



# TBA

Takaful Operator

## TBA Private Motor Product Disclosure



### Driving with Peace of Mind



[www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn)

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## What is it?

### TBA Private Motor

TBA Private Motor is ready to shield you when unexpected accidents happen. From accidents, fire, theft to when your car simply stops working, we'll be there with you any time.



Drive easy with our **annual 1-year cover** and give yourself the financial protection for when things get difficult.

### Easy participation



Available for 24/7



TBA Call Centre  
**+673 224 4000**



TBA WhatsApp  
**+673 743 4000**  
(Text the code: PA24)



All persons  
residing in Brunei  
are welcomed to  
participate!



## Your Coverage

At TBA, your car is at the heart of TBA Private Motor. We've got Comprehensive and Third-Party coverage options for you to choose from based on your needs.

Every plan will cover you for accidents in **Brunei Darussalam, Sabah, Sarawak, Wilayah Persekutuan Labuan.**

### Comprehensive coverages

No.	Cover	Classic	Executive	Prestige
1	<b>Car and Tyres</b> <ul style="list-style-type: none"><li>• Accidents</li><li>• Fire</li><li>• Theft</li><li>• Malicious Acts</li><li>• Damage in transit</li></ul>	✓ Included		
2	<b>Key System Replacement</b> <ul style="list-style-type: none"><li>• Theft</li></ul>	✓ Included		
3	<b>Legal Liability</b> <ul style="list-style-type: none"><li>• 3rd Party Injury</li><li>• 3rd Party Property</li></ul>	✓ Included (B\$1,000,000 Limit for 3rd Party Property)		
4	<b>Road Assist</b> <ul style="list-style-type: none"><li>• Towing</li><li>• Jump Start</li><li>• Flat Tyre Change</li><li>• Fuel Delivery</li><li>• Lockout Assistance</li></ul>	✓ Included		
5	<b>Personal Accident for Driver</b>	Included (B\$10,000)		

No.	Cover	Classic	Executive	Prestige
6	<b>Excess Buy Back</b>	-	✓ Full Cover	
7	<b>Strike, Riot and Civil Commotion</b>	-	✓ Full Cover	
8	<b>Breakage of Glass</b> <ul style="list-style-type: none"> <li>• Windscreen</li> <li>• Window</li> </ul>	-	✓ B\$500	✓ Full Cover
9	<b>Natural Disasters</b> <ul style="list-style-type: none"> <li>• Flood</li> <li>• Windstorm (Tempest)</li> <li>• Landslide</li> <li>• Hurricane</li> <li>• Earthquake</li> <li>• Volcanic Eruption</li> </ul>	-	-	✓ Full Cover
10	<b>Fallen Objects</b> <ul style="list-style-type: none"> <li>• Tree Branches (Non-Storm Related)</li> <li>• Construction Debris</li> <li>• Building Parts</li> <li>• Poles or Streetlights</li> <li>• Airplane or Drone Parts</li> <li>• Billboards or Signage</li> <li>• Objects from Buildings</li> <li>• Sports Equipment</li> <li>• Fallen Objects from Other Vehicles</li> </ul>	-	-	✓ Full Cover
11	<b>NCB Protection</b>	-	-	✓ Full Cover
12	<b>Non-Standard Accessories</b>	-	-	Up to B\$2,000
13	<b>Personal Accident for Passengers</b>	-	-	B\$10,000 per Person (Up to a total of B\$50,000 any one Accident)
14	<b>Legal Liability to Passengers</b>	-	-	Up to B\$500,000 any one Accident
15	<b>Legal Liability of Passengers for Acts of Negligence</b>	-	-	Up to B\$300,000 any one Accident



## Third-Party Coverage

Table Of Cover			
No.	Cover	3P Basic	3P Weathershield
1	<b>Legal Liability</b> <ul style="list-style-type: none"><li>• 3rd Party Injury</li><li>• 3rd Party Property</li></ul>	✓ Included	
2	<b>Road Assist</b> <ul style="list-style-type: none"><li>• Towing</li><li>• Jump Start</li><li>• Flat Tyre Change</li><li>• Fuel Delivery</li><li>• Lockout Assistance</li></ul>	✓ Included	
3	<b>NCB Protection</b>	✓ Included	
4	<b>Excess Buy Back</b>	✓ Full Cover	
5	<b>3P Natural Disasters</b> <ul style="list-style-type: none"><li>• Flood</li><li>• Windstorm (Tempest)</li><li>• Landslide</li><li>• Hurricane</li><li>• Earthquake</li><li>• Volcanic Eruption</li></ul>	-	✓ B\$1,000
6	<b>3P Fallen Objects</b> <ul style="list-style-type: none"><li>• Tree Branches (Non-Storm Related)</li><li>• Construction Debris</li><li>• Building Parts</li><li>• Poles or Streetlights</li><li>• Airplane or Drone Parts</li><li>• Billboards or Signage</li><li>• Objects from Buildings</li><li>• Sports Equipment</li><li>• Fallen Objects from Other Vehicles</li></ul>	-	✓ B\$200

## Your Exclusions

To help you make a decision, we want to be clear about what's **not covered** under **TBA Private Motor**. These are called exclusions. By knowing your exclusions, you can better understand what protection you have and consider adding coverage where it matters most to you. Below, you'll find two types of exclusions:

### General Exclusions

These are **not covered** under any circumstances.



No.	Exclusion
1	Driving under the influence of drugs or alcohol.
2	Driving for illegal use or uses prohibited by Syariah principles.
3	Not having a valid driving license.
4	Unauthorised drivers.
5	Medically unfit drivers.
6	Neglecting precautions.
7	Wear and tear.
8	Tyre damage, unless caused by accidents.
9	Fines and penalties.
10	Incidents outside of Brunei Darussalam, Sabah, Sarawak, Wilayah Persekutuan Labuan.

11	Damage to property of others in your custody.
12	Liabilities you accept without our consent.
13	Liabilities to household passengers and employees during work.
14	Liability to passengers.
15	Nuclear risks, war risks, terrorism and civil unrest.
16	Consequential losses.

## Specific Exclusions

These exclusions **only apply** to specific coverages that you chose. These **can be found** in the Product Wording.



Coverage	Specific Exclusion
Theft	<ul style="list-style-type: none"> <li>Handing your car to someone you were trying to sell to who hasn't made the full payment.</li> <li>Handing your keys to someone without proper precautions.</li> </ul>
Personal Accident for Driver	<ul style="list-style-type: none"> <li>Anyone under 18 or over 65 years old.</li> <li>Suicide or intentional self-harm.</li> </ul>
Strike, Riot, Civil Commotion	<ul style="list-style-type: none"> <li>Trying to stop or taking any part in the strike, riot or civil commotion.</li> </ul>
Flood (Natural Disasters)	<ul style="list-style-type: none"> <li>Trying to start your car after being affected by flood.</li> <li>Trying to drive through a flood.</li> </ul>
Non-Standard Accessories	<ul style="list-style-type: none"> <li>Accessories not registered with Jabatan Pengangkutan Darat (JPD) and not stated in your Vehicle Registration Book (Blue Card).</li> </ul>





# How much do I need to pay?

## Annual Contribution

### Comprehensive Coverage

The total annual contribution you pay for Comprehensive coverage depends on the following:



1	Amount covered you choose for your car.
2	Make and model of your car.
3	Cubic capacity (cc) of your car.
4	Year of registration of your car.
5	Age of your car.
6	The type of use of your car.
7	Your No Claim Bonus (NCB) entitlements.
8	The Comprehensive coverage plan you choose (the additional contributions stated below).

Coverage	Classic	Executive	Prestige
Additional Contribution	-	B\$70	B\$250

### Third-Party Coverage

For Third-Party coverage, the total annual contribution you pay depends on the following:



1	Cubic capacity (cc) of your car.
2	The type of use of your car.
3	Your No Claim Bonus (NCB) entitlements.
4	The Third-Party coverage plan you choose (the additional contributions stated below).

Coverage	3P Basic	3P Weathershield
Contribution	-	B\$22

\*You have the option to request for a quote from **Takaful Brunei Mobile** app any time!



# Claims Journey

## Motor Claims Guidelines (MCG)

### What Should You Do During An Accident?

#### Immediate Police Report is Required for:

- Injuries, fatalities, government property, intoxicated drivers, hit-and-run, pedestrians, cyclists, or foreign/exempt vehicles.

#### For Other Accidents (MCG):

- Stop, notify parties involved, and prevent further damage.
- Exchange details (name, contact, driving license, takaful/insurance details).
- Take photos of the scene and vehicles.
- Call **24 Roadside Assist** at +673 244 4442 or contact **24 Roadside Assist** at +673 737 0162 for towing and roadside assistance services.
- Send your car for inspection at our **Accident Reporting Centre** within **24 hours**.

#### Non-Compliance Risks:

- Claims denial, contract cancellation, or NCB loss.

#### Liability:


- Determined by Takaful/Insurance Directives or Motor Sub-Committee.

## Claims Procedure

All claims' payouts will be made to you or your beneficiaries.

### Notification


Any claims must be notified to TBA within **24 hours** of the accident or incident that may give rise to a claim. If you are unable to do so due to the disability, you must inform us as soon as reasonably practicable. Notification submission may be made via:




**Takaful Brunei  
Mobile App**



TBA Claims Hotline at  
**+673 718 4000**



TBA Claims  
WhatsApp Hotline at  
**+673 718 4000**



TBA Claims Email at  
**tbaclaim@takafulbrunei.com.bn**

### Submission of Documents

Any claims must be submitted with a complete claim form and complete documentation. Claims submissions must follow the following timeline:

#### Timeline for Submission of Documents

All Accidents or incidents	<b>Within 7 days of the covered event</b>
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### Documents Required for Claims

No.	Documentation	Type of Claim	
		MCG	Non-MCG
1	Original of Personal Certificate	✓	✓
2	Original Police 252 or 33	✗	✓
3	Copy of Police Statements	✗	✓
4	Copy of IC and Driving License	✓	✓
5	Copy of Vehicle Registration (Blue Card)	✓	✓
6	Fire Brigade Report (for Burnt Vehicles)	✓	✓



# What else do I need to know?

## Syariah Principles

The beauty of the 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 the contribution you made, we'll donate **65% of your contribution** to the appropriate Takaful Fund to help other participants under the same contract.



### Wakalah

With this contract, **35% of your contribution** is allocated as a *Wakalah Fee* to cover our management costs, allowing us to act as your Wakeel (agent) to administer, invest, and distribute the Takaful Fund to support other participants when they need help. If there is a surplus in the fund, we'll receive a performance fee as a percentage of that surplus for continuously ensuring the *Takaful Fund* are managed in a responsible and sustainable manner. The percentage is approved by our Syariah Advisory Body and does not exceed the portion of the surplus distributed to all participants.



## Other Applicable Fees



### Stamp Duty

Every contract is subject to an additional stamp duty fee of **B\$0.25**.



### Authorised Agent

If you participated through our authorised agents, the agent would receive a commission from us based on a percentage of the total contribution.



### Cancellations

Any cancellations will be subject to a cancellation fee of **B\$10**.



### Changes to Your Contract

Any changes you want to make to your contract will be subject to a service fee of **B\$10**.



## Other things you should know about



### Maintenance of Your Car

You are responsible to take all reasonable steps to take good precaution, and to keep it **roadworthy** and **in good repair**.



### Amount Covered

The **Amount Covered** should reflect your vehicle's **current market value**. If it is lower than the market value, the average clause will apply, which means any claim payout may be reduced proportionally. To avoid being undercovered, regularly review and update the **Amount Covered** to ensure adequate protection.



### Average Clause

If your vehicle's **market value** at the time of an accident is **higher** than the **Amount Covered**, the **average clause** will apply. This means your claim payout will be adjusted proportionally.

#### Formula:

$$(\text{Chosen Amount Covered} \div \text{Market Value}) \times \text{Cost of Repairs} = \text{The Amount We Will Cover You For (minus Excess)}$$

You will be responsible for paying the remaining difference between the total **Cost of Repairs** and the amount covered by us. To avoid out-of-pocket expenses, it's important to ensure your **Amount Covered** accurately reflects your vehicle's **market value**.



### Excess

Excess is the **initial amount** you must pay for **each claim**, regardless of who is at fault in an accident. The **amount and type** of Excess applicable to your contract are stated in your **Personal Certificate**.



### Sale, Transfer or Assignment of Your Car

Your coverage **automatically cancels** if you sell, transfer, or assign your vehicle or contract rights. However, if you notify us **within 2 days**, we may reinstate the contract at our discretion with additional contributions and conditions. **Prior written consent** is required for any transfer of rights.



### Treatment of Nominal Payment Amount

For the efficiency of the administration process, any payment amount due to you which is less than B\$10.00 and has not been collected **within 14 days**, the amount will be donated as Tabarru' in the Takaful Fund for the benefits of the takaful participants and the Takaful Fund itself.



## Frequently Asked Questions

### What is the difference between Third Party coverage and Comprehensive Coverage?

**Third Party Coverage** only covers damage or injury caused to others - **it does not** cover your own vehicle. This means you will have to **pay out of pocket** for any repairs to your own car.

**Comprehensive Coverage**, on the other hand, includes **Third Party coverage** plus protection **for your own vehicle**, reducing your financial burden in case of accidents, theft, or damage.

For specific details on our plans, what it covers and how much coverage is given, check out 'Your Coverage' section.

### If I don't have any financings attached to my car, can I still get comprehensive coverage?

Yes! Comprehensive Coverage is available even if your car is fully paid off. It's highly recommended to protect yourself from unexpected repair costs or even receive the **full market value** if your car is **totaled**. However, your car must be **under 19 years old** to qualify.

### Can I switch now if my car is currently covered or insured elsewhere?

Yes, you can. If you don't have any claims under your previous takaful/insurance, you might get a refund from your previous takaful/insurance provider, subject to their terms and conditions. You can get a quotation and participate in TBA Private Motor through **Takaful Brunei Mobile** app at any time.

### Will TBA cover car repairs if there's no accident or damage covered under the coverage plan?

TBA only covers accidents and covered damages or loss under the plan that you choose. General maintenance, wear and tear, or mechanical breakdowns are **not covered**, but roadside assistance may be available.

### Where can I get a quotation to participate in this product?

You can get a quotation and participate in this product through our counter and branches, TBA Authorised Agents, TBA Call Centre and WhatsApp, and **Takaful Brunei Mobile** app.

### Who is eligible for this product?

- Adults aged above 18 years old.
- Brunei Residents.

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

You will be asked to complete an application form and provide a copy of your IC (Identity Card).

### How can I renew, cancel or make any endorsements to my contract?

You can renew, do any endorsement and cancellation for your contract at any of TBA's counter and branches, as well as TBA Call Centre and WhatsApp.

### What do I need to disclose during my applications and renewals?

- You must provide accurate information when filling out your application form.
- For new applications, please provide a copy of your:
  - Identity Card
  - Driving License
  - Previous Personal Certificate / Certificate Schedule
  - Vehicle Registration (Blue Card)
  - Named Driver Identity Card and Driving License
- When renewing, ensure your information is up to date.
- Disclose any relevant information beyond what we've asked to help us make informed decisions about your cover.

### What happens if I do not disclose information?

Breach of duty of disclosure may result in us voiding the takaful contract and refusing all claims.

### What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

### What happens if I cancel my takaful contract?

In case of cancellation:

- You can inform TBA with a 14-day cancellation written notice if no claim has occurred.
- TBA keeps a portion of your paid contribution based on the time the takaful 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 takaful contract and your personal certificate.
- TBA can also cancel the takaful contract with a 14-day notice sent by registered mail.

### What happens if a takaful agent ceases to operate?

If our authorised agent that issued your contract ceased its operation, your contract is still valid until its expiry date.

### Where can I contact if I need further assistance?

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

If your query or complaint remains unsolved, 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  
Negara Brunei Darussalam  
Tel: **+673 838 0007**  
Email: [fci@bdcdb.gov.bn](mailto:fci@bdcdb.gov.bn)

### 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), call TBA Call Centre at **+673 224 4000**, reach us at the TBA WhatsApp line at **+673 743 4000** or visit our nearest TBA counters or branches. Our **Takaful Brunei Mobile** app is available **24/7**.

*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.*