

# WORKMEN'S COMPENSATION PACKAGE TAKAFUL



# TBA

Takaful Operator

## Protect Your Human Assets



**Workmen's Compensation Package Takaful** scheme provides a wide scope of coverage, to protect both the employers and the employee in compliance with Brunei Darussalam Workmen's Compensation Act (Chapter 74). It provides compensation benefit to the employee for any bodily injuries due to accident or illness arising out of and in the course of their employment resulting in death or permanent disability.

For more information, please call our **TBA Call Centre** at **224 4000**, or visit our nearest branch.

[www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn)



TakafulBrunei

# Workmen’s Compensation Package Takaful: Table of Covers and Contributions

Section	Coverage	WCP Basic	WCP Comprehensive		
			Plan 1	Plan 2	Plan 3
1	Workmen's Compensation a) Death - B\$28,800.00 b) Permanent Disablement - B\$36,000.00	✓	✓	✓	✓
	Common Law  Limit of indemnity B\$2,000,000.00 per occurrence	NIL	Subject to a sub-limit of B\$100,000.00 per employee for any one accident	Subject to a sub-limit of B\$200,000.00 per employee for any one accident	Subject to a sub-limit of B\$300,000.00 per employee for any one accident
	Territorial Limits	Brunei Darussalam			
2	Personal Accident (Outside of Working Hours) a) Death - B\$10,000.00 b) Permanent Disablement - B\$10,000.00	✓	✓	✓	✓
	Territorial Limits	Brunei Darussalam			
3	Medical, Hospitalisation & Surgical Expenses due to Accident - B\$10,000.00	✓	✓	✓	✓
	Territorial Limits	Brunei Darussalam			
4	Medical, Hospitalisation & Surgical Expenses due to illness - B\$10,000.00	✓	✓	✓	✓
	Territorial Limits	Brunei Darussalam			
5	Daily Hospital Income Benefit B\$20 per day (Maximum up to 60 days)	✓	✓	✓	✓
	Territorial Limits	Brunei Darussalam			
6	Death Benefit due to Natural Causes or Illness - B\$5,000.00	✓	✓	✓	✓
	Territorial Limits	Brunei Darussalam			
7	Repatriation - B\$10,000.00 Compassionate Benefit- B\$5,000	✓	✓	✓	✓
	Territorial Limits	Brunei Darussalam			
Contribution per employee		B\$80.00	B\$140.00	B\$160.00	B\$200.00
For Construction Risk please refer to TBA Underwriting Department					

Note: 1) All packages are applicable for local & foreign employee;  
2) All of the above Plans are not applicable for construction and construction related occupation.

## Applicable Terms and Conditions

### Provision Table

Benefit 1	If paid under Benefit 1, then Benefit 2 and 6 will not be payable.
Benefit 2	If paid under Benefit 2, then Benefit 1 and 6 will not be payable.
Benefit 3 and 4	If paid under Benefit 3, then Benefit 4 will not be payable and vice versa.
Benefit 4	Benefit 4 is payable if the covered person is hospitalised for more than 6 hours.
Benefit 5	Benefit 5 is payable if the covered person is hospitalised for more than 12 hours.
Benefit 6	If paid under benefit 6, then Benefit 1 and 2 will not be payable.

## Description of Benefits



### **Benefit 1: Workmen's Compensation and Common Law**

Provides compensation benefit 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 Disability.



Protects the Participant against all sums for which the Participant shall become legally liable at law to pay compensation to their employee for the injury sustained as a result of any accident or diseases arising out of and in the course of the employee's employment by the Participant.



### **Benefit 2: Personal Accident**

Provides compensation benefit for bodily injury due to accident resulting in Death or Permanent Total Disablement. The coverage is non-occupational related.



### **Benefit 3: Medical, Hospitalisation and Surgical Expenses due to Accident**

Provides reimbursement of medical expenses in respect of medical treatment due to accident.



### **Benefit 4: Medical, Hospitalisation and Surgical Expenses due to Illness**

Provides reimbursement of medical expenses in respect of medical treatment due to illness.



### **Benefit 5: Daily Hospital Allowance Benefit**

Provides Allowance benefit in the event of hospitalisation due to accident or illness.



### **Benefit 6: Death Benefit due to Natural Causes or Illness**

Provides compensation benefit for deaths due to natural causes or illness.



### **Benefit 7: Repatriation & Compassionate Benefit**

Provides reimbursement to the Participant/Employer for transporting the mortal remains of the employee back to their home country and cash benefit for arranging necessary plans for Participant's final care.



### **Direct Billing (Applicable for Brunei Government hospitals)**

No hassle of receiving the medical bill and filing the claim by Participant.

**Takaful Brunei Am Sdn Bhd**

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**TBA Call Centre**

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