

PRODUCT DISCLOSURE SHEET (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).	TAKAFUL BRUNEI AM SDN BHD																		
	WORKMEN'S COMPENSATION PACKAGE TAKAFUL PLAN FOR DOMESTIC HELPERS																		
	Date: 01/07/2025																		
1. What is this product about?																			
Workmen's Compensation Package Takaful Plan for Domestic Helpers is a 2-year takaful plan that provides compensation benefits to the foreign workers in the event of accident or illness that occurs during and as a result of their employment. This plan ensures all foreign workers that will be working in Brunei Darussalam, who fall under the Brunei Darussalam Workmen's Compensation Act (Chapter 74), are provided with the appropriate coverage. The territorial limit for this plan is Brunei Darussalam only.																			
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 contract relies on. Tabarru' – 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. 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 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.																			
3. What are the coverage and exclusions provided?																			
Following are the provided benefits: <table border="1" data-bbox="292 1396 1339 1816"> <thead> <tr> <th>No.</th> <th>Coverage</th> <th>Benefits</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Workmen's Compensation Act</td> <td>Death – Up to B\$28,800 Permanent disablement – Up to B\$36,000</td> </tr> <tr> <td>2</td> <td>Personal accident (outside working hours)</td> <td>Death – B\$10,000 Permanent disablement – Up to B\$10,000</td> </tr> <tr> <td>3</td> <td>Daily Hospital Allowance (Maximum up to 60 days)</td> <td>B\$20/day</td> </tr> <tr> <td>4</td> <td>Death benefit – due to illness or natural causes</td> <td>B\$5,000</td> </tr> <tr> <td>5</td> <td>Repatriation Expenses</td> <td>B\$10,000</td> </tr> </tbody> </table>		No.	Coverage	Benefits	1	Workmen's Compensation Act	Death – Up to B\$28,800 Permanent disablement – Up to B\$36,000	2	Personal accident (outside working hours)	Death – B\$10,000 Permanent disablement – Up to B\$10,000	3	Daily Hospital Allowance (Maximum up to 60 days)	B\$20/day	4	Death benefit – due to illness or natural causes	B\$5,000	5	Repatriation Expenses	B\$10,000
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General Exclusions

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

1. Not being a “workmen” within the meaning of the Law
2. The Participant’s liability to employees of contractors to the Participant
3. Liability arising from agreement with any other party
4. War, conflicts or military interventions
5. Terrorism
6. Radioactivity, nuclear weapons, asbestos exposure
7. Unlawful acts, or Shariah-prohibited actions
8. Self-inflicted injury, substance abuse, or sexually transmitted diseases
9. Physical or mental exhaustion that affects consciousness
10. Aviation, gliding, aerial activities other than fare paying passenger
11. Participation competitions, extreme and hazardous sports and underwater activities
12. Work related to drilling, offshore exploration, dredging, petroleum and gaseous fuels drilling.
13. Pollution

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 for two (2) years	B\$150 per person covered
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Takaful Period

- Two (2) years

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

The following fees are applicable:

1. What you have to pay in addition to the contribution amount: -
 - Stamp Duty: **B\$0.10** 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 contribution.
 - For participation through Authorized Agent: -
 - Agent will receive a 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 after Contract has been issued: -
 - Service Fee: Any amendment or transaction relating to Refund, Cancellation, Addition or Deletion to the original contract will be subject to Service Fee of **B\$10** for each and every transaction per Contract.

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

- **Eligibility**

- i. Adult aged between 18 to 65 years old.
- ii. Foreign employees of companies incorporated in Brunei Darussalam.

Employees over the age of 65 years old may contact TBA Call Centre at **+673 224 4000** or visit our nearest TBA counters and branches to participate.

- **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 Courts 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 for Medical can be contacted at:

HOTLINE: +673 224 4000 ext. 9204/9205

WHATSAPP: +673 873 4885

EMAIL: tbaclaim@takafulbrunei.com.bn

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

7. 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.

8. Under what circumstances would termination occur?

- **Non-Disclosure of Facts**
If proven where there is misrepresentation of non-disclosure of facts, the contract shall become void and we shall not be liable to pay the cover.
- **Non-Payment of Contribution**
If the contribution is not paid to us at the time of the issue of the Contract or within the grace period for payment, the Contract, if it has come to effect, will automatically be cancelled.
- **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 covers hereunder, then the cover for you shall be cancelled immediately and all covers and contribution deemed forfeited.

9. 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.

10. 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 your contract at any of our counters and branches.

11. 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 Passport or Identity Card of employee; and
- 3) Copy of Certificate of Registration (16 & 17) and/or Certificate of Incorporation & List of Directors Form (Form X)

For renewal Participant:

- 1) Application Form duly completed and signed.

12. Where can I get assistance to redress?

- 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

- 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

13. Where can I get further information?

For further information on similar plan, you may refer to our website at www.takafulbrunei.com.bn, call TBA Call Centre at +673 224 4000, TBA WhatsApp at +673 743 4000 or visit our nearest TBA counters or branches.

IMPORTANT NOTE:

*Workmen's Compensation Package
for Foreign Workers*

YOU MUST ENSURE THAT YOUR EMPLOYEE'S DOCUMENTATION IS VALID AND COVERED FULLY. YOU SHOULD READ AND UNDERSTAND THE 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 to us **within fourteen (14) days** of the incident for which you are making a claim, using a fully completed claim form.

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

You may submit your notification via:

- 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

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:

No.	Type of Claim	Documents required	Excess
1.	Workmen's Compensation	• Form A (Labour Department) • Employee's salary slip (if applicable)	-
2.	Personal Accident	• Medical Report • Police report (if involving traffic) • Medical certificate stating details of death (in case of death)	-
3.	Daily Hospital Allowance	• Medical report / Hospital discharge report	-
4.	Death Benefit	• Medical certificate stating details of death	-
5.	Repatriation	• Official receipt of airway bill • Death certificate (in case of death)	-

PRODUCT DISCLOSURE SHEET		TAKAFUL BRUNEI AM SDN BHD
(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).		TBA As Syifa (Medical) - Government Hospital Plan (GHP)
		Date: 01/08/2025
1. What is this product about?		
TBA As Syifa (Medical) - Government Hospital Plan (GHP) offers comprehensive 24-hour coverage for medical treatment arising from illnesses and accidents. It is available to Permanent Residents of Brunei Darussalam, Domestic Helpers and Foreign Workers in Brunei Darussalam. This plan provides direct billing for inpatient services at government hospitals, allowing bills to be settled directly with the hospital for your convenience. Outpatient treatments are covered on a reimbursement basis. It also offers coverage for pre-existing medical conditions.		
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 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. Al-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 Syariah Advisory Body which does not exceed the percentage of distributable surplus to all the participants.		
3. What are the cover and exclusions provided?		
Following are the provided benefits:		
I. BASIC IN-PATIENT TREATMENT		
No.	Covers	
1	Hospital room & board (standard bed only)	
2	Hospital miscellaneous expenses	
3	In hospital doctor visit	
4	Surgical benefits & day care surgery	
5	Accidental outpatient and accidental dental treatment	
6	Pre-hospital diagnostic services (within 30 days prior to hospitalization)	
7	Post -hospital follow up treatment (within 30 days after discharge)	
8	Local ambulance fees	
9	Compassionate Benefit	
10	Repatriation from Brunei Darussalam (Maximum of one destination only)	
Deductible (for each and every claim)		B\$50
Overall Limit		B\$100,000

II. OPTIONAL: OUTPATIENT TREATMENT DUE TO ILLNESS & ACCIDENT

This cover covers general and specialist outpatient services, outpatient lab and x-ray services as well as outpatient prescription of drugs.

Out-Patient Treatment due to Illness & Accident	
Overall limit of disability (for 2 years)	8
Co Takaful for Specialised Investigation including CT Scans, MRI, PET Scan, Amyloid Scan, etc.	50%
Deductible per Outpatient Disability	B\$50
Overall Limit	B\$1,000

General Exclusions

Your Contract does not cover expenses related to:

- a) Chronic ailments
- b) Specific illness including cancer, genetic conditions, dementia and of similar nature, autoimmune diseases and chronic kidney failure
- c) Routine medical check-ups and examinations
- d) Pre-Existing Conditions (unless Your plan includes coverage for Pre-Existing Conditions)
- e) Cosmetic treatment and surgery
- f) Childbirth, miscarriage or pregnancy-related expenses
- g) Alternative medicines
- h) Organ transplant
- i) Emotional, mental or psychiatric illness
- j) Drug addiction or abuse, alcohol and substance abuse
- k) AIDs or related conditions
- l) Self-inflicted injury, suicide
- m) Participation in certain sports competitions
- n) War, conflict or military intervention
- o) Acts prohibited by Syariah or unlawful acts
- p) Treatments done outside RIPAS Hospital or any Brunei government hospitals (except if the referrals were made by any government hospitals)

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

4. How much contribution do I have to pay?

For In-patient Treatment

The contribution for In-patient Treatment is as follows: -

Age	Without Pre-existing coverage	
	2 years	1 year
65 and below	\$280.00	\$140.00
66 - 75	\$560.00	\$280.00
76 - 85	\$1,400.00	\$700.00
86 - 95	\$2,520.00	\$1,260.00
96 and above	\$3,080.00	\$1,540.00

Age	With Pre-existing coverage	
	2 years	1 year
65 and below	\$345.00	\$172.50
66 - 75	\$1,035.00	\$517.50
76 - 85	\$2,070.00	\$1,035.00
86 - 95	\$3,795.00	\$1,897.50
96 and above	\$5,520.00	\$2,760.00

For Out-patient Treatment [Optional]

The additional contribution for Out-patient Treatment is as follows: -

2 year cover	1 year cover
B\$180	B\$90

Note: Coverage option for less than 2 years is available, subject to minimum contribution. The coverage period must align with the validity of the entry pass.

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

a) Eligibility:

1. Covered persons:
 - a. Brunei Darussalam Permanent Residents including:
 - i. Under the categories 'Foreign Nationals contributing to Brunei's Economy' and 'Professionals'; and
 - ii. All Permanent Residents
 - b. Domestic Helpers working in Brunei Darussalam holding a valid work pass; and
 - c. Foreign worker of a company incorporated in Brunei Darussalam a valid work pass.
2. Age eligibility:
 - a. Permanent Residents: Aged 6 months old and above
 - b. Domestic Helpers and Foreign Workers: Aged 18 years old and above

b) Pre-Existing conditions are covered. Coverage for pre-existing conditions for those aged 66 and above is subject to the following conditions:

- i. Coverage for pre-existing conditions is limited to B\$10,000 during the first year of participation.
- ii. Coverage excludes:
 - All types of cancer, genetic conditions, Alzheimer's, Dementia, Parkinson's Disease, autoimmune diseases, regular or long-term kidney dialysis in chronic or end-stage kidney failure.

- Any condition that becomes chronic (acute phases of that condition will be covered).
- c) Treatments outside RIPAS Hospital or any Brunei government hospitals are not covered except for when referred by Brunei government hospitals. We only cover referrals to hospitals in Brunei Darussalam.
- d) **Waiting Period**
Means a period from the Commencement Date of your Contract or endorsement before a claim is payable.
- The Waiting Period for any illnesses covered under your Contract is thirty (30) days from the Commencement Date.
- Any renewal made more than thirty (30) days after the Contract expiry date will be subject to a new Waiting Period.
- Any claims made during the Waiting Period will not be payable.
- e) **Guarantee of Payment**
TBA provides guarantee of payment for inpatient treatment at RIPAS Hospital or any hospital in Brunei Darussalam.
- f) **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.
- g) **Consequences of Breach of Duty**
Breach of Duty of disclosure may result in us voiding the Contract and refusing all claims.
- h) **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.
- 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) **Claims 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 contacted 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 Procedure 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 this Contract.*

3. Under what circumstances would termination of cover occur?

- **Non-Disclosure of Facts**

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

- **Non-Payment of Contribution**

If the contribution is not paid to us at the time of the issue of the Contract or within the given grace period for payment that is set at our discretion, the Contract, if it has come into effect, will be automatically cancelled.

- **Misstatement Of Age**

You must provide us with your correct age. If your correct age does not fall under the eligibility criteria of this Contract, we will not provide any cover.

- **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. Takaful Brunei Am Sdn Bhd has full rights of subrogation and may take proceedings in your name, but at the Company's 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 covers hereunder, then the cover for you shall be cancelled immediately and all covers and contribution deemed forfeited.

4. What happens in the event of change of covers?

Should there be any changes of covers and contribution, Takaful Brunei Am Sdn Bhd will notify you in writing at least thirty (30) days calendar days before the changes are made via SMS, press advertisement, website and/or social media.

Any changes made to your benefits and contributions will only be effective upon Contract renewal subject to your agreement.

5. What happens if there are changes to the panel of hospitals/clinics?

Takaful Brunei Am Sdn Bhd will keep you updated if there are any changes to the panel of hospitals and clinics. You may visit the Ministry of Health website for the list of hospitals and clinics. You may also contact our Call Centre at **+673 224 4000**, TBA WhatsApp at **+673 743 4000** or visit our nearest TBA counters or branches to obtain more information.

6. 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.

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

If you are interested to apply for this product, you only need to provide the following documentation:

- Completed Application Form
- Copy of Identity Card/Passport

11. Who can I contact if I need further assistance?

If you have any 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

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

Financial Consumer Issues

Brunei Darussalam Central Bank

Level 7 Ministry of Finance and Economy Building

Commonwealth Drive

Brunei Darussalam

Tel: +673 838 0007

12. Where can I get further information?

For further information, you may refer to our website at www.takafulbrunei.com.bn, call TBA Call Centre at **+673 224 4000**, TBA WhatsApp at **+673 743 4000** or visit our nearest TBA counters or branches.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS CONTRACT WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE CONTRACT AND DISCUSS WITH THE AGENT AND/OR CONTACT TAKAFUL BRUNEI AM 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

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
- 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	Deductible
1.	Medical Expenses	• Pre-Authorization form. • Medical Report	• B\$50 for each and every claim

(B) Reimbursement

No.	Type of Claim	Documents Required	Deductible
1.	Medical Expenses	• Medical Report • Original Medical Bills and receipts	• In-Patient: B\$50 each and every claim • Out-patient: B\$50 per illness per person covered • 50% co-takaful for outpatient specialized investigations
2.	Compassionate Benefit	• Medical Report • Death Certificate • Original receipts for all associated costs	-
3.	Repatriation from Brunei Darussalam	• Medical Report • Death Certificate • Original receipts for all associated costs	-