

Student Care Takaful



TBA

Takaful Operator

MEDICAL & HEALTH



Takaful Protection for Studying Abroad





What is the meaning of Takaful?

A pact among a group of participants who agree to contribute to a fund to assist each other in the event of misfortune similar to the 'Aqilah system which was practised during the time Prophet Muhammad Peace Be Upon Him.

“Help one another in Al-Birr and At-Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression.” (Al-Maidah: 2)

Takaful is also a channel that allows individuals to take the initiative to help one another to face and share risks together while providing benefits to ease financial burden between them.



Student Care Takaful

Introduction

Studying abroad can seem daunting. The Student Care Takaful scheme is designed to provide protection for individuals who are planning to continue their studies abroad. Allowing you to focus on your future with peace of mind.

Objective

Student Care Takaful provides reimbursement of medical expenses to the participant for medical treatment due to illness or accident from Brunei Darussalam to their country of study, and vice versa.

Scope of Cover

- 24 hours worldwide coverage excluding United States of America, Canada and Caribbean
- Death due to Accident
- Total Permanent Disablement due to Accident

International Assistance

- Includes 24/7 International medical and travel Assistance by TBA International Assistance for when you are abroad.

Additional Cover- Additional cover for Medical Expenses Abroad due to COVID-19 with additional contribution.

Table of Cover

SC1: HEALTH CARE BENEFIT		
No.	Cover	Amount Covered per Disability (BND)
a	Hospital Room & Board i. Daily (Maximum Up to 45 Days) ii. Intensive Care Unit (Maximum Up to 20 Days)	B\$100 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 Hospitalisation	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 One 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 Repatriation of Overseas Mortal Remains to Brunei Darussalam	US\$300,000 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 \$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
	Annual Contribution without COVID-19 Coverage	B\$424.00
ADDITIONAL COVID-19 COVERAGE		
a	Medical Expenses Abroad Due to COVID-19	B\$20,000 in the aggregate of Overall Annual Limit
	Annual Contribution with COVID-19 Coverage	B\$534.00
TBA INTERNATIONAL ASSISTANCE		
	Hotline: +65 6340 4000 Whatsapp: +1 220 222 2115	
	* For TBA StudentCare participations before 15th April 2024, please contact +65 6339 6676	

SC1: Health Care Benefit

a. (i) Hospital Room and Board

The hospitalisation benefit shall be paid when, upon recommendation of a registered Medical Practitioner, the Participant is registered as a bed patient in a hospital.

(ii) Intensive Care Unit

Reimbursement of daily charges made by the hospital, during confinement as a bed patient in the Intensive Care Unit of the hospital. The maximum period payable shall not exceed the maximum stated in the Schedule of Benefits,

b. Miscellaneous Services

In addition to the daily Benefit under (a) above, a special hospital service benefit shall be paid during the time that the Participant is registered as a bed patient in a hospital and is furnished/rendered any special hospital service which is regularly given by the hospital for treatment of that disability.

The special hospital services shall include the following:

- Using of Operating Room;
- Drugs and Medicines consumed on premises;
- Dressing, Ordinary splints and Plaster Casts;
- Laboratory Examinations,
- Electrocardiograms;
- Basal Metabolism Tests;
- Physical Therapy;
- X-Ray Therapy, Radium Therapy, Radium and Isotopes;
- X-Ray Examinations,
- Intravenous Infusions;
- Administration and the cost of Blood or Blood Plasma.

c. Surgical Benefits & Day Care Surgery

In addition to the benefits payable under (a) and (b) above, a surgical benefit will be paid in an amount equal to the sum actually charged for such operation.

Surgical Benefits will include surgeon fees, surgeon in-hospital visits, operating theatre charges, attending doctor's fees, anaesthesia charges and anaesthetist's fees. Day Care Surgery covers all medically necessary surgical procedures and related treatment provided by or on the order of a Physician to the Person Covered in a Hospital but does not require overnight stay.

d. In-Hospital Doctor's Visits

In addition to the above benefits, the company will pay the Participant, who requires the services of a registered Medical Practitioner in connection with the treatment of accidental bodily injury or sickness, the regular and customary charges for visits made by the Registered Medical Practitioner to the hospital.

e. Pre-Hospital Diagnostic Services

This benefit provides reimbursement of charges incurred for outpatient diagnostic X-Ray and Laboratory examinations recommended by a Registered Medical Practitioner in connection with disability from bodily injuries or sickness.

f. Ambulance Fees

Reimburse expenses incurred for ambulance services but not exceed the maximum stated in the Schedule of Benefits.

g. Post-Hospital Treatment

Following discharge from hospital expenses incurred for follow-up treatment by the same physician will be reimbursed up to a period of thirty (30) days immediately following discharge from hospital subject to maximum benefit stated in the Schedule of Benefits.

h. Outpatient Treatment

Primary consultation and treatment, including doctor's, general medical practitioner's fees, prescribed medicines and drugs, diagnostic procedures, pathology, radiography, radiology, radiotherapy, chemotherapy, physiotherapy, By chiropractors, osteopaths, homeopaths, acupuncturists when referred by a doctor, general medical practitioner (GP) or physician.

i. Compassionate Benefit

The events of death of the Participant under this clause, the Company shall pay upon satisfactory proof of Compassionate Benefit to the Participant's beneficiary within 24 hours.

j. Repatriation Expenses

The Company will subject to the Terms of this clause shall pay upon satisfactory proof, the Participant or his/her beneficiary for the repatriation expenses if during the Period of Takaful participant shall sustain bodily injury or sickness resulting in death or hospitalisation as an in-patient in any registered and licensed hospital worldwide for treatment and subsequently certified by the attending Registered Medical Practitioner to be unfit to attend to the Participant's course.

Definition: Repatriation Expenses are deemed to be reasonable charges incurred for:-

- The transportation of the Participant from place to study to Brunei Darussalam (limited to 1 destination only) following bodily injury/sickness which results in his/her total permanent disablement.
- Transportation of the body to the participant from place of study to Brunei Darussalam (limited to 1 destination only) following bodily injury/sickness,

k. Emergency Medical Evacuation and Repatriation

The Company through the Assistance Company will provide and will pay for service in respect of Emergency Medical Evacuation. Emergency Medical Repatriation and Repatriation of Mortal Remains necessitated by accident, illness or death of the Participant occurring when Participant is traveling outside Brunei Darussalam for period of Takaful.

l. Compassionate Emergency Visit

The Company will pay one economy class return airfare from place of study to visit a closed family member up to the age of 75 years in the event of medical condition resulting close family member being placed on critical list or his/her death. Limited to one return journey per year.

m. Co-Takaful for Elective Overseas Treatment excluding USA, Canada and Sanctioned Countries

Coverage is for Local treatment only. Coverage other than Locally or within Geographical Limits is for emergency treatment only. However, if the Person Covered seeks elective overseas treatment within Geographical Limits for non-emergency or chronic medical conditions only upon prior written approval by Us or Our authorised representative, benefits will be payable but shall be limited to the Reasonable and Customary charges and shall exclude any cost of transportation to the place of treatment and accommodation other than that incurred as inpatient by the Person Covered. Elective overseas treatment is subject to twenty percent (20%) co-takaful of total medical costs.

SC2: Travel Benefit

a. Personal Liability

Indemnify the Participant against legal liability to a third party arising from accidental injury to another person or accidental loss or damage to another person's property.

b. Baggage Lost / Damage

The Company provides indemnity for eligible loss, breakage or damage the Participant's baggage or personal property carried on the journey up to B\$1,000 per item subject to deductible of \$30 per claim.

c. Baggage Delay

The Company will pay up to the amount shown in the Schedule of Benefits for emergency purchase of essential items of clothing or requisites consequent upon temporary deprivation of baggage for at least 12 hours from the date of arrival at destination due to delay or misdirection in delivery.

d. Trip Cancellation

The Company indemnifies the Participant against losses of trip or airfare deposits or payments for other travel arrangements which are irrecoverable from the tour operators or airline concerned arising from witness summons, jury service, goverment restrictions or compulsory quarantine.

e. Trip Curtailment

The Company indemnifies the Participant against loss on a pro-rata basis of the unused portion of pre-paid transport or accommodation charges included in the trip from Brunei Darussalam to place of study and vice versa arising from necessary and unavoidable curtailment of the trip as a direct result of bodily injury or sickness of the Participant or of the hijack of an aircraft or conveyance in which the participant is traveling as a fare-paying passenger.

f. Strikes and Hijacks

The Company will cover up to B\$50 each day up to limit of \$500.00 if the Participant is delayed or prevented from reaching scheduled destination wholly due to hijack occurring while the Participant is on board an aircraft or conveyance for more than 12 hours in duration.

g. Computer or Laptop Lost / Damage

The Company will cover the damage or lost of a laptop / computer from the start of travelling until the Participant reaches its final destination subject to amount stated in Schedule of Benefits.

SC3: Accidental Death and Permanent Disablement

The Company will pay the Participant or his/her beneficiary in the event he/she shall sustain bodily injury caused by violent accident, external and visible means which injury shall solely and independently of any other cause result in death or total permanent disablement respectively within 12 calendar months of the bodily injury.

SC4: Death and Permanent Disablement

The Company will pay the participant or his/her beneficiary in the event of death or total permanent disablement respectively subject to exclusion in the certificate.

Note: Total Permanent Disablement is defined as permanent one that continues uninterrupted for a period of at least six (6) months.

24-Hour Emergency Assistance Centre (Assistance Company)

The Company have appointed and engaged in 24 hour Emergency Assistance Centre, an international company to provide 24 hour emergency assistance service in case the participant encounters difficulties whilst travelling outside Brunei Darussalam during period of Takaful.

Scope of Services

The indemnified emergency service programme includes the following services for the Participant when travelling outside Brunei Darussalam during the period of Takaful.

Travel Assistance Benefits

Pre-Trip Information Services:

To obtain advice and referrals before Your trip.

Embassy Referral:

To obtain assistance for a referral to an embassy.

Lost Luggage Assistance:

To obtain assistance for lost luggage assistance.

Lost Passport Assistance:

To obtain assistance for lost passport assistance.

Weather and Exchange Rate Information Assistance:

You may request for weather and exchange rate information.

Emergency Message Transmission Assistance:

To obtain assistance for emergency messages.

Interpreter Referral (Language Assistance):

To obtain assistance for interpreters for language assistance.

Inoculation (Vaccination) Information:

To obtain assistance for information regarding inoculations or vaccinations.

Lost Credit Card Reporting Assistance:

To obtain assistance in reporting lost credit cards.

Emergency Airline and Hotel Reservation:

To obtain assistance for arranging emergency airline and hotel reservations for participants.

Legal Referral:

To obtain assistance for referral to legal services only.

Airport Tax Information:

To obtain assistance for information regarding airport taxes to participants.

Flight Delay Assistance:

To obtain assistance for information on nearest airport lounge, hotel accommodation and ground transportation.

Currency Exchange Information:

To obtain assistance for currency exchange information.

Emergency Message Transmission:

To obtain assistance for transmitting emergency messages.

Security Assistance

You may request for assistance for arrangement of secure security evacuation services and facilitation of prompt transportation to a safer location in the event of a security event.

Medical Assistance

Phone Medical Advice:

To obtain medical advice via phone for remote diagnosis.

Medical Service Provider Referral:

To request for the list of accredited medical facilities for You to choose from, based on Your medical needs and location.

Outpatient Visit/Care:

To schedule an appointment for outpatient care and to request a review the medical treatment plan.

Inpatient Hospital Admission:

To obtain assistance in arranging for admission to an appropriate medical facility, including Guarantee of Payment (GOP) and review of Your medical treatment plan.

Prescription Medication Replacement Assistance:

To obtain assistance for issuance of Your prescription if Your prescription medication is not acceptable in the country You traveled to.

Dispatch of Medication and Medical Supplies:

To obtain assistance in arranging for the delivery of essential medications to Your location, such as a hotel, if You are unable to pick them up from a pharmacy.

Arrangement of Compassionate Visit:

To obtain assistance if You are hospitalised overseas alone and requires someone to be with You. A round trip ticket for a nominated relative to fly to Your location.

Arrangement of Return of Minor Children:

To obtain assistance for arranging Your minor child's safe return home if You travelled with them and are unable to care for them due to a medical emergency.

Convalescence Expenses:

To obtain assistance for arranging additional hotel accommodation expenses in the event of requiring emergency medical evacuation, emergency medical repatriation or hospitalisation.

Medical Evacuation & Repatriation:

To obtain assistance in medical evacuation or repatriation and coordination of the transport and medical care required.

Repatriation of Mortal Remains and Final Care Assistance:

To obtain assistance for repatriation of Your mortal remains in the unfortunate event of Your death while traveling or for arrangements of Your final care in the country of Your passing.

24-Hour Emergency Assistance

TBA International Assistance

Hotline: +65 6340 4000

WhatsApp: +1 220 222 2115

*For TBA StudentCare participations before 15th April 2024, please contact +65 6339 6676

Please quote the following for Identification

(Refer to your StudentCare Takaful Card):

- Your Name
- Takaful Certificate Number

Subject otherwise to Terms and Conditions of Takaful Brunei Am Sdn Bhd Certificate.

Takaful Brunei Am Sdn Bhd

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