



As Syifa' (Medical) Takaful

As Syifa' (Medical) Takaful is a plan which provides reimbursement of medical expenses in respect of medical treatment due to illness or accident.

This protection plan offers twenty-four (24) hours worldwide coverage, but excludes United States of America, Canada and sanctioned countries. The benefits provided will secure the very best medical treatment without having the burden of having to absorb the medical cost alone.

Table of Cover

COVER	Amount Covered per Disability			
	Gold	Silver	Bronze	Micro Bronze
1 Hospital Room and Board i. Daily max up to 45 days ii. Intensive Care Unit up to 20 days	B\$400 B\$650	B\$200 B\$350	B\$100 B\$250	B\$50 B\$100
2 Hospital Miscellaneous Expenses	B\$7,500	B\$4,500	B\$2,000	B\$1,000
3 In-Hospital Doctor Visit Daily max up to 65 Days	B\$150	B\$100	B\$70	B\$50
4 Surgical Benefit & Day Care Surgery	B\$30,000	B\$20,000	B\$15,000	B\$5,000
5 Accidental Outpatient and Accidental Dental Maximum Limit Per Takaful Contract Year	B\$5,000	B\$2,500	B\$1,500	B\$250
6 Pre-Hospital Diagnostic Services (Within 30 days prior to hospitalisation)	B\$1,500	B\$1,000	B\$700	B\$300
7 Post-Hospital Follow Up Treatment (Within 30 days after discharge)	B\$500	B\$400	B\$200	B\$100
8 Local Ambulance Fees	B\$300	B\$300	B\$300	B\$300
9 Co Takaful for Elective Overseas Treatment Excluding USA, Canada and sanctioned countries	20%			
10 Compassionate Benefit	B\$700	B\$700	B\$700	N/A
11 Repatriation Expenses from Brunei Darussalam (Maximum of one destination only)	B\$10,000	B\$8,000	B\$8,000	
12 Emergency Overseas Medical Evacuation and Repatriation Repatriation of Overseas Mortal Remains to Brunei Darussalam	US\$300,000 US\$25,000			
13 Security Evacuation	US\$100,000			
14 Compassionate visit	One economy class return airfare			
15 Return of minor child	One economy class one-way airfare			
16 Convalescence Expenses	US\$1,000 with sub-limit of US\$250 per day			
Overall Annual Limit (excluding item 12 – 16)				
Adult	B\$200,000	B\$150,000	B\$100,000	B\$10,000
Child	B\$100,000	B\$75,000	B\$50,000	N/A
Annual Contribution Per Individual				
Adult	B\$700.00	B\$410.00	B\$270.00	B\$75.00
Child	B\$265.00	B\$185.00	B\$125.00	N/A
Optional Cover				
A. Outpatient Treatment Due to Illness				
Maximum Number of Disabilities Per Takaful Contract Year	4			
Deductible Per Outpatient Disability	B\$50			
Co Takaful for Specialised Investigations including CT scans, MRI, PET Scan, Amyloid Scan etc.	50%			
Overall Annual Limit	B\$5,000	B\$2,500	B\$1,500	N/A
B. Cancer Cover & Hospital Allowance				
Cancer Cover (Life Time Limit)	B\$30,000	B\$20,000	B\$15,000	N/A
Hospital Allowance (daily maximum up to 65 days)	B\$200	B\$100	B\$50	
C. COVID-19 Cover				
Covid – 19 Limit	B\$20,000 In the aggregate of in-patient treatment cover Overall Annual Limit			N/A
Contribution				
Optional A: Adult Only	B\$450	B\$350	B\$250	N/A
Optional B: Adult/Child	B\$568	B\$358	B\$268	N/A
Optional C: Adult/Child	B\$110			N/A

Important Information:

- The above contribution is for standard life only. Substandard life is subject to medical review.
- Pre-Existing conditions are not covered.
- Treatment for illnesses are subject to 30 days waiting period from date of commencement.

- Geographical Limits are worldwide, but excludes USA, Canada and sanctioned countries.
- For details of coverage and exclusions please refer to the Certificate Wording.

*Terms and Conditions apply.

For more information, please contact our TBA Call Centre at 224 4000 or TBA WhatsApp at 743 4000.