TBA
Takaful Operator

Essential Protection Bundle for Domestic Helpers

This protection bundle combines two essential plans designed to provide Domestic Helpers in Brunei Darussalam with well-rounded protection throughout their employment period.

This 2-year bundle includes:

- **Workmen's Compensation Package for Domestic Helpers** – Provides compensation benefits in the event of accidents or illnesses that occur during and as a result of employment, in line with the Brunei Darussalam Workmen's Compensation Act (Chapter 74).
- **As Syifa' (Medical) - Government Hospital Plan** – Offers 24-hour medical coverage for treatment costs arising from illnesses or accidents while staying in Brunei Darussalam.

Together, these plans ensure your domestic helpers are fully covered—both while working and when they're off-duty. With this bundle, you can meet legal requirements, fulfil your duty of care, and provide reassurance for both you and your domestic helper.

Key Features

- Coverage Plan Period: 2 years
- Pre-existing conditions are covered
- Only covering treatments done in Brunei Government hospitals/clinics
- For details of coverage and exclusions, please refer to the Product Wording

Coverage Period

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
Contribution for two (2) Years		B$150 per person covered

Basic In-patient Treatment

Following are the coverages provided:

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 hospitalisation)	
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
Contribution for two (2) Years		B$345 per person covered

Optional Coverage

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

Outpatient Treatment due to Illness & Accident	
Overall limit of disability	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
Contribution for two (2) Years	B$180 per person covered

Important Note:

1. Coverage option for less than 2 years is available, subject to minimum contribution. The coverage period must align with the validity of the employee's work pass.
2. Condition for coverage for any coverage for pre-existing conditions for those aged 66 and above:
   a. Coverage for pre-existing conditions is limited to B$10,000 during the first year of participation.
   b. Exclusions apply as per the product wording:
      i. 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.
      ii. Any condition that becomes chronic (acute phases of that condition will be covered).