

PRODUCT DISCLOSURE SHEET (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 you do not understand any part of this document or the general terms).	TAKAFUL BRUNEI AM SDN BHD (TBA)
	MUSAFIR (TRAVEL) TAKAFUL
	Date: 23/05/2024

1. What is this product about?

Musafir (Travel) Takaful aims to provide protection to an individual while travelling outside the country, whether for the purpose of business or vacation, against a range of unforeseen events, including medical expenses, personal accidents, baggage delays, trip cancellations, and more.

You can choose short-term cover for your trip or opt for annual cover, which are renewable annually to ensure continuous protection for all your travels throughout the year. Additionally, you have the option to add more covers that are available within this plan.

2. What are the Shariah concepts applicable?

The beauty of this takaful contract is that it is syariah compliant and is based on a principle of mutual cooperation and helping each other. Here are the principles that this contract relies on.

Tabarru' – with your contribution entrusted to us, we'll help you to donate 65% of it to the appropriate takaful fund to help other participants under the same contract.

Wakalah – with this contract, you are appointing us to be a wakeel to administer, manage, invest, and distribute the fund to other participants when they need the help. To perform the service, we'll apportion 35% of your contribution as a Wakalah fee. If there is a surplus in the fund, we'll get a percentage from that too as a performance fee for continuously ensuring the Takaful fund are managed in a responsible and sustainable manner at a percentage as approved by Our Shariah Advisory Body which it does not exceed the percentage of distributable surplus to all the participants.

3. What are the cover, exclusions, and conditions?

Your cover plan includes protection for your travels, including health and medical issues, travel disruptions and delays, personal and property protection, legal and personal liability assistance, and other special situations.

We've got you covered for:

1. Personal accident.
2. Medical expenses abroad (including medical expenses due to COVID-19).
3. Emergency dental care abroad.
4. Compassionate benefit.
5. Baggage delay.
6. Baggage lost/damaged.
7. Trip cancellation, trip curtailment, and trip interruption abroad.
8. Trip delay.
9. Missed flight connection abroad.
10. Compassionate visit.
11. Escort of minor child.
12. Medical evacuation, repatriation and repatriation of mortal remains.
13. Compassionate emergency leave to country of residence following death of close family member.
14. Hospital cash benefit.
15. Loss of credit card abroad.
16. Loss of personal money abroad.

17. Loss of passport, driving license and national identity card.
18. Loss of travel documents abroad.
19. Personal liability.
20. Legal assistance.
21. Security evacuation.
22. Hijack/kidnap.
23. Overseas overbooked.
24. Missed event.
25. Terrorism.
26. 24-hour emergency medical assistance and travel assistance.

Haj and Umrah Extension under Medical Expenses Abroad

Exclusive coverage for Haj and Umrah Pilgrims only subject to additional contribution, this extension provides cover for medical cost and expenses incurred caused by pre-existing conditions or illnesses.

*Note: You may refer to **Appendix A** for the detailed Schedule of Benefits and **Appendix D** for the Haj/Umrah Panel Medical Centers.*

GENERAL EXCLUSIONS

Your contract does not cover expenses related to:

- a) Events occurring when in Brunei Darussalam.
- b) Fraud, serious negligence, or Shariah-prohibited actions.
- c) Extraordinary natural phenomena and disasters.
- d) Wars, conflicts, or military interventions.
- e) Nuclear reaction or radiation.
- f) Participation in competitions, certain sports, and hazardous activities.
- g) Chronic ailments or pre-existing conditions (except for serious medical emergencies).
- h) Self-inflicted injury, substance abuse, or sexually transmitted diseases.
- i) Travel against medical advice or for medical treatment.
- j) Childbirth, miscarriage, or pregnancy-related expenses.
- k) Emotional, mental, or psychiatric illness.
- l) AIDS or related conditions.
- m) Seeking medical treatment, operation-related travels, or awaiting test results.
- n) Activities on or from ships, oil rig platforms, or similar offshore locations.

Note: This list is non-exhaustive. Please refer to the Product Wording for the full list of exclusions under the contract.

4. How much contribution do I have to pay?

For short term cover, the total contribution you pay depends on:

- The plan you choose – Medical Outbound, Naim, Firdaus or Family Plan
- The cover area you choose based on your travels – ASEAN or Worldwide
- The cover period you choose based on the date of your departure from Brunei Darussalam to the date of your arrival back to Brunei Darussalam.
- Your age – whether you are 80 years old below and 81 years old above.

For annual cover, the total contribution you pay depends on:

- The plan you choose – Annual Medical Outbound, Annual Musafir (Travel)
- The cover area you choose based on your travels – ASEAN or Worldwide

*Note: You may refer to **Appendix B** for the detailed contribution table.*

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

The following charges/fees are applicable:

1. What you must pay in addition to the Contribution amount:
 - Stamp Duty: **B\$0.25** per contract.
2. What is included in the Contribution amount:
For direct participation (including the Takaful Brunei Mobile application, TBA Call Centre and Counters/Branches)
 - Wakalah fees: up to maximum of 35% of Takaful gross contribution.
For participation through TBA Authorized Agent:
 - The agent will receive a fee from us based on a percentage of the total contribution.
3. What you must pay if there are any changes to the contract:
 - Cancellation Fee: **B\$10.00** per contract.
 - Endorsement charges: any refund or additional contribution plus service charge of **B\$10.00** per endorsement.

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

- **Trip Commencement**
All trips must start and end in Brunei Darussalam and the length of the trip not exceeding ninety (90) days.
- **Eligibility**
 - i. Participant must be an individual from the age of 18 and above.
 - ii. If the Person Covered is a child, the child must be aged between 6 weeks old to 18 years old or a full-time student who is below 23 years old. Children under 18 years old must be accompanied by a parent or guardian.
- **Family Plan**
Includes the participant, their spouse, and up to two (2) children.
- **24 Hour Emergency Assistance**
TBA International Assistance will provide 24-hour Emergency Assistance Service in case you encounter medical or travel difficulties whilst travelling anywhere in the world.

TBA International Assistance can be contacted at:

HOTLINE: +65 63404000

WHATSAPP: +1 220 222 2115

*For contracts commenced **before 15th April 2024**, please contact: **+65 63396676**

- **24 Hour Medical Emergency Assistance for Haj and Umrah Pilgrims**
TBA Haj/Umrah Assistance will provide 24-hour Emergency Assistance Service in case you encounter medical emergencies such as medical treatments, emergency dental care, medical evacuation and repatriation, compassionate benefit while travelling for Haj or Umrah (only available for those who participate in the Haj and Umrah Extension).

TBA Haj/Umrah Assistance can be contacted at +966 50-9227793.

- **Importance of disclosure**
 - i. You must provide accurate information when filling out your application form.
 - ii. When renewing, ensure your information is up to date.
 - iii. Disclose any relevant information beyond what we've asked to help us make informed decisions about your cover.
- **Consequence of Breach of Duty**
Breach of duty of disclosure may result in us voiding the contract and refusing all claims.

- **Police Report**

If you lose any personal belongings during your travels, you must immediately report to the nearest police station **within twenty-four (24) hours**. You must **obtain a copy of the police report**.

- **Claims Procedure**

Notification and submission of all documents of claims for all covered incidents must be given to Us **within fourteen (14) calendar days** after the occurrence of such incident.

TBA Claims for Medical and Travel can be contacted at:

HOTLINE: +673 224 4000 ext. 9204/9205

WHATSAPP: +673 873 4885

EMAIL: tbaclaim@takafulbrunei.com.bn

*Note: Please refer to **Appendix C** for the Claim Guideline and summary of documents required for you to submit during claim reporting.*

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

It is important that you inform TBA of any changes in your contact details to ensure that all correspondence reaches you in a timely manner.

8. What happens in the event of cancellation?

In case of cancellation:

- You can inform TBA with a 14-day written notice if no claim has occurred.
- TBA keeps a portion of your paid contribution based on the time the contract was active.
- The remaining contribution, after deducting fees and charges, will be refunded to you.
- Cancellation is effective from the date TBA receives the contract and schedule.
- TBA can also cancel the contract with a 14-day notice sent by registered mail.

9. What happens in the event that the takaful agent ceases to operate?

If our authorized agent that issued your contract ceased its operation, your contract is still valid until its expiry date. You can renew, do any endorsement and cancellation for their contract at any of TBA counters and branches.

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

Documents required are as follows: -

For new participants:

- a. Application form duly completed and signed.
- b. Copy of flight itinerary (optional).
- c. Copy of passport (optional).

For renewal participants:

Application form duly completed and signed.

11. Where can I get assistance for redress?

If you have difficulties contact TBA as soon as possible:

Takaful Brunei Am Sdn Bhd

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 remains unresolved, you may contact Financial Consumer Issues of Brunei Darussalam Central Bank:

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 on similar plan, you may refer to our website at www.takafulbrunei.com.bn, call TBA Call Centre at **+673 224 4000**, reach us at the TBA WhatsApp line at **+673 743 4000** or visit nearest TBA counters or branches.

IMPORTANT NOTE:

**YOU SHOULD SATISFY YOURSELF THAT THE TAKAFUL CONTRACT WILL BEST SERVE YOUR NEEDS.
YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CONTRACT 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 Contract after Takaful Brunei Am Sdn Bhd's assessment.

APPENDIX A: COVERS

Below is a detailed view of the covers and amount covered.

No.	Cover	MAXIMUM AMOUNT COVERED			
		Individual			Family
No.	Cover	Medical Outbound	Naim	Firdaus	(Maximum of 4 persons)
1	Personal Accident				
	a) Adult aged 18 to 70 years old	-	B\$100,000	B\$150,000	B\$100,000
	b) Adult aged 71 years old and above	-	B\$50,000	B\$50,000	B\$50,000
	c) Child aged 17 and below	-	B\$25,000	B\$25,000	B\$25,000
	Aggregate limit for family				B\$300,000
2	Medical Expenses Abroad				
	a) Aged 70 years old and below	B\$20,000	B\$150,000	B\$300,000	B\$150,000
	b) Aged 71 years old and above	B\$20,000	B\$50,000	B\$75,000	B\$75,000
	Aggregate limit for family				B\$300,000
	Sub limit for medical expenses due to COVID-19	B\$20,000	B\$20,000	B\$50,000	B\$20,000 per person
	Excess	B\$50	B\$50	B\$50	B\$50
	Sub limit for medical expense due to pre-existing illnesses under Haj and Umrah Extension	-	B\$15,000	Up to B\$15,000	B\$15,000
3	Emergency Dental Care Abroad	-	B\$200	B\$400	B\$400 per family
4	Compassionate Benefit	-	B\$20,000	B\$20,000	B\$30,000 per family
5	Baggage Delay				
		-	B\$300 per event	B\$500 per event	B\$500 per event
	Max limit		B\$600	B\$1,500	B\$1,500
6	Baggage (Lost or Damaged)				
	Limit per bag	-	B\$500	B\$1,000	B\$500
	Any one event		B\$2,500	B\$5,000	B\$5,000
7	Trip Cancellation, Curtailment, Interruption Abroad				
		-	B\$5,000	B\$10,000	B\$15,000 per family
	Excess		B\$100	B\$100	B\$100
8	Trip Delay				
	Per event (excess of 6 hours delay)		B\$200	B\$400	B\$400
	Maximum limit	-	B\$400	B\$800	B\$800

9	Missed Flight Connection First 4 hours delay Maximum limit Reimbursement of flight ticket (if any)	-	B\$200 B\$400 B\$1,000	B\$400 B\$800 B\$5,000	B\$400 B\$800 B\$8,000 per family
10	Compassionate Visit by One Immediate Family Member (Accommodation expenses and up to the cost of one economy return airfare)	-	B\$10,000	B\$10,000	B\$10,000 per family
11	Escort of Minor Child Up to the cost of 1 economy return airfare	-	B\$10,000	B\$10,000	B\$10,000 per family
12	Medical Evacuation and Repatriation Repatriation of Mortal Remains	B\$5,000 (including repatriation of mortal remains)	US\$300,000 US\$25,000	US\$300,000 US\$25,000	US\$300,000 per family US\$25,000
13	Compassionate Emergency Leave to The Country of Residence Following Death of a Close Member (Up to the cost of one economy return airfare)	-	Full cover		
14	Hospital Cash Benefit Maximum limit (excess of 24 hours)	-	B\$50 per day B\$500	B\$100 per day B\$1,000	B\$50 per day per person B\$1,000 per family
15	Loss of Credit Card Abroad	-	B\$500	B\$1,000	B\$1,000 per family
16	Loss of Personal Money Abroad	-	B\$200	B\$500	B\$500 per family
17	Loss of Passport, Driving License and National Identity Card	-	B\$2,000	B\$4,000	B\$4,000 per family
18	Loss of Travel Documents	-	B\$2,000	B\$4,000	B\$4,000 per family
19	Personal Liability	-	B\$500,000	B\$500,000	B\$500,000 per family
20	Legal Assistance	-	B\$2,000	B\$5,000	B\$5,000 per family
21	Security Evacuation	-	US\$100,000	US\$100,000	US\$100,000 per family
22	Hijack or Kidnap Full consecutive 6 hours Maximum limit	-	B\$25 each day B\$1,000	B\$50 each day B\$2,000	B\$50 each day per family B\$2,000 per family
23	Overseas Overbooked	-	B\$200	B\$200	B\$200 per family
24	Missed Event	-	B\$500	B\$1,000	B\$1,000 per family
25	Terrorism	-	Cover for all sections up to the maximum limit (excluding nuclear, chemical, and biological terrorism)		
26	24-Hour Emergency Assistance	-	✓		

*All claims payable will be up to the limits specified above.

APPENDIX B: CONTRIBUTION TABLE

Below is a detailed view of the contribution table for (1) Musafir ASEAN Plan, (2) Musafir Worldwide Plan and (3) Annual Musafir Plan.

Important notes:

- List of ASEAN countries includes Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam and including Timor Leste.
- Worldwide cover area includes the USA, Canada, Australia, and Japan.
- The Family Plan can cover an unlimited number of children, subject to additional contributions.
- Participants aged 81 years old and above are not eligible for the Family Package.
- The Annual Musafir Plan is only applicable for participants aged 18 to 80 years old.
- Haj and Umrah Extension is only applicable for Naim and Firdaus and Family Plans.

1. Cover area – ASEAN Countries

ASEAN	Individual						Family Plan (Max for 4 person) (B\$)
	80 years old and below			81 years old and above			
Cover Period	Medical Outbound (B\$)	Naim (B\$)	Firdaus (B\$)	Medical Outbound (B\$)	Naim (B\$)	Firdaus (B\$)	
1 – 5 days	5.00	26.00	51.00	8.00	39.00	77.00	80.00
6 – 8 days	8.00	35.00	67.00	12.00	53.00	101.00	110.00
9 – 11 days	11.00	44.00	83.00	17.00	66.00	125.00	140.00
12 – 14 days	14.00	53.00	99.00	21.00	80.00	149.00	170.00
15 – 17 days	17.00	62.00	115.00	26.00	93.00	173.00	200.00
18 – 20 days	20.00	71.00	131.00	30.00	107.00	197.00	230.00
21 – 23 days	23.00	80.00	147.00	35.00	120.00	221.00	260.00
24 – 26 days	26.00	89.00	163.00	39.00	134.00	245.00	290.00
27 – 29 days	29.00	98.00	179.00	44.00	147.00	269.00	320.00
30 – 32 days	32.00	107.00	195.00	48.00	161.00	293.00	350.00
Every addition of 3 days	3.00	9.00	16.00	5.00	14.00	24.00	30.00
*Additional for Each Child							22.00

2. Cover area – **Worldwide**

WORLDWIDE	Individual						Family Plan (Max for 4 person) (B\$)
	80 years old and below			81 years old and above			
Cover Period	Medical Outbound (B\$)	Naim (B\$)	Firdaus (B\$)	Medical Outbound (B\$)	Naim (B\$)	Firdaus (B\$)	
1 – 5 days	15.00	42.00	94.00	23.00	63.00	141.00	156.00
6 – 8 days	24.00	60.00	119.00	36.00	90.00	179.00	208.00
9 – 11 days	33.00	78.00	144.00	50.00	117.00	216.00	260.00
12 – 14 days	42.00	96.00	169.00	63.00	144.00	254.00	312.00
15 – 17 days	51.00	114.00	194.00	77.00	171.00	291.00	364.00
18 – 20 days	60.00	132.00	219.00	90.00	198.00	329.00	416.00
21 – 23 days	69.00	150.00	244.00	104.00	225.00	366.00	468.00
24 – 26 days	78.00	168.00	269.00	117.00	252.00	404.00	520.00
27 – 29 days	87.00	186.00	294.00	131.00	279.00	441.00	572.00
30 – 32 days	96.00	204.00	319.00	144.00	306.00	479.00	624.00
Every addition of 3 days	9.00	18.00	25.00	14.00	27.00	38.00	52.00
*Additional for Each Child							33.00

***With Haj and Umrah Extension**

WORLDWIDE	Individual				Family Plan (Max for 4 person) (B\$)
	80 years old and below		81 years old and above		
Cover Period	Naim (B\$)	Firdaus (B\$)	Naim (B\$)	Firdaus (B\$)	
1 – 5 days	61.00	136.00	92.00	204.00	226.00
6 – 8 days	87.00	173.00	131.00	260.00	302.00
9 – 11 days	113.00	209.00	170.00	314.00	377.00
12 – 14 days	139.00	245.00	209.00	368.00	452.00
15 – 17 days	165.00	281.00	248.00	422.00	528.00
18 – 20 days	191.00	318.00	287.00	477.00	603.00
21 – 23 days	218.00	354.00	327.00	531.00	679.00
24 – 26 days	244.00	390.00	366.00	585.00	754.00
27 – 29 days	270.00	426.00	405.00	639.00	829.00
30 – 32 days	296.00	463.00	444.00	695.00	905.00
Every addition of 3 days	26.00	36.00	39.00	54.00	75.00
*Additional for Each Child					48.00

3. Annual Covers

Cover Area	Annual Medical Outbound (B\$)	Annual Musafir (Travel) (B\$)
ASEAN	145.00	515.00
WORLDWIDE	515.00	715.00

APPENDIX C: CLAIMS PROCEDURE GUIDELINE

Notification & Submission of Documentations

You need to notify and submit complete documentation to us **within fourteen (14) calendar days** of the incident for which you are making a claim, using a fully completed claim form.

For total and permanent disablement claims, you must provide us with affirmative proof of your disability **within six (6) to nine (9) months** of the incident causing the disability. If you are unable to provide a notice within that time due to your disability, please inform us as soon as you can do so.

You may submit your notification via:

- Takaful Brunei Mobile app
- TBA Claims Hotline (for Medical & Travel) at +673 224 4000 ext. 9204/9205
- TBA Claims WhatsApp Hotline (for Medical & Travel) at **+673 873 4885**
- TBA Claims Email at tbaclaim@takafulbrunei.com.bn

Proof

For us to process your claims, you are required to provide us with a **fully completed claim form** with satisfactory proof, which must be produced at your own expense.

Documents Required and Excess

Below is a summary of proof / documents required for you to provide for us to process your claims:

No.	Type of Claim	Documents required	Excess
1.	Personal Accident	<ul style="list-style-type: none">• Medical report.• Death certificate (in case of death).• Copy of Police Report.	-
2.	Medical Expenses	<ul style="list-style-type: none">• Medical report.• Original medical bills and receipts.	B\$50.00 (No excess is applied under the Haj and Umrah Extension)
3.	Emergency Dental Care	<ul style="list-style-type: none">• Medical report.• Original medical bills and receipts.•	-
4.	Compassionate Benefit	<ul style="list-style-type: none">• Medical report.• Death certificate.• Original receipts for all associated costs.	-
5.	Baggage Delay	<ul style="list-style-type: none">• Baggage irregularity report.	-
6.	Baggage Damage / Lost	<ul style="list-style-type: none">• Baggage irregularity report.• Photograph of damaged baggage.• Original quotations of baggage damage repair.• Police report (in the event that your baggage is lost).	-

7.	Trip Cancellation, Curtailment, Interruption	<ul style="list-style-type: none"> All original bills, receipts, tickets relevant to the claim. Written statement from the public common carrier's operators, accommodation manager, or relevant authority. Police report (if applicable). Medical report / confirmation letter from hospital (if applicable). Death certificate (if applicable). 	B\$100.00
8.	Trip Delay / Missed Flight Connection	<ul style="list-style-type: none"> All original bills, receipts, tickets relevant to the claim. Written statement from the public common carrier's operators, accommodation manager, or relevant authority. 	-
9.	Compassionate Visit	<ul style="list-style-type: none"> Medical report. Hospital discharge ticket. Ticket and receipt of flight or transport and accommodation. 	-
10.	Compassionate Emergency Leave	<ul style="list-style-type: none"> Death certificate / medical report / confirmation letter from hospital. Ticket and receipt of flight or transport. 	-
11.	Hospital Cash Benefit	<ul style="list-style-type: none"> Medical report. Hospital discharge ticket. 	-
12.	Loss of Credit Card	<ul style="list-style-type: none"> Report from the credit card issuer. Police report. Original receipts for all associated costs. 	-
13.	Loss of Personal Money	<ul style="list-style-type: none"> Police report. Any other proof of amount and currency of money lost. 	-
14.	Loss of Passport, Driving License, National Identity Card, Travel Documents	<ul style="list-style-type: none"> Police report. Original receipts for all associated costs. 	-
15.	Personal Liability & Legal Assistance	<ul style="list-style-type: none"> Police report. Immediate written notification detailing the incident's nature and circumstances. Confirmation that no liability has been admitted and no settlements have been made without prior knowledge and written consent. All legal documentation, including court documents, legal correspondence, and copies of summons. 	-

16.	Hijack or Kidnap, Strike, Terrorism	<ul style="list-style-type: none"> • Written statement / documentation from relevant authority proving that the hostilities were officially recognized. 	-
17.	Overseas Overbooked	<ul style="list-style-type: none"> • Written statement from the public common carrier's operators, their agent or relevant authority. 	-
18.	Missed Event	<ul style="list-style-type: none"> • Written confirmation of the relevant medical issues from a practitioner. • Written confirmation of transport issues from the carrier. • Legal summons from appropriate authorities. 	-

APPENDIX D: HAJ/UMRAH PANEL MEDICAL CENTERS

Haj/Umrah Panel Medical Centers

This appendix is applicable only to those who participate in the Haj and Umrah extension.

For any medical treatments or emergency dental care, TBA Haj/Umrah Assistance services are limited to the Haj/Umrah Panel Medical Centers listed below.

The Haj/Umrah Panel Medical Centers include:

1. **Wahat Al-Shifa 3 Polyclinic**
Al Majhar, Industrial City 1, Jeddah, Saudi Arabia
☎ +966-12-920007501

2. **Wahat Al-Shifa 2 Polyclinic**
Madinah, Zarah Ibn Amir Al Rayah, Saudi Arabia, 42313, P.O. Box 6847
☎ +966-12-920007501

3. **Al-Zahra Hospital**
Madinah, Ali bin Abi Talib Street, 42316, Kingdom of Saudi Arabia
☎ +966-14-84888808

4. **Al Shefa Hospital**
Al Mansur, Al Hindawiyah, Mecca 24232, Kingdom of Saudi Arabia
☎ +966-12- 5333555

5. **Albayt Medical Centre**
Clock Tower P11, Mecca, Saudi Arabia
☎ +966-12-5718400