

StudentCare Takaful with COVID-19 Coverage

This is an enhancement to our existing StudentCare Takaful, designed to provide protection for individuals who are pursuing their studies abroad.

This coverage is extended to cover Medical Expenses Abroad incurred as a result of COVID-19.

Schedule of Benefits for StudentCare Takaful with COVID-19 Coverage

	Coverage	Maximum Benefits Per Disability		
	SC1 : HEALTHCARE BENEFIT			
a.	Hospital Room and Board			
	i. Daily maximum Up to 45 Days	BND100		
	ii. Intensive Care Unit (Up to 20 Days)	BND250		
b.	Miscellaneous Services	BND2,000		
c.	Surgical Fees	BND15,000		
d.	In-Hospital Doctor's Visit			
	Daily maximum up to 65 Days	BND70		
e.	Pre-Hospital Diagnostic Services			
	(Within 30 Days Prior to Hospitalisation)	BND700		
f.	Ambulance Fees	BND300		
g.	Post-Hospital Treatment			
	(Within 30 Days after Discharge)	BND200		
h.	Out-Patient Treatment Per Year			
	(Subject to Excess of BND100 per Visit)	BND1,000		
i.	Final Care Expenses	BND700		
j.	Repatriation Expenses			
	(Maximum of One Destination Only)	BND8,000		
k.	Emergency Evacuation and Repatriation	BND1,000,000		
l.	Compassionate Emergency Leave	Full Cover		
	(Maximum of One Economy Return Airfare)	r un cover		
m.	Co-Takaful for Elective Overseas Treatment			
	excluding USA, Canada and Sanctioned Countries	20%		
n.	Cover for COVID-19			
	Medical Expenses Abroad due to COVID-19	BND20,000		
	24 Hours Emergency Assistance Services	✓		
	OVERALL ANNUAL LIMIT	BND100,000		
	SC2 : TRAVEL BENEFIT			
a.	Personal Liability	BND50,000		
b.	Baggage Lost / Damage			
	(Subject to Deductible of BND30 per Claim)	BND1,000		

Schedule of Benefits for StudentCare Takaful with COVID-19 Coverage

	Coverage	Maximum Benefits Per Disability
SC2 : TRAVEL BENEFIT		
c.	Baggage Delay	BND750
d.	Trip Cancellation	BND2,000
e.	Trip Curtailment	BND2,000
f.	Strikes and Hijack	BND500
g.	Computer and Laptop Lost / Damage	BND2,000
SC3 : ACCIDENTAL DEATH AND PERMANENT DISABLEMENT		
a.	Accidental Death	BND50,000
b.	Accidental Total Permanent Disablement	BND50,000
SC4 : DEATH AND PERMANENT DISABLEMENT		
a.	Death	BND10,000
b.	Total Permanent Disablement	BND10,000
Annual Contribution		BND534.00

Geographical Limit:

This plan offers 24-Hours worldwide coverage, excluding the United States of America, Canada and sanctioned countries.

* Medical Expenses Abroad due to COVID-19

If you become ill during your trip because of COVID-19, you will be covered for the usual, customary, necessary, and reasonable costs of hospitalisation, surgery, medical fees and pharmaceutical products prescribed by the attending doctor.

Terms & Conditions apply.