

<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><b>TAKAFUL BRUNEI AM SDN BHD</b></p>
	<p><b>TAKAFUL AS SYIFA' - TRAVELER'S MEDICAL (In-bound Travelers)</b></p>
	<p>Date: 15/10/2024</p>

**1. What is this product about?**

Takaful As Syifa' - Traveler's Medical Coverage Plan is for inbound travelers of foreign nationalities arriving in Brunei Darussalam for short essential and non-essential trips, with a duration of no longer than ninety (90) days.

This cover provides you reimbursement of medical expenses and compassionate benefit in Brunei Darussalam in respect of any medical treatments and/or death due to accident and illness including COVID-19 during your trip to Brunei Darussalam.

**2. What are the Shariah concepts applicable?**

The beauty of this 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 Takaful Contract relies on.

**Tabarru'** - with your contribution entrusted to us, we'll help you to donate 76% 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 24% of your contribution as a Wakalah fee. If there is a surplus in the fund we'll get a percentage of that too as a performance fee for continuously ensuring the takaful fund are managed in a responsible and sustainable manner at a percentage approved by our Shariah Advisory Body which does not exceed the percentage of distributable surplus to all the participants.

**3. What are the cover and exclusions provided?**

The Contract covers:

Covers	Maximum Cover Per Disability		
	Plan 1 (B\$)	Plan 2 (B\$)	Plan 3 (B\$)
Medical Expenses	20,000	30,000	50,000
Compassionate Benefit	5,000	5,000	5,000

**1. Medical Expenses**

We will cover you for medical treatment for the usual, customary, necessary and reasonable costs of hospitalisation, surgery, medical fees and pharmaceutical product costs prescribed by the attending doctor due to serious medical condition, sudden and unexpected illness or accident or incurred as a result of internationally and locally recognized epidemics or pandemics (including COVID-19) while in Brunei Darussalam occurring during period of takaful in accordance to your Personal Certificate.

**2. Compassionate Benefit**

In the event of your death due to accident or illnesses including COVID-19, we shall provide your immediate family member or named beneficiary, upon satisfactory proof, cash benefit up to the limit shown in your Personal Certificate within twenty-four (24) hours.

**General Exclusions:**

Your Contract does not cover expenses related to:

- a) Expenses of events occurring outside Brunei Darussalam
- b) Pre-existing conditions, chronic conditions (except acute phases)
- c) Specific illness including cancer, genetic conditions, dementia and of similar nature, autoimmune disease and chronic kidney failure
- d) Routine medical check-ups and examinations
- e) Cosmetic treatment and surgery
- f) Travel against medical advice or for medical treatment
- g) Childbirth, miscarriage, or pregnancy-related expenses
- h) Medical devices not surgically required
- i) Alternative medicines, experimental treatments and treatments not scientifically recognised
- j) Organ transplant
- k) Emotional, mental or psychiatric illness and any non-shariah treatments
- l) AIDs or related conditions
- m) Participation in certain sports competitions
- n) War, conflict or military intervention

Additional exclusions for Medical Expenses due to COVID-19:

- a) Expenses related to Quarantine Order which does not require hospitalisation
- b) Any expenses not directly related to medical expenses such as COVID-19 swab test, accommodation and travel expenses
- c) Expenses for treatments sought over thirty days after first diagnosed
- d) Any specialist treatment which are not referred

**\*Note:** This list is non-exhaustive. Please refer to the Product Wording for the full list of exclusions under this Contract.

**4. How much contribution do I have to pay?**

Contribution is as follows: -

<b>Participant aged 80 years old and below</b>			
<b>Period of Stay</b>	<b>Plan 1 (B\$)</b>	<b>Plan 2 (B\$)</b>	<b>Plan 3 (B\$)</b>
1- 5 days	26.00	29.00	35.00
6- 8 days	35.00	39.00	47.00
9- 11 days	44.00	49.00	59.00
12- 14 days	53.00	59.00	71.00
15- 17 days	62.00	69.00	83.00
18- 20 days	71.00	79.00	95.00
21- 23 days	80.00	89.00	107.00
24- 26 days	89.00	99.00	119.00
27- 29 days	98.00	109.00	131.00
30- 32 days	107.00	119.00	143.00
Every addition of 3 days	9.00	10.00	12.00

Participant aged 81 years old and above			
Period of Stay	Plan 1 (B\$)	Plan 2 (B\$)	Plan 3 (B\$)
1- 5 days	39.00	44.00	53.00
6- 8 days	53.00	59.00	71.00
9- 11 days	66.00	74.00	89.00
12- 14 days	80.00	89.00	107.00
15- 17 days	93.00	104.00	125.00
18- 20 days	107.00	119.00	143.00
21- 23 days	120.00	134.00	161.00
24- 26 days	134.00	149.00	179.00
27- 29 days	147.00	164.00	197.00
30- 32 days	161.00	179.00	215.00
Every addition of 3 days	14.00	15.00	18.00

Your period of stay must not exceed ninety (90) days.

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

The following fees are applicable:

- a) What you have to pay in addition to the contribution amount: -
  - Stamp Duty: **B\$0.10** per Takaful Contract
- b) What is included in the contribution amount: -  
For direct participation (including TBA Call Centre and Counters/Branches):
  - Wakalah Fees are up to maximum of 24% of contribution.
- c) What you have to pay if there are any changes to the Contract: -
  - Cancellation Fee: **B\$10.00** per Takaful Contract

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

**a) Trip Commencement**

For short-term inbound travelers of foreign nationalities arriving in Brunei Darussalam inclusive tourists, Professionals and their dependents.

**b) Eligibility**

- i. Adult from the age of 18 years old and above;
- ii. Child aged between six (6) weeks to 17 years old. and must be accompanied by a parent or guardian;
- iii. Short term visitor to Brunei Darussalam who intends to return to their country of residence upon completion of travel; and
- iv. Non-Residents of Brunei Darussalam.

**c) Pre-Existing conditions are not covered.**

**d) Importance of disclosure**

- i. You must provide accurate information when filling out your application form;
- 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.

**e) Consequence of Breach of Duty**

Breach of Duty of disclosure may result in us voiding the Contract and refusing all claims.

**f) Cooling-off Period**

If you decide to cancel your Contract with us and you do so within fourteen (14) days after the commencement date of your Contract (Cooling-off period), you will be entitled for a full refund subject to no claims made.

**g) Waiting Period**

Means a period of thirty (30) days from the commencement date of your Contract or endorsement. Any claims made due to illness in this period will not be payable.

**h) Receipts and Proof of Payment**

It is important for you to receive receipts and keep them as proof of payment of Contribution.

**i) Contract Cancellation**

If you decide to cancel your Contract with us after the Cooling-off Period, you must notify us at least seven (7) days prior.

Subject to no claims made, you will be entitled for a refund (after deduction of Wakalah Fee) calculated pro-rata for the remaining period of your Contract.

**j) Claim Notification**

Notification and submission of all documents of claims for all covered incidents must be given to us **within thirty (30) calendar days** after the occurrence of such incident.

**TBA Claims can be contact at:**  
**HOTLINE: +673 244 4000 ext 9204/9205**  
**WHATSAPP: +673 873 4885**  
**EMAIL: tbaclaim@takafulbrunei.com.bn**

Please refer to **Appendix A** for the Claim Guideline and summary of documents required for you to submit during claim reporting.

*\*Note: This list is non-exhaustive. Please refer to the Contract and Product Wording for the terms and conditions under the Contract.*

## 7. Under what circumstances would a termination of coverage occur?

• **Non-disclosure Of Facts**

If proven where there is misrepresentation or non-disclosure of facts, the Contract shall become void and we will not be liable to pay the takaful cover.

• **Existing Health Conditions**

No coverage shall be payable under the Contract due to illness occurring before the commencement date of the Contract.

• **Misstatement Of Age**

If, at the correct age, you would not have been eligible for cover under the Contract, no cover will be payable.

- **Co-ordination Of Benefits**

The Contract will not provide compensation other than on a proportionate basis if you have any other takaful or insurance in force and/or is entitled to indemnity from any other source in respect of the same accident, illness, death or expense. We have full rights of subrogation and may take proceedings in your name, but at our expense, to recover for our benefit paid under the Contract.

- **In The Event of Fraud**

If any claim shall, in any respect, be false or fraudulent or if fraudulent means or devices are used by you or anyone acting on your behalf to obtain the cover hereunder, then the cover for you shall be cancelled immediately and all covers and contribution deemed forfeited.

### 8. What happens in the event that 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.

### 9. What documents do I need to submit to apply for this product?

Documents required are as follows: -

- Completed Application Form
- Copy of Your Passport
- Copy of Your Flight Itineraries

### 10. Who can I contact if I need further assistance?

If you have difficulties or enquiry, you may contact TBA as below:

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

If your query or complaint remains unsolved, you may contact Financial Consumer Issues of Brunei Darussalam Centre Bank:

**Financial Consumer Issues**

**Brunei Darussalam Central Bank**

Level 7 Ministry of Finance and Economy Building

Commonwealth Drive

Brunei Darussalam

**Tel: +673 238 0007**

### 11. Where can I get further information?

For further information, you may refer to our website at [www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn) or call TBA Call Centre at +673 224 4000 or visit our nearest TBA counters or branches.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS TAKAFUL CONTRACT WILL BEST SERVE YOUR NEEDS. 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: CLAIMS PROCEDURE GUIDELINE**

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

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

You may submit your notification via:

- 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](mailto: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***

For all claims, you must provide us with:

- Copy of Identification Card / Passport
- Copy of the Personal Certificate / e-card

Below is a summary of proof / documents required for you to provide for us to process your claims:

#### **(A) Guarantee of Payment (in-patient treatment only)**

No.	Type of Claim	Documents Required
1.	Medical Expenses	<ul style="list-style-type: none"><li>• Pre-Authorization form.</li><li>• Medical Report</li></ul>

#### **(B) Reimbursement**

No.	Type of Claim	Documents Required
1.	Medical Expenses	<ul style="list-style-type: none"><li>• Medical Report</li><li>• Original Medical Bills and receipts</li></ul>
2.	Compassionate Benefit	<ul style="list-style-type: none"><li>• Medical Report</li><li>• Police Report (if applicable)</li></ul>