

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
	AS-SYIFA' TAKAFUL
	Date: 10/07/2025
1. What is this product about?	
As Syifa' Takaful provides coverage for medical expenses arising from illness or accident. The plan offers direct billing to the hospital for inpatient treatment, allowing your hospital bills to be settled directly so you can focus on your recovery. Outpatient treatment is covered on a reimbursement basis. This plan also offers an option to include coverage for pre-existing conditions.	
2. What are the Shariah concepts applicable?	
The beauty of this takaful 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 Shariah Advisory Body which does not exceed the percentage of distributable surplus to all the participants.	
3. What are the cover and exclusions provided?	
As Syifa' Takaful offers 4 plans (Gold / Silver/ Bronze / Micro Bronze) with 3 additional optional covers. It is a twenty-four (24) hours worldwide cover excluding United States of America, Canada and sanctioned countries. Following are the provided benefits: I. BASIC COVER 1. Hospital Room and Board 2. Hospital Miscellaneous Expenses 3. In-Hospital Doctor's Visits 4. Surgical Benefits & Day Care Surgery 5. Accident Outpatient and Accident Dental Treatment 6. Pre-Hospital Diagnostic Services 7. Post-Hospital Follow-up Treatment 8. Local Ambulance Services 9. Co-Takaful Elective Overseas Treatment 10. Compassionate Benefit 11. Repatriation Expenses from Brunei Darussalam 12. Emergency Overseas Medical Evacuation and Repatriation & Repatriation of Mortal Remains 13. Security Evacuation 14. Compassionate Visit 15. Return of Minor Child 16. Convalescence Expenses	

II. OPTIONAL COVER

Option A: Outpatient Treatment Due to Illness

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

Option B: Cancer Cover & Hospital Allowance

This cover covers cancer treatments provided by hospitals or registered cancer treatment centres as well as providing hospital allowances for when you are hospitalized.

***Note:** You may refer to **Appendix A** for the detailed Schedule of Benefits

Coverage for pre-existing conditions excludes coverage for:

- a) 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.
- b) Any condition that becomes chronic (acute phases of that condition will be covered).

General Exclusions

Your Takaful Contract does not cover expenses related to:

- a) Chronic ailments
- b) Pre-existing conditions (unless your plan provides coverage for pre-existing conditions)
- c) Specific illness including cancer, genetic conditions, dementia and of similar nature, autoimmune diseases 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) Alternative medicines
- i) Organ transplant
- j) Emotional, mental or psychiatric illness
- k) Drug addiction or abuse, alcohol and substance abuse
- l) AIDs or related conditions
- m) Self-inflicted injury, suicide
- n) Participation in certain sports competitions
- o) War, conflict or military intervention
- p) Acts prohibited by Shariah or unlawful acts

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

4. How much contribution do I have to pay?

Basic Cover Contribution

The Basic Cover Contribution is as follows: -

WITHOUT PRE-EXISTING COVERAGE					
Age		Gold	Silver	Bronze	Micro-Bronze
Child	6 months – 17 years old	\$265	\$185	\$125	N/A
Adult	18 – 65 years old	\$700	\$410	\$270	\$75
	66 – 75 years old	\$1,400	\$820	\$540	\$150
	76 – 85 years old	\$3,500	\$2,050	\$1,350	\$375
	86 – 95 years old	\$6,300	\$3,690	\$2,430	\$675
	96 years old and above	\$7,700	\$4,510	\$2,970	\$825

WITH PRE-EXISTING COVERAGE					
Age		Gold	Silver	Bronze	Micro-Bronze
Child	6 months – 17 years old	\$662.50	\$462.50	\$312.50	N/A
Adult	18 – 65 years old	\$1,750	\$1,025	\$675	\$187.50
	66 – 75 years old	\$2,100	\$1,230	\$810	\$225
	76 – 85 years old	\$4,200	\$2,460	\$1,620	\$450
	86 – 95 years old	\$7,700	\$4,510	\$2,970	\$825
	96 years old and above	\$11,200	\$6,560	\$4,320	\$1,200

Optional Cover Contribution

The Optional Cover Contribution is as follows: -

		Gold	Silver	Bronze	Micro-Bronze
Adult	Outpatient Treatment Due to Illness	\$450	\$350	\$250	N/A
Adult / Child	Cancer Cover & Hospital Allowance	\$568	\$358	\$268	N/A

Takaful Period

- One (1) Year

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

The following charges/fees are applicable:

1. What you have to pay in addition to the Contribution amount: -
 - Stamp Duty: **B\$0.10** per Takaful Contract.
2. What is included in the Contribution amount: -

For direct participation (including the Takaful Brunei mobile application, TBA Call Centre and Counters/Branches): -

 - Wakalah Fees are up to maximum of 24% 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 Takaful Contract: -
 - Cancellation Fee: **B\$10.00** per Takaful Contract
 - Endorsement Charges: Any Refund or Additional Contribution plus Service Charge of **B\$10.00** per Takaful Contract

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

- a) **Eligibility:**
 - i. Adult aged 18 years old and above;
 - ii. Child aged between 6 months to 17 years; and
 - iii. Brunei Citizens or Residents of Brunei.
- b) Pre-existing Conditions Cover option is offered. Coverage for pre-existing conditions 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. 50/50 co-takaful arrangement for overseas treatment
 - iii. 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) **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.
- d) **Consequences of Breach of Duty**

Breach of Duty of disclosure may result in us voiding the Takaful Contract and refusing all claims.
- e) **Cooling-off Period**

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

f) **Waiting Period**

Means a period from the Commencement Date of your Takaful 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.

g) **Guarantee of Payment**

TBA provides guarantee of payment for inpatient treatment at RIPAS Hospital or any hospital in Brunei Darussalam, as well as overseas private hospitals.

h) **Receipts and Proof of Payment**

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

i) **Certificate Cancellation**

If you decide to cancel your Takaful 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 Takaful Contract.

j) **24 Hour TBA International Assistance**

TBA International Assistance will provide 24-hour Emergency Assistance Service in the case you encounter medical difficulties whilst travelling anywhere in the world

TBA International Assistance can be contacted at:

HOTLINE: +65 63404000

WHATSAPP: +1 220 222 2115

k) **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 for Medical and Travel can be contacted at:

HOTLINE: +673 224 4000 ext 9204/9205

WHATSAPP: +673 873 4885

EMAIL: tbaclaim@takafulbrunei.com.bn

*Please refer to **Appendix B** 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 Takaful Contract and Product Wording for the terms and conditions under this Takaful Contract.

7. Under what circumstances would a termination of cover occur?

- **Non-Disclosure of Facts**

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

- **Misstatement Of Age**

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

- **Co-ordination of Benefits**

The Takaful 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 the your name, but at the Company's expense, to recover for Our benefit paid under the Takaful 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 benefit hereunder, then the cover for you shall be cancelled immediately and all benefits and contribution deemed forfeited.

8. What happens in the event of change of benefits and contributions?

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

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

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

Takaful Brunei Am Sdn Bhd will keep you updated if there any changes to the panel hospitals/clinics. You may also contact our office or our TBA International Assistance at +65 63404000 (Hotline) or +1 220 222 2115 (WhatsApp) to obtain more information about our panel hospitals/clinics.

10. What happens in the event of Takaful agent ceases to operate?

If our Authorized Agent that issued your Takaful Contract ceased its operation, your Takaful Contract is still valid until its expiry date. Participant can renew, do any endorsement and cancellation for their Takaful Contract at any of TBA counters and branches.

11. What are the documents that I need to submit to apply for this product?

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

- Completed Application Form
- Copy of Identity Card/Passport

11. Where can I get assistance for redress?

If you have difficulties, you must contact us the earliest possible. You may contact us at:

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 on similar plans, 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 the nearest TBA counters or branches.

IMPORTANT NOTE:

**YOU SHOULD SATISFY YOURSELF THAT THE TAKAFUL CONTRACT WILL BEST SERVE YOUR NEEDS.
YOU SHOULD READ AND UNDERSTAND THE TAKAFUL 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 Takaful Contract after Takaful Brunei Am Sdn Bhd's assessment.

APPENDIX A: COVER

Below is a detailed view of the covers and amount covered.

BASIC COVER

COVER	MAXIMUM 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% (for coverage without pre-existing conditions) 50% (for coverage with pre-existing conditions)			
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

OPTIONAL COVER

A. OUTPATIENT TREATMENT DUE TO ILLNESS

COVER	MAXIMUM AMOUNT COVERED PER TAKAFUL CONTRACT YEAR			
	B\$ Gold	B\$ Silver	B\$ Bronze	B\$ Micro Bronze
Maximum Number of Disabilities Per Takaful Contract Year	4			N/A
Deductible Per Outpatient Disability	50			
Co Takaful for Specialised Investigations including CT scans, MRI, PET Scan, Amyloid Scan etc.	50%			
Overall Annual Limit	5,000	2,500	1,500	

B. CANCER COVER & HOSPITAL ALLOWANCE

COVER	MAXIMUM AMOUNT COVERED PER TAKAFUL CONTRACT YEAR			
	B\$ Gold	B\$ Silver	B\$ Bronze	B\$ Micro Bronze
Cancer Cover (Life Time Limit)	30,000	20,000	15,000	N/A
Hospital Allowance (daily maximum up to 65 days)	200	100	50	

APPENDIX B: CLAIMS PROCEDURE GUIDELINE

Notification & Submission of Documentations

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

You may submit your notification via:

- Takaful Brunei Mobile App
- 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 Takaful Contract / e-card
- Copy of Passport, where applicable
- Copy of Itinerary Ticket, where applicable

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

(A) Guarantee of Payment

No.	Type of Claim	Documents Required	Excess
1.	Medical Expenses	• Pre-Authorization form. • Medical Report.	• 20% co-takaful for elective overseas treatment • 50% co-takaful for elective overseas treatment (Pre-Existing conditions coverage)

Note: Guarantee of Payment is not applicable for Outpatient treatments.

(B) Reimbursement

No.	Type of Claim	Documents Required	Excess
1.	Medical Expenses	• Medical Report. • Original Medical Bills and receipts.	• B\$50.00 for outpatient treatments • 50% co-takaful for outpatient specialized investigations • 20% co-takaful for elective overseas treatment
2.	Hospital Allowance	• Medical Report. • Hospital Discharge letter.	-
3.	Compassionate Benefit	• Medical Report. • Death Certificate. • Original receipts for all associated costs.	-
4.	Repatriation from Brunei Darussalam	• Medical Report. • Death Certificate. • Original receipts for all associated costs.	-