

<p align="center"><b>PRODUCT DISCLOSURE SHEET</b></p> <p><b>(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 in the event that you do not understand any part of this document or the general terms).</b></p>	<p align="center"><b>TAKAFUL BRUNEI AM SDN BHD</b></p> <hr/> <p align="center"><b>WORKMEN’S COMPENSATION PACKAGE TAKAFUL FOR DOMESTIC HELPER</b></p> <hr/> <p align="center">Date: 18/07/2024</p>
<p><b>1. What is this product about?</b></p>	
<p>Workmen’s Compensation Package Takaful for Domestic Helper offers a wider scope of coverage to protect your housemaid, gardener and driver as to comply with the Brunei Darussalam Workmen’s Compensation Act (Chapter 74). It provides compensation benefits to the employee for bodily injury due to accident or illness arising out of and in the course of their employment resulting in death or permanent disablement.</p> <p>Workmen’s Compensation Package Takaful for Domestic Helper is a one-year cover, which can be renewed annually.</p>	
<p><b>2. What are the Shariah concept applicable?</b></p>	
<p>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.</p> <p><b>Tabarru’</b> – 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.</p> <p><b>Wakalah</b> – 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.</p>	
<p><b>3. What are the coverage and exclusions provided?</b></p>	
<p>This cover plans includes protection for your employee in the event of their personal accident, illness as well as death during the period of their employment with you.</p> <p>Following are the provided covers:</p> <ol style="list-style-type: none"> <li>1. Workmen’s Compensation</li> <li>2. Personal Accident</li> <li>3. Medical, Hospitalisation and Surgical Expenses due to Accident</li> <li>4. Medical, Hospitalisation and surgical Expenses due to Illness</li> <li>5. Daily Hospital Allowance Benefit</li> <li>6. Death Benefit including death due to natural causes</li> <li>7. Repatriation Expenses &amp; Compassionate Benefit</li> </ol> <p><b>*Note:</b> You may refer to <b>Appendix A</b> for the detailed Cover</p>	

### **General Exclusions**

Your Takaful Contract does not cover accidents, illnesses or liability arising resulting from:

- (i) Employee not being a “workmen” within meaning by Law(s)
- (ii) Other contractors employees
- (iii) Agreements with any other party
- (iv) War, conflicts or military interventions
- (v) Terrorism
- (vi) Radioactivity, nuclear weapons, asbestos exposure
- (vii) Unlawful acts, or Shariah-prohibited actions, breach of law
- (viii) Self-inflicted injury, suicide, alcohol and drugs
- (ix) Physical or mental exhaustion that affects consciousness
- (x) Aviation, gliding, aerial activities other than fare paying passenger
- (xi) Participation competitions, extreme and hazardous sports and underwater activities
- (xii) Sexually transmitted diseases

**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?**

Contribution per person covered	B\$80
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This is the total contribution for all covers stated in **Appendix A**

You can get a quote from the Takaful Brunei Mobile App or contact TBA Call Centre at **+673 224 4000**, WhatsApp line at **+673 224 4000** or go the nearest counter or branch.

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

1. What you have to 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 App, TBA Call Centre and Counters/Branches): -

  - Wakalah Fees are up to maximum of 35% of Takaful Contribution.

For participation through Authorized Agent: -

  - The agent will receive commission from Us based on a percentage of the total Contribution.
3. What you have to pay if there are any changes to the contract: -
  - Cancellation Fee: **B\$10** per contract.
  - Endorsement Fee: Any Refund plus Service Fee of **B\$10** per endorsement.

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

- **Importance of disclosure**
  - i. You must provide accurate information when filling out your application.
  - 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.
- **Duty of Care**

You must take reasonable precautions to prevent your employee from accident and disease and shall comply with all statutory obligations.
- **Disclosure of Pre-Existing Condition**

You must inform us any pre-existing injury, illness, disease, medical conditions of the Person Covered prior to the commencement of the contract.

Claims arising from pre-existing conditions will not be payable.
- **Consequence of Breach of Duty**

Breach of Duty of Disclosure may result in us voiding the contract and refusing all claims.
- **Laws and Jurisdiction**

This is governed by the Laws of Brunei Darussalam and Parties agree that the Court of Brunei Darussalam shall have exclusive jurisdiction.
- **Communicable diseases**

Claims arising from communicable diseases which requires your employee to be under isolation or quarantine by law in the event of epidemic or pandemic will not be payable.
- **Police Report**

In the event of **personal accident**, you must immediately lodge a police report **within twenty-four (24) hours**. You must **obtain a copy of the police report**.
- **Notice to Labour Department**

You must report the accident to the Labour Department **within ten (10) days** of the occurrence of the accident as provided under section 13(1) & (2) of the Workmen's Compensation Act (Chapter 74).
- **Claims Procedure**

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

**TBA Claims can be contacted at:**  
**HOTLINE: +673 224 4000 ext. 9204/9205**  
**WHATSAPP: +673 873 4885**  
**EMAIL: tbaclaim@takafulbrunei.com.bn**

Notification of claim can also be via our **Takaful Brunei Mobile App**.

*Note: Please refer to **Appendix B** for the Claims Procedure 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 Us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

### 8. What happens in the event of cancellation?

In case of cancellation:

- You can inform TBA with a 7-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 7-day notice sent by registered mail.

### 9. What happens in the event 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, make endorsements and cancellation for the contract at any of our counters and branches.

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

Documents required are: -

For new Participant:

- 1) Application Form duly completed and signed;
- 2) Copy of Participant Identity Card;
- 3) Copy of Passport or Identity Card for the covered person;
- 4) Copy of BUR555; and
- 5) Proof of Medical Examination.

For renewal Participant:

- 1) Application Form duly completed and signed.

### 11. Where can I contact if I need further assistance?

- 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](mailto:enquiry@takafulbrunei.com.bn)

- If your query or complaint is not satisfactorily resolved, you may contact Financial Consumer Issues, 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, you may check our website at [www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn), call TBA Call Centre at +673 224 4000, TBA WhatsApp line at +673 743 4000 or visit our nearest TBA counters or branches.

### IMPORTANT NOTE:

*Workmen's Compensation Package  
for Domestic Helper*

**YOU MUST ENSURE THAT YOUR DOMESTIC HELPER'S DOCUMENTATION IS VALID AND COVERED FULLY. 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 contract after Takaful Brunei Am Sdn Bhd's assessment.*

## **APPENDIX A: COVERS**

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

<b>No.</b>	<b>Cover</b>	<b>Maximum Amount Covered</b>
<b>1</b>	<b>Workmen's Compensation</b> <ul style="list-style-type: none"><li>• Death</li><li>• Permanent Disability</li><li>• Other Forms of Injury or Disablement</li></ul>	Up to B\$28,800 Up to B\$36,000 To be assessed by Labour Department
<b>2</b>	<b>Personal Accident</b> <ul style="list-style-type: none"><li>• Death</li><li>• Permanent Disability</li></ul>	B\$10,000 B\$10,000
<b>3</b>	<b>Medical, Hospitalisation and Surgical Expenses due to Accident</b> Excess	B\$10,000 B\$50
<b>4</b>	<b>Medical, Hospitalisation and Surgical Expenses due to Illness</b> Excess	B\$10,000 B\$50
<b>5</b>	<b>Daily Hospital Allowance Benefit (up to 60 days)</b>	B\$20 per day
<b>6</b>	<b>Death Benefit including death due to natural causes</b>	B\$5,000
<b>7</b>	<b>Repatriation</b> <b>Compassionate Benefit</b>	B\$10,000 B\$5,000
<b>Territorial Limits</b>		Brunei Darussalam

## **APPENDIX B: CLAIMS PROCEDURE GUIDELINE**

### ***Notification & Submission of Documentations***

You need to notify and submit complete documentation including fully completed claim form to us **within fourteen (14) days** of the incident.

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

You may submit your notification via:

- Takaful Brunei Mobile App
- TBA Claims Hotline at **+673 224 4000 ext 9204/9205**
- TBA Claims WhatsApp Hotline at **+673 873 4885**
- TBA Claims Email at [tbaclaim@takafulbrunei.com.bn](mailto: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:

<b>No.</b>	<b>Type of Claim</b>	<b>Documents required</b>	<b>Excess</b>
1.	Workmen's Compensation	<ul style="list-style-type: none"><li>• Form A (Labour Department)</li><li>• Employee's salary slip (if applicable)</li></ul>	-
2.	Personal Accident	<ul style="list-style-type: none"><li>• Medical Report</li><li>• Police report (if involving traffic)</li><li>• Death certificate (in case of death)</li></ul>	-
3.	Medical Expenses	<ul style="list-style-type: none"><li>• Medical report.</li><li>• Original medical bills.</li></ul>	B\$50 (no excess for follow-up treatments)
4.	Hospital Allowance	<ul style="list-style-type: none"><li>• Medical report / Hospital discharge report</li></ul>	-
5.	Death Benefit	<ul style="list-style-type: none"><li>• Death certificate</li></ul>	-
6.	Repatriation	<ul style="list-style-type: none"><li>• Official receipt of airway bill</li><li>• Death certificate (in case of death)</li></ul>	-
7.	Compassionate Benefit	<ul style="list-style-type: none"><li>• Medical certificate stating details of death</li></ul>	-