-Khairi Care 24 Jam di **+966 509227793** untuk bantuan.

9 Bagaimanakah saya membuat tuntutan?

Notis mengenai apa-apa tuntutan mestilah diberikan kepada Kami dalam tempoh empat belas (14) hari selepas kejadian yang mungkin menimbulkan tuntutan tersebut. Semua tuntutan hendaklah dibuat bersama-sama dengan bukti yang memuaskan kepada Kami tentang kematian, penyakit, kecacatan, kecederaan atau kehilangan yang mana tuntutan dibuat. Segala perbelanjaan dalam menghadapi tuntutan adalah ditanggung sepenuhnya oleh awda.

Semua tuntutan mesti dikemukakan dengan maklumat sokongan yang komprehensif.



What is the meaning of Takaful?

A pact among a group of participants who agree to contribute to a fund to assist each other in the event of misfortune similar to the 'Aqilah system which was practiced during the time of Prophet Muhammad S.A.W.

“Help one another in Al-Birr and At-Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression.” (Al-Maidah: 2)

Takaful is also a channel that allows individuals to take the initiative to **help one another to face and share risks together while providing benefits to ease financial burden between them.**



Musafir Takaful

Introduction

Anyone who travels outside their country of residence knows that traveling can be risky. The Musafir Takaful Scheme is designed for any individual who is looking for traveling protection whether on vacation or on a business trip. For maximum choice and flexibility, this scheme provides two types of packages which is the single and family package.

Objectives

The main objective for this scheme is to cover a wide range of possibilities that could otherwise cost you a fortune, especially in the areas of Medical Expenses, Loss of Baggage and Personal Belongings, Baggage Delay, Travel Delay, and Emergency Evacuation/ Repatriation.

Protection

Takaful Protections provided under this scheme are:

- Personal Accident
- Medical Expenses Abroad
- Emergency Dental Care Abroad
- Compassionate Benefit
- Baggage Loss & Damage
- Baggage Delay
- Trip Cancellation & Curtailment Abroad
- Trip Delay
- Missed Flight Connection Abroad
- Compassionate Visit by one immediate family member
- Escort of Minor Child
- Medical Evacuation and Repatriation
- Compassionate Emergency Leave
- Hospital Cash Benefit
- Loss of Credit Card Abroad
- Loss of Personal Money Abroad
- Loss of Passport, Driving Licence & National Identity Card
- Loss of Travel Documents
- Personal Liability
- Legal Assistance
- In the event of Hijack / Kidnap
- Overseas Overbooked
- Missed Event
- In the event of Terrorism
- 24 Hours Emergency Assistance

Eligibility

The person who is eligible for this takaful protection must be 18 years old and above. Each participant can cover their family members from a minimum age of 6 weeks up to maximum age of 80 years. Children under 17 years of age must be accompanied by a parent or guardian.

Cover

Cover		Individual			Family Plan (Maximum of 4 person)
		Medical Outbound	Naim	Firdaus	
1	Personal Accident				
	a) Adult Age 18 to 70 Years Old	-	≤ BND100,000	≤ BND150,000	≤ BND100,000
	b) Adult Age 71 Years Old and above	-	≤ BND50,000	≤ BND50,000	≤ BND50,000
	c) Child 17 Years Old and Below	-	≤ BND25,000	≤ BND25,000	≤ BND25,000
	Aggregate Limit for Family Plan				≤ BND300,000
2	Medical Expenses Abroad				
	a) Age 70 Years Old and below	≤ BND20,000	≤ BND150,000	≤ BND300,000	≤ BND150,000
	b) Age 71 Years Old and above	≤ BND20,000	≤ BND50,000	≤ BND75,000	≤ BND75,000
	Aggregate Limit for Family Plan	-	-	-	≤ BND300,000
	Sub limit for medical expenses due to COVID-19	≤ BND20,000	≤ BND20,000	≤ BND50,000	≤ BND20,000 per Person
	Excess	BND50	BND50	BND50	BND50
	Sub limit for medical expenses due to pre-existing illnesses under Haj and Umrah Extension	-	≤ BND15,000	≤ BND15,000	≤ BND15,000
3	Emergency Dental Care Abroad	-	≤ BND200	≤ BND400	≤ BND400 per Family
4	Compassionate Benefit	-	≤ BND20,000	≤ BND20,000	≤ BND30,000 per Family
5	Baggage Delay	-	≤ BND300 per Event	≤ BND500 per Event	≤ BND500 per Event
	Max limit	-	≤ BND600	≤ BND1,500	≤ BND1,500
6	Lost & Damage Baggage				
	Limit Per Bag Any one event	- -	≤ BND500 ≤ BND2,500	≤ BND1,000 ≤ BND5,000	≤ BND500 ≤ BND5,000
7	Trip Cancellation, Curtailment, Interruption Abroad	-	≤ BND5,000	≤ BND10,000	≤ BND15,000 per Family
	Excess	-	BND100	BND100	BND100
8	Trip Delay Per event (excess of 6 hours delay)	-	BND200	BND400	BND400
	Maximum limit	-	≤ BND400	≤ BND800	≤ BND800

Cover		Individual			Family Plan (Maximum of 4 person)
		Medical Outbound	Naim	Firdaus	
9	Missed Flight Connection Abroad First 4 hours delay Maximum Limit Reimbursement of Flight Ticket (if any)	- - -	≤ BND200 ≤ BND400 ≤ BND1,000	≤ BND400 ≤ BND800 ≤ BND5,000	≤ BND400 ≤ BND800 ≤ BND8,000 per Family
10	Compassionate Visit by one immediate family member (Accommodation expenses and one economy return airfare)	-	≤ BND10,000	≤ BND10,000	≤ BND10,000 per Family
11	Escort of Minor Child Up to a cost of 1 economy return airfare	-	≤ BND10,000	≤ BND 10,000	≤ BND10,000 per Family
12	Medical Evacuation & Repatriation	≤ BND5,000	≤ BND1,000,000	≤ BND1,000,000	≤ BND1,000,000 per Family
13	Compassionate Emergency Leave (Maximum of one economy return airfare)	-	Full Cover		
14	Hospital Cash Benefit Maximum limit (Excess of 24 Hours)	- -	BND50 per Day BND500	BND100 per Day BND1,000	BND50 per Day BND1,000
15	Loss of Credit Card Abroad	-	≤ BND500	≤ BND1,000	≤ BND1,000 per Family
16	Loss of Personal Money Abroad	-	≤ BND200	≤ BND500	≤ BND500 per Family
17	Loss of Passport, Driving Licence & National Identity Card	-	≤ BND2,000	≤ BND4,000	≤ BND4,000 per Family
18	Loss of Travel Documents Abroad	-	≤ BND2,000	Up to BND 4,000	≤ BND4,000 per Family
19	Personal Liability	-	≤ BND500,000	≤ BND500,000	≤ BND500,000 per Family
20	Legal Assistance	-	≤ BND2,000	≤ BND5,000	≤ BND5,000 per Family
21	Hijack / Kidnap Full consecutive 6 hours Maximum Limit	- -	BND25 each Day ≤ BND1,000	BND50 each Day ≤ BND2,000	BND50 each Day ≤ BND2,000 per Family
22	Overseas Overbooked	-	≤ BND200	≤ BND200	≤ BND200 per Family
23	Missed Event	-	≤ BND500	≤ BND1,000	≤ BND1,000 per Family
24	In the event of Terrorism	-	Coverage for all sections up to the maximum limit (excluding nuclear, chemical and biological terrorism)		
25	24 Hours Emergency Assistance	-	✓		

24 Hour Emergency Assistance

Takaful Brunei Am has appointed Aspire Lifestyle (APAC) Pte Ltd, an international company to provide 24 hour Emergency Assistance Service in case the participant encounter difficulties whilst traveling outside Brunei Darussalam during period of Takaful.

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.

Musafir (Travel) Takaful Contribution Inclusive of COVID-19 Coverage Worldwide with Haj and Umrah Extension

For Participant aged 80 years old and below

Cover Period	Individual				Family Plan
	80 years old and below		81 years old and above		
	Naim	Firdaus	Naim	Firdaus	
1 - 5 days	BND61.00	BND136.00	BND92.00	BND204.00	BND226.00
6 - 8 days	BND87.00	BND173.00	BND131.00	BND260.00	BND302.00
9 - 11 days	BND113.00	BND209.00	BND170.00	BND314.00	BND377.00
12 - 14 days	BND139.00	BND245.00	BND209.00	BND368.00	BND452.00
15 - 17 days	BND165.00	BND281.00	BND248.00	BND422.00	BND528.00
18 - 20 days	BND191.00	BND318.00	BND287.00	BND477.00	BND603.00
21 - 23 days	BND218.00	BND354.00	BND327.00	BND531.00	BND679.00
24 - 26 days	BND244.00	BND390.00	BND366.00	BND585.00	BND754.00
27 - 29 days	BND270.00	BND426.00	BND405.00	BND639.00	BND829.00
30 - 32 days	BND296.00	BND463.00	BND444.00	BND695.00	BND905.00
Every addition of 3 days	BND26.00	BND36.00	BND39.00	BND54.00	BND75.00
Additional for Each Child					BND48.00

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

Description of Takaful Covers

A brief overlook of the benefits provided. For a detailed descriptions please refer to your Takaful Product Wording.

1. Personal Accident

You will be indemnified in the event you sustain bodily injury that causes Permanent Total Disability (including Permanent Partial Disability) during the covered trip.

2. Medical Expenses Abroad

In the event of sudden illness or accident occurring during the covered trip, you will be indemnified for the necessary costs of hospitalization, surgery, medical fees and any pharmaceutical products prescribed by the attending doctor.

3. Emergency Dental Care Abroad

You will be indemnified for emergency dental assistance due to pain, infection and removal of the tooth affected while you are abroad.

4. Compassionate Benefit

Our Assistance Company will assist your family on arranging necessary plans for your final care to be done at the country of your passing.

5. Baggage Loss & Damage

The accidental loss, theft or damage of baggage will be covered during the covered trip. In this case, it is either by replacing or repairing the loss or damage to your baggage or your personal effects.

6. Baggage Delay

In the event that your baggage is delayed or misplaced by the carrier, you will be indemnified for the emergency purchases of essential items of clothing or necessities for at least six (6) hours from the time of arrival at the destination abroad.

7. Trip Cancellation, Trip Curtailment and Trip Interruption Abroad

Should at any moment 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 in the event the death, accidental bodily injury or sudden illness of the person(s) covered under the Takaful Certificate.

8. Trip Delay

Restaurant meals, refreshments and/or hotel accommodation used during the period of delay will be indemnified.

9. Missed Flight Connection Abroad

In the event of a missed connecting flight not caused by any of the person(s) covered under the Takaful Certificate, you will be reimbursed for the necessary and additional expenses for the replacement of flight tickets and expenses incurred for meals or refreshments while overseas.

10. Compassionate Visit by One Immediate Family Member

You will be reimbursed in the event you are traveling alone and admitted to hospital for more than seven (7) days as a result of an accidental injury or sudden illness covered in the Takaful Certificate.

11. Escort of Minor Child

You will be provided a suitable person to look after a minor child covered under the Takaful Certificate during the trip to the hospital in the event you are hospitalised where you suffered an accidental injury or sudden illness and you were accompanied by your minor child under 18 years of age.

12. Medical Evacuation and Repatriation

The assistance company will provide and will pay for the services in respect of Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains incurred by accident, illness or death during the covered trip outside of Brunei for a period not exceeding 90 consecutive days on any one trip.

13. Compassionate Emergency Leave

In the unforeseen circumstance of the death of an immediate family member, you will be reimbursed the return travel cost to your home country of residence.

14. Hospital Cash Benefit

You will be paid BND 50 for each complete day as for being hospitalized for treatment abroad up to twenty (20) consecutive days you are hospitalized, excluding from pre-existing medical or physical conditions.

15. Loss of Credit Card Abroad

In the event that you suffer financial loss as a direct result of fraudulent use of personal credit card(s) arising out of burglary, or theft while outside the home country of residence during the covered trip, you will be reimbursed for any unauthorised transactions incurred within the first twenty-four (24) hours of the loss of the card up to the amount shown in the takaful benefits.

16. Personal Money

You will be indemnified in the event of the loss or theft of your personal money while abroad.

17. Loss of Passport, Driving License & National Identity Card

The necessary expenses incurred for obtaining a new passport, driving license, or national identity card while abroad.

18. Loss of Travel Documents

In the event of the loss, theft or unintentional destruction of your travel documents during your journey, you will be refunded the cost of reissuance of travel documents.

19. Personal Liability

You will be reimbursed for up to the sum specified in the schedule that you are legally required to pay, along with any extra costs relating to an accident during the period of Takaful that causes death or injury to any person or loss or damage to property.

20. Legal Assistance

Should an accident involving the liability of a third party resulting in physical damage, you will be reimbursed the expenses incurred on any judicial actions.

21. In the event of Hijack / Kidnap

In the event that your journey is interrupted for more than 6 hours due to hijack of your transportation, you will be paid daily up to the maximum limit in the schedule of benefits.

22. Overseas Overbooked

In the event of overbooking, you will be reimbursed the expenses paid for accommodations and meals if not provided or compensated by the airline.

23. Missed Event

Any missed events as a result of accidental or external factors beyond your control will be reimbursed to you subject to terms and conditions in the Takaful Certificate.

24. In the event of Terrorism

You will be provided coverage for bodily injuries or damage sustained as an innocent bystander during acts of terrorism for those covered under the Takaful Certificate.

25. 24 Hour Emergency Assistance

In the event of a medical emergency, a 24-hour emergency hotline will be provided to help and advise by the Assistance Company and if necessary, Emergency Medical Evacuation and Repatriation will be provided.

Frequently Asked Questions

1 Who is eligible for Musafir Takaful?

This takaful coverage is eligible for those 18 years old and above. Each participant can cover their family members from a minimum age of 6 weeks up to a maximum age of 80 years old. Children under 17 years of age must be accompanied by a parent or guardian.

2 What are the types of package available?

There are 3 types of package available:

1. Naim
2. Firdaus
3. Family

Each package provides different benefit limits.

3 What is an Individual Package?

An individual package covers one (1) person per Takaful certificate. There are 2 packages available for individuals planning to either travel within ASEAN or Worldwide:

- Naim and
- Firdaus.

4 How is a family defined in the Family Package?

A family is defined as the spouse and two (2) dependant children. If more than two (2) dependant children, additional contributions apply.

5 How is a child defined?

A child to be covered under the Takaful Certificate must be a child aged between 6 weeks to 17 years of age or a full-time student who is below 23 years of age.

6 Do you have an Annual Package available?

Yes we do have an Annual Multi-Trip Package available. This can be found under our table of Contribution for Musafir Takaful.

7 Whom do I contact in the event of a medical emergency when I am overseas?

As a Takaful Certificate holder, you are entitled to a 24 Hour Emergency Medical and Travel Assistance provided by our appointed service provider, Aspire Lifestyle (APAC) Pte Ltd. Their service centre in Singapore can be contacted at **+65 6339-6676**.

8 Whom do I contact in the event of a medical emergency when I'm performing Haj or Umrah?

Participants who took the optional Haj and Umrah Additional Cover can access convenient and cashless medical treatment (both outpatient and inpatient) at Al-Khairi Care's affiliated medical centers in Makkah, Madinah, and Jeddah. Reach out to Al-Khairi Care 24-Hour Emergency Assistance Centre +966 509227793 for assistance.

9 How do I make a claim?

Notice of any claim must be given to Us within fourteen (14) days after the incident which may give rise to such a claim. All claims shall be made together with proof satisfactory to Us of death, illness, disability, injury or loss for which a claim is made hereunder. All expenses in providing claim evidence shall be borne by you.

All claims must be submitted with comprehensive supporting information.

Takaful Brunei Am Sdn Bhd

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