

**TAKAFUL BRUNEI AM SDN BHD**

Unit 9 & 10, Simpang 493

Kg. Beribi, Jalan Gadong

BE 1118

Negara Brunei Darussalam

☎ (673) 2244000

🌐 www.takafulbrunei.com.bn

AS SYIFA' TAKAFUL PRODUCT WORDING

This **CONTRACT** is a contract between **TAKAFUL BRUNEI AM SDN BHD** and **YOU**.

You have applied for this cover with the application form and a declaration. In return for the contribution, We will cover the Person Covered's medical treatments due to Illness or Accident.

The covers under this product will be subject to the annual limit specified in your Contract. You should read the rest of Your complete Contract to see the full conditions, limitations and exclusions.

Conditions Precedent to Our Liability under this Contract

The due observance and fulfillment of the terms of this Contract insofar as they relate to anything to be done or not be done by You and the truth of the statements and answers in the application form shall be conditions precedent to any liability by Us to make any payment of benefit under this Contract.

In addition, the Person Covered shall co-operate fully with Us and Our medical advisers and will fully and faithfully disclose all material facts and matters which the Person Covered knows or ought to know and will upon request execute any document to empower Us to obtain relevant information, at the Person Covered's expense, from any doctor or Hospital or other source.

Time of Payment of Contribution

The Contribution must be paid to Us or to Our authorized agent(s) at the time of issue of the cover note, Contract, Personal Certificate, Endorsement(s) and renewal (as the case may be) **UNLESS** You are given a specific grace period by Us in writing.

If You are given a grace period for payment of the Contribution and the Contribution is not paid to Us within that grace period, the Contract if it has come into effect will be automatically cancelled and We are entitled to claim pro-rata Contribution from You for the Period of Takaful We were on risk.

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24-HOUR EMERGENCY ASSISTANCE

TBA INTERNATIONAL ASSISTANCE

For overseas medical emergencies, please contact:

HOTLINE: +65 63404000
WHATSAPP: +1 220 222 2115
(Available 24/7)

In all communications with the TBA Worldwide Travel Assistance, please let them know Your:

- Name
- Contract Number

MEANING OF WORDS

Unless otherwise required by the context, the following definitions shall apply:

Accident	An unforeseen event, which is caused solely and directly by external, violent, sudden, and accidental means.
Application Form	The proposal, application or questionnaire form (including any declaration, statements and disclosure made) completed and made by or made by You, whether in person, online, over the phone or otherwise.
Cancer	Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant includes leukemia, lymphoma and sarcoma.
Chronic Condition	Condition which, with current medical knowledge, treatment can alleviate, but not cure.
Co-Takaful	The proportion of covered medical expenses claims which the Person Covered must pay.
Confinement	Admission to a Hospital in a continuous and uninterrupted period with a minimum of six (6) hours where the Person Covered is admitted as an in-patient upon the advice of and under the regular care and attendance of a doctor, which shall be evidenced by a room and board charge by the Hospital upon discharge.
Contract	The Application Form, Personal Certificate, Product Wordings and any Endorsements.
Contribution	The sum(s) specified as takaful contribution in Your Personal Certificate.
Commencement Date	The date of commencement or renewal of cover, as shown on Your Personal Certificate or Endorsement.
Deductible	The amount the Person Covered must contribute towards the cost of each claim or course of treatment.
Dependents	<i>Children</i> Participant's unmarried and unemployed biological children whose age next birthday is between six (6) months to seventeen (17) years old. In the case of legally adopted children, the adoption certificate or any form of legal document is required to be submitted to Us. <i>Spouse</i> Participant's legal spouse.

Disability	All disabilities arising from the same cause including all complications. Any recurrence or relapse arising after thirty (30) days after the latest treatment will be considered as a new disability.
Endorsement	The authorised variation or amendment to Your Contract.
Emergency / Serious Medical Condition	A situation in which, Our or Our authorized representatives' opinions, considers a life-threatening medical emergency requiring immediate medical attention to avoid death or serious impairment to Person Covered's immediate or long-term health prospects. The seriousness will be judged within the context of the Person Covered's geographical location, nature of the medical emergency and the local availability of appropriate medical care or facilities.
Hospital	Any lawfully operating institution which has nursing services by registered nurses and one or more physicians operating at all times and organized facilities for diagnosis and major surgery. It shall not primarily be a clinic, a place of alcoholics or drug addicts, a nursing, rest for convalescent home or home for the aged or similar establishment.
Illness	Sickness or disease contracted and/or commencing after thirty (30) days following the effective date or date of Endorsement, whichever is later.
Injury	Bodily injury affected directly and independently of all other causes by Accident of which, except in the case of drowning or of internal injury revealed by autopsy, there is evidence of a visible contusion or wound on the exterior of the body.
Medical Expenses	Any reasonable and customary Physician's fee, ambulance services, hospitalisation fees, medical supplies and medications, all of which are only claimable once Participant contracted the Illness.
Participant / You / Your	The person named in Your Personal Certificate, subject to the eligibility criteria.
Period of Takaful	The period of takaful specified in Your Personal Certificate and includes any extensions that are granted at Our discretion.
Personal Certificate	The Personal Certificate that shows Your personal details, details of Your cover, Endorsements, and Contribution. The Personal Certificate is issued to You with Your Product Wording.
Person Covered	The person to be covered under Your Personal Certificate.
Physician	A qualified and registered medical practitioner licensed under any applicable laws and acting within the scope of his / her licensing and training.

The attending Physician shall not be the Participant or Participant's business partner, employer, employee, agent, or person who is related to the Person Covered in any way.

Pre-Existing Conditions	Any injury, illness, condition or symptom: a) for which treatment or medication or advice or diagnosis has been sought or received or was foreseeable prior to the commencement of the Contract for the Person Covered concerned; or b) which originated or was known to exist by the Person Covered (or anyone covered under the Contract) prior to the commencement of the Contract whether treatment or medication or advice or diagnosis was sought or received.
Product Wording	The specific terms, conditions, and coverage details outlined in Your Contract.
Contract	The Application Form, Personal Certificate, Product Wording and any Endorsements.
Reasonable and Customary Charges	Charges for medical care which We or Our medical advisers consider to be reasonable and customary to the standard level of charges made by others of similar standing in Brunei Darussalam when giving similar treatment, services or supplies to individuals of the same sex, age for a similar disease or injuries.
Security Event	Any situation jeopardizing Your safety including scenarios of civil unrest, natural disasters, and political instability.
Tabarru'	The portion of the contribution paid by You that is donated to the takaful fund to help other participants in need.
Takaful Brunei Am Sdn Bhd / We / Our / Us	A company incorporated in Brunei Darussalam under the Companies Act, Cap 39, Laws of Brunei with an office at Unit 9 & 10, Simpang 493, Kg Beribi, Jalan Gadong BE1118, Negara Brunei Darussalam.
TBA International Assistance	TBA International Assistance provides 24-hour medical assistance, and other related emergency services worldwide for this Contract.
Waiting Period	The period from Commencement Date of the Contract / Endorsement before a claim is payable.
Wakalah	A contract whereby the Participant appoints Us as Wakeel (agent) to administer, manage, invest and distribute the Takaful Fund in the event of claim and the Participant agrees to give Wakalah Fee for the services.

SECTION 1: BASIC COVER

Basic Cover is provided on a per Person Covered per certificate year limit basis and subject to sub-limits as shown in the Schedule of Benefits:

- 1. Hospital Room and Board** We will cover You for hospital accommodation, meal charges, nursing care and intensive unit care charges.
- 2. Hospital Miscellaneous Expenses** We will cover You for all medically necessary treatment and services provided by or on the order of a physician to You when admitted as a registered in-patient.
- 3. In-Hospital Doctor Visits** We will cover You for the regular and customary charges for visits made by a physician in the hospital.
- 4. Surgical Benefits & Day Care Surgery**

For Your surgical benefit, We will cover You for surgeon fees, surgeon in-hospital visits, operating theatre charges, attending doctor's fees, anesthesia charges and anesthetist's fees.

For Your day care surgery benefit, We will cover You for all medically necessary surgical procedures and related treatment provided by or on the order of a physician that does not require overnight stay in a hospital.
- 5. Accidental Outpatient and Accidental Dental Treatment** We will cover You for medical treatment needed for Your injury due to accident as an outpatient in a Hospital and the medical treatment needed for Your injury occurred to Your teeth provided that You seek medical attention within twenty-four (24) hours of the accident.
- 6. Pre-Hospital Diagnostic Services** We will cover You for the regular and customary charges for laboratory, x-ray or other medically necessary diagnostic procedures ordered by a physician within thirty (30) days prior to Your admittance as a registered in-patient to a hospital for the treatment of the relevant medical condition diagnosed, including consultation fees and medication prescribed.
- 7. Post-Hospital Follow-Up Treatment** We will cover You for medically necessary follow-up treatment ordered by a Physician to be rendered for up to thirty (30) days of Your discharge from Hospital for the treatment of the relevant medical condition.
- 8. Local Ambulance Fees** We will cover You for all medically necessary land transportation to the hospital.
- 9. Elective Treatment** We will cover You for elective treatments in Brunei Darussalam.

If You are seeking elective treatment overseas for medical conditions, We will cover You for reasonable and customary charges for the elective treatments, subject to a twenty percent (20%) co-takaful of all the total medical cost.

For coverage covering Pre-Existing Conditions, if You are seeking elective treatment overseas for Pre-Existing Conditions, We will cover You for

reasonable and customary charges for the elective treatments, subject to a fifty percent (50%) co-takaful of all the total medical cost.

We will not cover any costs of transportation to the place of treatment or accommodation other than as an inpatient, or any treatments in USA, Canada or sanctioned countries.

10. Compassionate Benefit We will cover You Your final care arrangements in the event of Your demise. This benefit is applicable if the final care is performed in Brunei Darussalam.

11. Repatriation from Brunei Darussalam We will cover You for all expenses reasonable and unavoidably incurred in the air and surface transportation from Brunei Darussalam to Your home country in the event of an accident or illness resulting in death or hospitalization that subsequently renders You unfit to attend to Your employment / studies as certified by the attending physician.

12. Emergency Overseas Medical Evacuation, Emergency Medical Repatriation and Repatriation of Overseas Mortal Remains to Brunei Darussalam We will cover You for expenses for Your emergency medical evacuation, emergency medical repatriation and repatriation of mortal remains necessitated by accident, illness or Your death occurring when You are travelling outside Brunei Darussalam.

Assistance for Emergency Medical Evacuation

We will arrange for the air and surface transportation, as well as communication for relocating You to the nearest hospital where appropriate medical care is available. We will cover for the medically necessary expenses of such transportation and communication and all usual and customary ancillary charges incurred in such services.

Assistance for Emergency Medical Repatriation

We will arrange for Your return to Brunei Darussalam by air and surface transportation following an emergency medical evacuation where You are evacuated to a place outside Brunei Darussalam for in hospital treatment. We will cover You for the expenses necessarily and unavoidably incurred in the services.

We reserve the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which We were aware at the relevant time.

Assistance for Emergency Mortal Remains

We will arrange for transporting of Your mortal remains from the place of death to Brunei Darussalam and cover You for all expenses reasonably and unavoidably incurred in the air and surface transportation arranged or approved by Us or alternatively, cover the cost of burial at the place of death, subject to any governmental regulations.

13. Security Evacuation We will arrange for Your secure security evacuation and facilitation of prompt transportation to a safer location in the event of a Security Event.

14. Compassionate Visit	We will cover You for one (1) round ticket trip for Your nominated relative to fly to Your location in the event of You travelling alone and is hospitalized.
15. Return of Minor Child	We will cover You for one (1) way trip for Your minor child's safe return home if You have travelled with them and are unable to care for them due to medical emergency.
16. Convalescence Expenses	We will cover You for Your additional hotel accommodation expenses necessarily and unavoidably incurred by You related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitalisation.

SECTION 2: OPTIONAL COVER

OPTION A: OUTPATIENT TREATMENT DUE TO ILLNESS

This option includes cover for medically necessary outpatient treatments provided to You without the need for hospital admission.

What You are covered for:

- | | |
|--|---|
| 1. General Outpatient Services | We will cover You for all medically necessary Outpatient treatment and services provided by or on the order of a physician. |
| 2. Specialist Outpatient Services | We will cover You for all medically necessary Outpatient treatment and services provided by or on the order of a physician who is a licensed Specialist or Consultant who was referred to You by a General Practitioner. |
| 3. Outpatient Laboratory and X-ray Services | <p>We will cover You for any laboratory testing, radiographic and nuclear medicine procedures used to diagnose or treat medical conditions that is provided by or ordered by a Physician.</p> <p>CT scans, MRI, PET Scan, Amyloid Scan are subject to co-takaful stated in Your Personal Certificate.</p> |
| 4. Outpatient Prescription Drugs | We will cover You for any drugs and medications prescribed by the order of a Physician. |

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|-----------------------------|---|
| Conditions for Cover | <ul style="list-style-type: none"> i. Cover under this section is subject to the limit and deductible stated on Your Personal Certificate. ii. Deductible shall be applicable on a per disability per person covered basis. iii. Cover under this section does not include expenses recoverable under any other type of Benefit covered in the Contract. iv. Cover under this section includes Pre-Existing Conditions, except 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).

OPTION B: CANCER AND HOSPITAL ALLOWANCE COVER

What You are covered for:

- 1. Cancer Cover** We will cover You for all medically and necessary cancer treatment provided by a hospital or a registered cancer treatment centre.

Conditions for Cover The maximum benefit for all cancer treatments done in a lifetime shall not exceed the sum shown in the Schedule of Benefits.

- 2. Hospital Allowance** We will provide You a cash benefit in the event where You are warded and confined in any hospital on the recommendation of a Physician.

Conditions for Cover

- i. Confinement must be subject to a minimum of three (3) days and not exceeding sixty-five (65) days;
- ii. Illness must occur for more than thirty (30) days after the date of entry (the date the Participant is first covered under this Contract) or reinstatement, whichever is the latter.

Unless;

- a. You have been covered continuously under the Basic Cover for twelve (12) months with no gap in cover; and
- b. is confined for three (3) consecutive days but not exceeding sixty-five (65) days

- iii. Only one hospital allowance shall be paid for each day of confinement.

TBA INTERNATIONAL ASSISTANCE

What You are covered for:

Indemnification The TBA International Assistance provides a 24-hour Emergency Assistance Services, operated for the benefit of You who travels outside Brunei for periods not exceeding ninety (90) consecutive days per trip so that in the event of an emergency medical problem covered by this Contract, help and advice will be given by the TBA International Assistance and if necessary, Emergency Medical Evacuation and Repatriation will be provided.

Scope of Services

(i) Medical Assistance Benefits

The Services provided hereunder are rendered on a worldwide basis.

1. Phone Medical Advice

To obtain medical advice via phone for remote diagnosis.

2. Medical Service Provider Referral

To request for the list of accredited medical facilities for You to choose from, based on Your medical needs and location.

3. Outpatient Visit/Care

To schedule an appointment for outpatient care and to request a review the medical treatment plan.

4. Inpatient Hospital Admission

To obtain assistance in arranging for admission to an appropriate medical facility including Guarantee of Payment (GOP) and review of Your medical treatment plan.

5. Prescription Medication Replacement Assistance

To obtain assistance for issuance of Your prescription if Your prescription medication is not acceptable in the country You traveled to.

6. Dispatch of Medication and medical Supplies

To obtain assistance in arranging for the delivery of essential medications to Your location, such as a hotel, if You are unable to pick them up from a pharmacy.

7. Arrangement of Compassionate Visit

To obtain assistance if You are hospitalized overseas alone and requires someone to be with You. A round-trip ticket for a nominated relative to fly to Your location.

8. Arrangement of Return of Minor Children

To obtain assistance for arranging Your minor child's safe return home if You travelled with them and are unable to care for them due to a medical emergency.

9. Arrangement of Convalescence Expenses

To obtain assistance and arrangement of Your additional hotel accommodation in the event where You require emergency medical evacuation, emergency medical repatriation or hospitalisation.

10. Medical Evacuation & Repatriation

To obtain assistance in medical evacuation or repatriation and coordination of the transport and medical care required.

11. Repatriation of Mortal Remains and Final Care Assistance

To obtain assistance for repatriation of Your mortal remains in the unfortunate event of Your death while traveling or for arrangements of Your final care in the country of Your passing.

(ii) Travel Assistance Benefits

The Services provided hereunder are rendered on a worldwide basis.

1. Pre-Trip Information Services

To obtain advice and referrals before Your trip.

2. Embassy Referral

To obtain assistance for a referral to an embassy.

3. Lost Luggage Assistance

To obtain assistance for lost luggage assistance.

4. Lost Passport Assistance

To obtain assistance for lost passport assistance.

5. Weather and Exchange Rate Information Assistance:

You may request for weather and exchange rate information.

6. Emergency Message Transmission Assistance

To obtain assistance for emergency messages.

7. Interpreter Referral (Language Assistance)

To obtain assistance for interpreters for language assistance.

8. Inoculation (Vaccination) Information

To obtain assistance for information regarding inoculations or vaccinations.

9. Lost Credit Card Reporting Assistance

To obtain assistance in reporting lost credit cards.

10. Emergency Airline and Hotel Reservation

To obtain assistance for arranging emergency airline and hotel reservations for participants.

11. Airport Tax Information

To obtain assistance for information regarding airport taxes to participants.

12. Flight Delay Assistance

To obtain assistance for information on nearest airport lounge, hotel accommodation and ground transportation.

13. Currency Exchange Information

To obtain assistance for currency exchange information.

14. Emergency Message Transmission

To obtain assistance for transmitting emergency messages.

15. Legal Referral

To obtain assistance for referral to legal services only.

(iii) Security Assistance Benefits

The Services provided hereunder are rendered on a worldwide basis.

Security Evacuation

You may request for assistance for arrangement of secure security evacuation services and facilitation of prompt transportation to a safer location in the event of a security event.

We will not cover any failure to follow security recommendations provided by TBA International Assistance.

GENERAL EXCLUSIONS

The following treatments, items, conditions, activities and their related or consequential expenses are excluded from the Contract and We shall not be liable to pay for:

1. Emotional, mental or psychiatric illness, psychological disorders.
2. Self-inflicted injury, suicide.
3. Drug addiction or abuse, alcohol and substance abuse.
4. Any treatment arising from causes which are prohibited by Shariah.
5. Sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases.
6. Your bad faith, participation in criminal acts, or as a result of fraudulent, seriously negligent or reckless actions, including actions in a state of derangement or under psychiatric treatment.
7. Pregnancy, miscarriage or childbirth, menopause, peri-menopausal symptoms, including hormonal replacement therapy, polycystic ovarian syndrome and related conditions.
8. Participation in sports competitions, preparatory or training tests for: motorcycling, car racing, boxing, rugby, polo, wave runner or jet ski, snowmobile riding, quad riding, all-terrain vehicles, skating, parasailing, parachuting, sport aviation, diving, skydiving, mountaineering, surfing, windsurfing, potholing, trekking, rafting, bungee jumping, ice-hockey, roller skate, hockey, ice or ground artistic roller skating, horse riding, martial arts.
9. Engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
10. Communicable diseases, including but not limited to pandemics, epidemics, and endemics.
11. Routine check-ups, vision and hearing aids, diagnostic procedures for vision or hearing aids, cosmetic and elective procedures or treatments, circumcision, fertility treatments, alternative medicine, cosmetic treatment or surgeries, or any non-emergency medical care.
12. Any tax levied on any medical treatments or any costs arising out of any dispute or litigation with the medical provider providing treatment.
13. 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.
14. Any condition that becomes chronic (acute phases of that condition will be covered).
15. Pre-Existing Conditions known to You before the commencement of Your Contract (unless Your plan includes coverage for Pre-Existing Conditions).
16. Dental treatments or oral surgery (unless caused by an Accident).
17. Traveling outside specified areas contrary to the advice of a physician or for obtaining medical treatment.
18. Cornea, muscular, skeletal, human organ or tissue transplant.
19. Experimental or pioneering or advanced medical and surgical techniques.
20. Active service in the armed forces or police of any nation, active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
21. Non-medical personal services (ie. Telephone, television, newspapers etc), hotel or non-hospital accommodation costs, convalescent care, hospice care, rehabilitation, rest cures and services or treatment in nursing home or home for the aged or similar treatment, spa, hydro-clinic, sanatorium or long-term care facility that is not a hospital.
22. Any activity required from or on a ship or oil-rig platform, or at a similar off- shore location.
23. Any nuclear weapon or device or chemical or biological agent or radioactive contamination.

CLAIMS PROCEDURE

To ensure the efficient processing of Your claim, adherence to the following procedures is mandatory. Failure to comply with these guidelines may result in the denial of Your claim.

NOTIFICATION, SUBMISSION AND PROOF OF CLAIM:

1. Immediate Notification and Submission

Notification and documentation of a claim must be submitted to Us within thirty (30) calendar days following an incident that may give rise to a claim. This notification must include sufficient details to identify the claimant and the nature of the claim.

2. Documentation and Proof

Claims must be accompanied by all relevant documentation, including but not limited to medical reports, police reports, death certificate, as applicable. All proof of claims must be original documentation and photocopies will not be accepted. All proof of claims shall be rendered on demand at the claimant's own expense. These documents serve as proof of the incident and substantiate the claim being made. Documentation must be in English or accompanied by certified translations.

WAYS TO CLAIM:

1. Pre-Authorization & Guarantee of Payment

In the event of in-patient treatment (except in the event of an Accident or medical emergency), You may request Guarantee of Payment for Us to arrange direct settlement to the Hospital Institutions. Pre-Authorization request form is to be completed and submitted to Us seven (7) days prior to the intended date of admission.

The approved Pre-Authorization is valid for only fourteen (14) days from the date of approval and the treatment must be obtained within the said period. Thereafter, a new Pre-Authorization request form is required.

In the event where in-patient treatment occurs outside of Brunei Darussalam or You require emergency medical evacuation services, You may contact our TBA International Assistance to assist You with the arrangements and Guarantee of Payment.

No Guarantee of Payment is given to outpatient services.

2. Reimbursement

For claims in reimbursement basis, You shall submit a completed Reimbursement Claim Form and accompanied by original relevant supporting documentation.

SPECIFIC CLAIMS DOCUMENTATION REQUIREMENT:

1. Medical Expenses & Hospital Allowance

- a) A completed claim form alongside the physician's report (stamped by the treating physician) and all original supporting medical documents must be submitted within thirty (30) days following treatment or hospital discharge.

We reserve the right to request medical examinations or autopsies as deemed necessary, in accordance with legal allowances.

2. Compassionate Benefit & Repatriation from Brunei Darussalam

- a) Submission of detailed hospital and physician reports detailing the nature of the loss and extent and along with any relevant police reports, and death certificate and coroner's report is required.
- b) Original receipts for all associated costs must be provided.

3. Emergency Medical Evacuation & Repatriation

- a) Immediate notification and approval from TBA International Assistance are required for emergency medical evacuations or repatriations.

Adherence to these guidelines is essential for the prompt and fair resolution of Your claim. Should You require assistance or further clarification, please do not hesitate to contact Us.

TAKAFUL PRINCIPLE AND DISTRIBUTION OF UNDERWRITING SURPLUS

TABARRU'

You entrust Your Contribution to Us, of which 76% will be donated as Tabarru' into the General Takaful Fund to help other eligible Participants under the Contract.

WAKALAH

You appoint Us as Wakeel (agent) to administer, manage, invest and distribute the General Takaful Fund to other Participants in times of misfortune, subject always to the terms and conditions stated in this Contract and Your Personal Certificate. To this end, You agree to give 24% of the Contribution to Us as a Wakalah Fee for the aforementioned services. You hereby also agree to give a fee from the surplus of the Takaful fund (if any) to Us as 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.

DISTRIBUTION OF UNDERWRITING SURPLUS

The underwriting surplus arising from the said Fund, if any, shall be managed by Us in a manner deemed fit by Us and in accordance with Shariah principles, which shall give benefits to You and the said Takaful Fund. You also understand that as agreed and approved by Our Shariah Advisory Body, the underwriting surplus, if any, will only be distributed to You as hibah upon renewal of this Contract PROVIDED THAT You have not incurred any claim and received any benefit under this Contract whilst it is in force subject to Our discretion and the integrity of the Takaful Fund itself. If this Contract is not renewed, You further agree that there shall be no underwriting surplus entitled to You and it shall be donated as Tabarru' in the General Takaful Fund for the benefit of the takaful participants and the General Takaful Fund itself.

PRIVACY AND DATA HANDLING

We are committed to protecting Your privacy and handling Your personal data in accordance with applicable laws and regulations. By obtaining and using this Contract, You acknowledge and agree to our Privacy Policy, which outlines how We collect, use, disclose, and safeguard Your personal information. Please review our Privacy Policy [here](#) to understand how Your data is managed and the measures We take to ensure Your privacy is respected.

GENERAL TERMS AND CONDITIONS

The following terms and conditions apply to Your Contract:

1. Eligibility

On the commencement date of the cover, You must be an adult of the age of eighteen (18) years old and above. If You are participating for Your child, the child must be of the age of six (6) months to seventeen (17) years old. Additionally, this Contract is only available to citizens and residents of Brunei Darussalam.

2. Cooling Off Period

If You should find that the Contract does not meet Your needs, You may return it within fourteen (14) days after the commencement date of Contract. In such event, provided no claim has been made during the Period of Takaful, You shall be entitled for a full refund of the contribution paid without profit minus the medical expenses incurred by Us in considering his application.

3. Amount Covered

All claims are subject to the limits specified in Your Personal Certificate.

4. Reimbursement Currency

All reimbursements will be made in Brunei Dollars (BND), with foreign currency transactions converted at the prevailing bank exchange rates.

5. Geographical Limits

Worldwide excluding USA, Canada and countries under sanction, prohibition or restriction under United Nations resolutions or the trade of economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

6. Other Takaful / Insurance

Subject to the maximum limit under this Contract, if at the time any claim arises under this Contract and if there are any other subsisting takaful / insurances, We shall not be liable to pay or contribute more than its rateable proportion of such claim and in relation to our maximum liability under this Contract.

7. Non-Disclosure of Facts

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

8. Waiting Period

The Waiting Period for any illnesses covered under this 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. No benefits will be payable for any illness occurring within the periods stated above.

9. Claims Cooperation Clause

In the event of Claim, You must:

- i. Give Us a written notice and affirmative proof as soon as reasonably practicable for any claims made or losses discovered by You that may give rise to a claim, no later than thirty (30) days from the date of occurrence of the injury or sickness upon which the claim may be based.
- ii. Furnish Us with all the required information and supporting documents in respect of claims or possible claims notified in accordance with (i) above as soon as possible.
- iii. Fully inform Us of all relevant information known to You, including any developments related to the claims and shall fully cooperate with Us and any designated representatives in the investigation, adjustment, or settlement of such claims notified to Us.

We reserve the right to reject any claims if You fail to comply with the requirements outlined in (i), (ii) and (iii) above.

10. Evidence of Age

We reserve the right at any time to require that Your age under this Contract be proven to its satisfaction. Evidence of Your age must be satisfactory to Us and will be required before any benefit is paid under this Contract. If, at the correct age, You would not have been eligible for cover under this Contract, no benefit will be payable.

11. Alteration of Contract

The Contract may, at any time, be amended and changed, upon written request being made by You and agreed to by Us, but any amendment shall be without prejudice to any claim arising prior to the date of the change and subject to the terms and Our provisions may impose. No change in this Contract shall be valid unless evidenced by an Endorsement signed by Our authorised officer.

12. Renewal and Cancellation of Contract

We shall not be bound to accept any renewal of this Contract or to send any notification of the renewal contribution becoming due. The Contract shall not be renewable in respect of any person covered after the end of the period of takaful during which such person covered reaches the age limit as stated in Your Personal Certificate. We reserve the right to vary the terms and provisions of this Contract on any certificate anniversary.

This Contract may be cancelled by You by serving at least seven (7) days' notice to Us, such notice to state when thereafter cancellation shall become effective.

In such event, provided no claim has been made during the Period of Takaful, You shall be entitled for a return of the net contribution (after deduction of wakalah fee) calculated pro- rata for the unexpired period of takaful.

This Contract may be cancelled by Us by giving written notice of cancellation to You at the business address shown therein, stating when, not less than seven (7) days thereafter, such cancellation shall become effective. Similarly, a pro- rata refund of net contribution (after deduction of wakalah fee) for the unexpired period of takaful will be made to the participant for this cancellation provided We have not been advised of any claim.

13. Service Fee

If the Contract is endorsed or cancelled, We shall charge B\$10.00 per contract. No service fee for Contract surrendered during the Cooling Off Period.

14. Treatment of Nominal Payment Amount

For the efficiency of the administration process, any payment amounts due to You which is less than B\$10.00 and has not been collected within 14 days, You hereby agree that the amount shall be made as Tabarru' in the Takaful Fund for the benefits of the takaful participants and the Takaful Fund itself.

15. Non-Guarantee of Contribution Payable

The Contribution payable is not guaranteed and We reserve the right to revise the Contribution payable based on future claim experience.

16. Limitation

If no notice of claim of any claim is served on Us within six (6) months of the expiry of this Contract, We shall not be liable to indemnify You under this Contract of any claims whatsoever.

17. Fraudulent Claims

Any claim found to be fraudulent or supported by false declarations will result in forfeiture of all benefits under the Contract. Legal action may be pursued to recover any payments made on such claims.

18. Subrogation of Rights

You shall, at Our expense, do, and concur in doing, permit to be done, all such acts and things as may be necessary or reasonably required to be done on their own accord or as directed to be done by Us or otherwise, for the purpose of enforcing all rights and remedies, or of obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated, upon Our payment for or making good any loss or damage under this Contract, whether such acts or things shall be or become necessary or required before or after Your indemnification by Us.

19. Non-Assignment

The benefits under this Contract are non-assignable.

20. Legal Proceedings

No action in law or equity shall be brought to recover under the Contract until after the expiration of sixty (60) days from the date the Proof of Claim has been furnished in accordance with the Contract conditions. The parties have agreed that the Laws of Brunei Darussalam shall govern and control in the event of any conflict or dispute between the parties regarding the Contract, and that the parties submit themselves to the exclusive venue and jurisdiction of the Courts of Brunei for the resolution of any such conflict or dispute.

21. Dispute Resolution

The Parties shall make every effort to amicably resolve by direct informal negotiation any dispute between them pursuant to or in connection with this Contract. If the Parties are unable to amicably resolve any dispute within thirty (30) working days from the date such dispute arose, either Party shall require that the dispute be referred for resolution by arbitration, in accordance with the provisions of the Arbitration Order, 2009. The arbitration tribunal shall consist of a single arbitrator, such person to be agreed between the parties, or failing agreement, to be nominated in accordance with the Arbitration Order, 2009. The applicable rules of arbitration shall be the UNCITRAL Rules of Arbitration. The seat and place of arbitration shall be Brunei Darussalam, and the language of the arbitration shall be English. All rights and obligations of the Parties under this Agreement shall continue in full force and effect pending the outcome of such arbitration. Any reference to arbitration under this clause shall be a submission to arbitration within the meaning of the Arbitration Order, 2009 for the time being in force in Brunei Darussalam.

22. Governing Law

This Contract shall be governed and construed in accordance with the Laws of Brunei Darussalam.