



Essential Protection Bundle for Workers

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

This bundle includes:

- Workmen’s Compensation Package** – 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)** – Offers 24-hour medical coverage for treatment costs arising from illnesses or accidents.

Together, these plans ensure your workers 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 workers.

For Your Foreign Workers	For Your Local Workers
Workmen’s Compensation Package	Workmen’s Compensation Package
As-Syifa’ (Medical) – Government Hospital Plan	As-Syifa’ (Medical) – Microbronze

Workmen’s Compensation Package



Key Features



Coverage Plan Period: 1-year coverage (2-year plan available)



For details of coverage and exclusions, please refer to the Product Disclosure and Product Wording



Your Coverage

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
Annual Contribution - Non construction		B\$75.00 per person covered
Annual Contribution - Construction		B\$97.50 per person covered



TBA As Syifa’ (Medical) - Government Hospital Plan



Key Features



Coverage Plan Period: 1-year coverage (2-year plan available)



Optional inpatient pre-existing conditions coverage is available



Only covering treatments done in Brunei Government hospitals/clinics



No upfront bill payment for inpatient treatments



For details of coverage and exclusions, please refer to the Product Disclosure and Product Wording



Basic Cover

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	
Annual Contribution - Without pre-existing coverage	
B\$140.00 per person covered	
Annual Contribution - With pre-existing coverage	
B\$172.50 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**.

We do not provide cover for outpatient pre-existing conditions.



Outpatient Treatment due to Illness	
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
Annual Contribution	B\$90.00 per person covered

Important Note:

- Coverage option for less than 1 year is available, subject to minimum contribution.
- Condition for coverage for any coverage for pre-existing conditions for those aged 66 and above:
 - Coverage for pre-existing conditions is limited to B\$10,000 during the first year of participation.
 - Exclusions apply as per the product wording:
 - All types of cancer, genetic conditons, 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).



As-Syifa (Medical) - Microbronze Plan



Key Features



Coverage Plan Period: 1-year coverage



Optional inpatient pre-existing conditions coverage is available



Only covering treatments done in private hospitals in Brunei and overseas



No upfront bill payment for inpatient treatments



For details of coverage and exclusions, please refer to the Product Disclosure and Product Wording



Your Coverage

Cover		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 Remain 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)			B\$10,000		
Annual Contribution - Without pre-existing coverage			B\$75.00		
Annual Contribution - With pre-existing coverage			B\$187.50		

*Exclude Gold, Silver, Bronze plans

Important Note:

- 1. Pre-existing conditions are covered except for all kinds 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.
- 2. Treatment for illnesses are subject to 30 days waiting period from date of commencement.
- 3. Coverage for pre-existing conditions is limited to B\$10,000 during the first year of participation.
- 4. Geographical Limits are worldwide, but excludes USA, Canada and sanctioned countries.
- 5. For details of coverage and exclusions, please refer to the Product Wording.

Employer’s Liability

We also provide protection for employers against legal liability arising from employee injury, illness, or death occurring in the course of employment, complementing statutory employee protection arrangements.

Annual coverage available. Contact us for coverage details and quotation.