

<p align="center">PRODUCT DISCLOSURE SHEET</p> <p>(Read this Product Disclosure Sheet before you decide to take up the <i>Product</i>. Be sure to also read the general terms and conditions. Kindly seek clarification from us if in the event that you do not understand any part of this document or general terms).</p>	TAKAFUL BRUNEI AM SDN BHD
	STUDENTCARE TAKAFUL
	Date: 23/05/2024

1. What is this product about?

StudentCare Takaful offers participants comprehensive protection, including:

- a. **Medical Expense Cover:** Reimbursements for medical treatments required due to illness or accidents.
- b. **Travel Assistance:** Benefits for travel between Brunei Darussalam and your country of study.
- c. **Accident Benefit:** Benefits in the event of accidental death or total permanent disablement.
- d. **Additional Support:** Assistance in the event of death and total permanent disablement.

StudentCare Takaful guarantees 24-hour cover worldwide except for the United States, Canada, and the Caribbean. This takaful has a cover term of one year.

Furthermore, participants have the option to enhance their cover with an additional contribution, to include protection against COVID-19-related incidents.

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 benefits payable and exclusions provided?

Basic Cover

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

We've got you covered for:

1. Hospital Room & Board
2. Hospital Miscellaneous Expenses
3. In-Hospital Doctor's Visit
4. Surgical Benefits and Day Care Surgery
5. Pre-Hospital Diagnosis Services
6. Post-Hospital Treatment
7. Ambulance Fee
8. Co Takaful for Elective Overseas Treatment
9. Out-Patient Treatment
10. Compassionate Benefit
11. Compassionate Emergency Leave
12. Repatriation Expenses from Brunei Darussalam
13. Emergency Overseas Medical Evacuation and Repatriation
14. Repatriation of Overseas Mortal Remains to Brunei Darussalam

15. Personal Liability
16. Baggage Lost/Damage
17. Baggage Delay
18. Trip Cancellation
19. Trip Curtailment
20. Strikes and Hijacks
21. Security Evacuation
22. Computer or Laptop Lost/Damage
23. Death and Disablement from Accident and Natural Causes
24. 24-Hours Emergency Assistance Services

Medical Expenses Abroad with COVID-19 Cover

With additional contribution, we can cover you for medical expenses caused by COVID-19.

*Note: You may refer to **Appendix A** for the detailed Covers.*

This plan excludes:

- a. Pre-existing medical or physical conditions or other circumstances known to you before your participation in the Contract.
- b. Sickness contracted within the first thirty (30) days of the Contract or endorsement.
- c. Treatments related to emotional, mental, or psychiatric illnesses, drug or substance abuse, and sexually transmitted diseases.
- d. Illegal or fraudulent acts, or acts prohibited by Shariah.
- e. Treatments related to pregnancy or childbirth.
- f. Participation in sports competitions, preparatory or training tests for: motorcycling, car racing, boxing, rugby, polo, wave runner or jet ski, snowmobile riding, quad riding, all-terrain vehicles, skating, parasailing, parachuting, sport aviation, diving, skydiving, mountaineering, surfing, windsurfing, potholing, trekking, rafting, bungee jumping, ice-hockey, roller skate, hockey, ice or ground artistic roller skating, horse riding, martial arts.
- g. Engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
- h. Communicable diseases, including but not limited to pandemics, epidemics, and endemics.
- i. Traveling contrary to the advice of a physician or for obtaining medical treatment.
- j. Experimental or pioneering or advanced medical and surgical techniques.
- k. Active service in the armed forces or police of any nation, active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution, or insurrection.
- l. Any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.
- m. Any nuclear weapon or device or chemical or biological agent or radioactive contamination.
- n. Chronic conditions, except for acute episodes.
- o. Cancer, genetic diseases, Alzheimer's, Dementia, Parkinson's, Autoimmune Diseases, and chronic or end-stage kidney failure.
- p. Routine medical check-ups, dental treatments and treatments or procedures not proven malignant.
- q. Travelling outside of Brunei contrary to a physician's advice.

The Additional COVID-19 Cover excludes:

- a. Quarantine situations without hospitalization or COVID-19 diagnosis.
- b. Mandatory COVID-19 tests before travel or after arrival.
- c. Expenses during quarantine, including accommodation and transport.
- d. Subsequent COVID-19 tests if the result is negative.

For the full list of exclusions, please refer to the Product Wording.

4. How much contribution do I have to pay?

Contribution

The Annual Contribution is **B\$424.10**.

Contribution for Additional COVID-19 Cover

Additional Annual Contribution of **B\$110.00**

You can obtain a quote from the Takaful Brunei Mobile application or contact the TBA Call Centre at **+673 224 4000**, TBA WhatsApp line at **+673 743 4000** or visit the nearest counter or branches.

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

1. Additional Fees to Contribution:

Stamp Duty: A fee of **B\$0.10** per Contract is required.

2. Included in the Contribution:

For Direct Participation (via Takaful Brunei Mobile application, TBA Call Centre and Counters/Branches)

Wakalah Fees: These can be up to a maximum of **35%** of the contribution.

3. For Participation through Authorized Agent:

Agent Fee: The agent will receive a fee from us, calculated as a percentage of the total contribution.

4. Fees for Changes to the Contract:

Cancellation Fee: **B\$10.00** per Contract.

Endorsement Charges: Any refund or additional contribution will carry a service charge of **B\$10.00** per Contract.

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

Eligibility: Adults turning 18 to 65 years old and who are Brunei citizens or residents.

Pre-Existing Conditions: Not covered.

Disclosure: Participants must accurately disclose material facts such as age, occupation, and health. Non-disclosure may lead to denied claims.

Cooling-off Period: Participants can return the Contract within 14 days of issuance for a full contribution refund, minus the medical expenses, provided no claim was made.

Waiting Period: No illness benefits are payable in the first 30 days. Renewals after a 30-day expiry are subject to a new waiting period.

Receipts: Receipts must be received as proof of payment of the contribution.

Claims Notice: Report any potential claim event to us within 30 days of its occurrence.

TBA Claims for Medical and Travel can be contacted at:

HOTLINE: +673 224 4000 ext. 9204/9205

WHATSAPP: +673 873 4885

EMAIL: tbaclaims@takafulbrunei.com.bn

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

24-Hour Emergency Assistance: TBA International Assistance will provide 24-hour Emergency Assistance Services in case you encounter medical or travel difficulties whilst travelling outside Brunei Darussalam during the period of takaful.

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**

7. Under what circumstances would a termination of cover occur?

Non-Disclosure of Facts: If proven where there is misrepresentation or non-disclosure of facts, the Contract shall become void and no takaful benefit will be payable.

Existing Health Conditions: No benefits shall be payable under the Contract for cover of person covered due to illness or injury occurring before the commencement of the Contract.

Misstatement Of Age: If, at the correct age, the person covered would not have been eligible for cover under the contract, no benefit will be payable.

Co-ordination Of Benefits: If you have other insurance or get compensation from somewhere else for the same issue, this Contract will only pay part of the claim. We can also take action to get back any payments we've made, but we'll cover the costs.

Fraud: If a claim is false or involves fraud by the participant or anyone acting for them, their cover will be immediately canceled, and all benefits and contributions will be forfeited.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. What happens in the event of cancellation?

Cancellation Procedure: To cancel, provide a seven-day written notice to us if there are no claims within the current takaful period.

Contribution Handling: We'll retain a pro-rata portion of your contribution in the General Takaful Fund, which corresponds to the active takaful period.

Refund: Any remaining balance after calculating the active takaful period will be refunded, following deductions for the Wakalah fee and a cancellation service charge.

Cancellation Effectiveness: The cancellation takes effect from the date we receive your notice.

Our Right to Cancel: We can also cancel the takaful by sending a 7-day notice to your last known address, following which, the same refund procedure will be applied.

10. What happens in the event that a 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 your Contract at any of our counters and branches.

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

If you are interested to apply for this product, you only need to provide the following documentation:

- Completed Proposal Form
- Copy of Identity Card/Passport
- Offer letter awarded by the Educational Institution

12. Where can I get assistance and redress?

If you have difficulties, you must contact us the earliest possible. You may contact us at:

TBA Call Centre

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 is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank via email at fci@bdcb.gov.bn or walk-in to their address as follow:

Financial Consumer Issues

Brunei Darussalam Central Bank

Level 7, Ministry of Finance and Economy Building

Commonwealth Drive

Brunei Darussalam

Tel: +673 2380007

13. Where can I get further information?

For further information on the plan, you may check our website at www.takafulbrunei.com.bn , call TBA Call Centre at **+673 224 400**, TBA WhatsApp line at **+673 743 4000** or visit our nearest counters or branches.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE CONTRACT AND DISCUSS WITH THE AGENT AND/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 Contract after Takaful Brunei Am Sdn Bhd's assessment.

APPENDIX A: COVER

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

SC1: HEALTH CARE BENEFIT		
NO	COVER	MAXIMUM LIMIT
a	Hospital Room & Board	
	I. Daily (Maximum Up to 45 Days)	B\$100
	II. Intensive Care Unit (Maximum Up to 20 Days)	B\$250
b	Hospital Miscellaneous Expenses	B\$2,000
c	In-Hospital Doctor's Visit	
	Daily Maximum Up to 65 Days	B\$70
d	Surgical Benefits and Day Care Surgery	B\$15,000
e	Pre-Hospital Diagnosis Services	
	Within 30 Days Prior to Hospitalization	B\$700
f	Post-Hospital Treatment	
	Within 30 days after discharged	B\$200
g	Ambulance Fees	B\$300
h	Co Takaful for Elective Overseas Treatment Excluding USA, Canada and Sanctioned Countries	20%
i	Out-Patient Treatment Per Year	
	Subject to Excess of B\$100 Per Visit	B\$1,000
j	Compassionate Benefit	B\$700
k	Compassionate Emergency Leave	
	(Maximum of Once Economy Return Airfare)	Maximum of One (1) Destination Only
l	Repatriation Expenses from Brunei Darussalam	B\$8,000
m	Emergency Overseas Medical Evacuation and Repatriation	US\$300,000
	Repatriation of Overseas Mortal Remains to Brunei Darussalam	US\$25,000
	OVERALL ANNUAL LIMIT (excluding item K & M)	B\$100,000
SC2: TRAVEL BENEFIT		
a	Personal Liability	B\$50,000
b	Baggage Lost/Damage	
	Subject to Deductible of B\$30 Per Claim	B\$1,000
c	Baggage Delay	B\$750
d	Trip Cancellation	B\$2,000
e	Trip Curtailment	B\$2,000
f	Strikes and Hijacks	B\$500
g	Security Evacuation	US\$100,000
h	Computer or Laptop Lost/Damage	B\$2,000
SC3: ACCIDENTAL DEATH AND PERMANENT DISABLEMENT		
a	Accidental Death	B\$50,000
b	Accidental Total Permanent Disablement	B\$50,000
SC4: DEATH AND PERMANENT DISABLEMENT		
a	Death	B\$10,000
b	Total Permanent Disablement	B\$10,000

ADDITIONAL COVID-19 COVER

Medical Expenses Abroad Due to COVID-19

B\$20,000 in the aggregate of Overall Annual Limit

TBA INTERNATIONAL ASSISTANCE

Available

APPENDIX B: CLAIMS PROCEDURE GUIDELINE

Notification & Submission of Documentations

You need to notify and submit complete documentation to us **within thirty (30) calendar days** of the date of the treatment or date of discharge from the hospital using a fully completed claim form.

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 reimbursement 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 the event of death). 	-
2.	Medical Expenses	<p>(A) Guarantee of Payment:</p> <ul style="list-style-type: none"> • Pre-Authorization form. • Medical Report. <p>Note: not applicable for Outpatient treatments</p> <p>(B) Reimbursement:</p> <ul style="list-style-type: none"> • Medical report. • Original medical bills and receipts. 	<ul style="list-style-type: none"> • B\$100 for outpatient treatments • 20% co-takaful for elective overseas treatment
3.	Compassionate Benefit	<ul style="list-style-type: none"> • Medical report. • Death certificate. • Original receipts of all associated costs. 	-
4.	Baggage Delay	<ul style="list-style-type: none"> • Baggage irregularity report. 	-
5.	Baggage Damaged / Lost	<ul style="list-style-type: none"> • Baggage irregularity report. • Photograph of damaged baggage. • Police report (if your baggage is lost). • Original receipts of all associate costs and purchases of essential items. 	B\$30

6.	Trip Cancellation & Curtailment	<ul style="list-style-type: none"> • 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). 	-
7.	Compassionate Emergency Leave	<ul style="list-style-type: none"> • Medical report, confirmation letter from hospital or death certificate. • Ticket and receipts of flight or transport. 	-
8.	Personal Liability	<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. 	-
9.	Hijack and Strikes	<ul style="list-style-type: none"> • Written statement / documentation from relevant authority proving that the hostilities were officially recognized. 	-
10.	Computer or Laptop Damaged / Lost	<ul style="list-style-type: none"> • Police report (in the event of loss). • Original receipts detailing the date of purchase, price, model, and type of items lost and damaged. 	-