



# TBA

Takaful Operator

## TBA Personal Accident Product Disclosure



**A Helping Hand for  
You and Your Loved  
Ones in Accidents.**



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

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## What is it?

### TBA Personal Accident



Our TBA Personal Accident Takaful is your financial lifeline during unexpected accidents. It covers minor fractures to major incidents.



We aim to give peace of mind for you and your loved ones by easing sudden financial burdens accidents may bring.



Protect your family's future today with our annual 1-year cover and give them the assurance they deserve.

### Easy participation



Available for 24/7



**TBA Call Centre**  
**+673 224 4000**



**No medical checks,**  
**anyone can participate**



**TBA WhatsApp**  
**+673 743 4000**



**Available to all**  
**Brunei Residents**



## Your Coverage

We've got you covered for:

### Death and Disability Support

Your Coverage is based on your chosen amount and the Table of Cover. You can choose a **minimum of BND 100,000 to a maximum of BND 5,000,000.**



Table Of Cover

No.	Result of Injury	% of Amount Covered
1	Death	100%
2	Permanent Paralysis (Below Head / Below Hip)	
3	Permanent Traumatic Brain Injury	
4	Coma	
5	Permanent Blindness in Both Eyes	
6	Permanent Deafness in Both Ears	
7	Severance of 2 or More Limbs (Above Wrist / Ankle)	
8	Severe Burns (More Than 20% Of Body)	
9	Permanent Loss of Speech	
10	Severance of 1 Limb (Above Wrist/Ankle)	60%
11	Severe Burns (10%-20% Of Body)	
12	Permanent Blindness in One Eye	
13	Permanent Deafness in One Ear	
14	Severance of Hand/Foot Phalanges	5%

Every coverage comes with:

No.	Recovery Aid	% of Amount Covered
1	Paralysis (Below Head / Below Hip)	<b>BND 100,000</b>
2	Traumatic Brain Injury	
3	Blindness in Both Eyes	
4	Deafness in Both Ears	
5	Coma	
No.	Injury Support	
1	Broken or Dislocated Bones	Maximum of <b>BND 1,000</b> annually – limited to <b>BND 200</b> per accident.
2	Cuts Needing Stitches (Longer Than 2 Inches)	
3	Burns From Heat or Chemicals (Moderate to Severe)	
4	Mild to Moderate Concussions	
5	Torn Muscles, Tendons, or Ligaments	

## Your Exclusions

To help you make an informed decision, we want to be clear about what's not automatically covered by your contract. These are called exclusions. Below, you'll find two types of exclusions:

### Strict Exclusions

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



Strict Exclusions	
No.	Exclusion
1	Criminal acts, unlawful activities, or acts prohibited by Syariah principles.
2	Suicide, attempted suicide, or intentional self-harm, irrespective of mental state.
3	Misuse of drugs (prescribed or illicit) or alcohol.
4	Negligence or recklessness, except when saving human life, such as not following safety protocols or failing to wear protective gear.
5	Injuries incurred during work or training for professional sports, professional diving, or air crew roles.
6	Engagement in motor vehicle racing.
7	Exposure to nuclear, chemical, or biological acts of terrorism
8	Involvement in kidnap and ransom situations.

## Exclusions You Can Add As Coverage

These are not covered by default, but you can choose to include them in your coverage for an **additional contribution**.



### Exclusions You Can Add As Coverage

No.	Exclusion
1	Civil unrest, riots, strikes and similar events.
2	Extreme sports involving high speeds, heights, or specialized equipment.
3	Operating power-driven machinery.
4	Underwater activities requiring artificial breathing apparatus.
5	Motorcycle riding (as rider or passenger).
6	Safety sensitive occupations.
7	Aerial activities or air travel not as a fare-paying passenger.
8	Pre-existing illness, disease, exhaustion, or other medical issues affecting consciousness.
9	Age above 70 years old.

By knowing your exclusions, you can better understand what protection you have and consider adding coverage where it matters most to you.



## How much do I need to pay?

### Annual Contribution

The total annual contribution you pay for depends on the total amount covered you choose for your plan, with just a minimum of **BND 96 a year!**



Example Amount Covered Taken	Annual Contribution
BND 100,000	<b>BND 96</b>
BND 500,000	<b>BND 360</b>
BND 1,000,000	<b>BND 690</b>
BND 5,000,000	<b>BND 3,330</b>



#### Additional Contributions

This plan offers additional coverage options for **all the listed exclusions**, with an additional contribution of **25% of the annual contribution**.



Example Chosen Amount Covered	Initial Annual Contribution	Additional Contribution	Total Amount Contribution
<b>BND 500,000</b>	<b>BND 360</b>	<b>BND 93</b>	Initial Annual Contribution + Additional Contribution = <b>BND 453</b>

*Note: The loading calculations are based on our system's methodology, which may differ from manual calculations done using a standard calculator.*

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





# How to Claim?

## Scenarios Example Scenario A

Sabrina is a successful businesswoman running a thriving retail business with an adventurous hobby of hiking overseas trails. She chose a **BND 2,000,000** cover under our Personal Accident Takaful through the **Takaful Brunei Mobile** app.



Chosen Amount Covered	Basic Annual Contribution	Add-on Contribution (25%)	Total Amount Contribution
BND 2,000,000	BND 1,350	BND 348	<b>BND 1,698</b>

*Note: The loading calculations are based on our system's methodology, which may differ from manual calculations done using a standard calculator.*

Recognizing the risks associated with her hobbies, she selected additional coverage with an additional contribution since her hiking hobby falls under the exclusion category. After a severe hiking accident resulted in a coma, Sabrina's daughter, as her beneficiary, submitted a claim under the **Recovery Aid**, which she can use to help pay the medical expenses of her mother.

Unfortunately, Sabrina's injuries proved to be severe, and Sabrina passed away leaving her daughter and her retail business. Upon Sabrina's death, her daughter submitted another claim under the **Death and Disability Support**.

### What TBA Will Pay to Sabrina's Daughter

<b>Recovery Aid for Sabrina's Coma</b> <ul style="list-style-type: none"><li>Claimable after 1 month of bring in a persistent coma.</li><li>Requiring Sabrina's Daughter to submit a medical certificate to support the claim.</li></ul>	<b>BND 100,000</b> (100% of the Recovery Aid)
<b>Death and Disability Support for Sabrina's death</b> <ul style="list-style-type: none"><li>Claimable after confirmation of death.</li><li>Requiring Sabrina's daughter to submit a medical certificate of cause of death to support the claim.</li></ul>	<b>BND 1,900,000</b> (100% of the Recovery Aid)
<b>Total amount covered payable</b>	<b>BND 2,000,000</b>

The money paid by TBA ensured her daughter could cover Sabrina's medical expenses during her coma, financial support for her daughter to continue her businesses after Sabrina's death. As a key player in her business's success and breadwinner for her daughter, Sabrina can rest peacefully knowing her daughter and her business are supported.

## Example Scenario B

Adam just started his career as an offshore engineer. He chose a **BND 100,000** cover under our Personal Accident Takaful through the **Takaful Brunei Mobile** app.



Understanding the risks of his job, Adam chose extra coverage with a small additional contribution, ensuring he's protected even though his role typically isn't covered.

Chosen Amount Covered	Basic Annual Contribution	Add-on Contribution (25%)	Total Amount Contribution
BND 100,000	BND 96	BND 25	<b>BND 121</b>

*Note: The loading calculations are based on our system's methodology, which may differ from manual calculations done using a standard calculator.*

Adam returns home from his offshore job every few months. Each time Adam returns home, he plays basketball with his friends. During one of the games, he fell and suffered a moderate concussion, which required a few days of rest. Once he recovered from the concussion, he submitted a claim with a medical report for an Injury Cover claim.

Adam returned to work a week later, unfortunately, Adam suffered severe burns from an accidental small explosion on a ship during his employment that caused third-degree burns covering 12% of his body and wounds that needed stitches, he submitted a claim with a medical report.

\$ What TBA Will Pay to Adam		
<b>Sports Injury</b>	<b>Injury Cover</b> <ul style="list-style-type: none"><li>Moderate concussion</li></ul>	<b>BND 200</b>
<b>Ships Explosion</b>	<b>Injury Cover</b> <ul style="list-style-type: none"><li>Wounds needing stitches more than 5cm</li></ul>	<b>BND 200</b>
	<b>Death and Disability Support</b> <ul style="list-style-type: none"><li>60% under Severe burns (10%-20% of total body surface area)</li></ul>	<b>BND 60,000</b>
<b>Total amount covered payable</b>		<b>BND 60,400</b>


The money paid by TBA to Adam ensures he can cover his medical treatments and seek mental health support for the traumatic experience he endured. This financial support helps Adam focus on his recovery and return to his promising career as an offshore engineer.

## Claims Procedure


All claims' payouts will be made to you, except in the case of death where it will be paid out to the nominees (Takaful Benefit Recipients) you declared during your application.

### Notification


Any claims must be notified to TBA **within 14 calendar days** of the accident. If you are unable due to the disability, you must inform us as soon as possible. Notification submission may be made via:




**Takaful Brunei  
Mobile App**



TBA Claims Hotline  
(for Medical) at  
**+673 224 4000**  
ext. 9204/9205



TBA Claims WhatsApp  
Hotline (for Medical) at  
**+673 873 4885**



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:

No.	Timeline for Submission of Documents	
1	Injury Support	<b>Within 14 calendar days of the accident</b>
2	Disability Support without Waiting Period	<b>Within 14 calendar days of the accident</b>
3	Recovery Aid	<b>Within 1 to 9 months of the accident</b>
4	Disability Support with Waiting Period	<b>Within 6 to 9 months of the accident</b>
5	Death	<b>As soon as reasonably practicable</b>

### Documents Required for Claims

No.	Type of Claim	Documents Required
1	Death and Disability Support	<ul style="list-style-type: none"><li>• <b>Medical Report</b></li><li>• <b>Medical Certificate of cause of death</b> (as applicable)</li><li>• <b>Police Report</b> (as applicable)</li></ul>
2	Recovery Aid	<ul style="list-style-type: none"><li>• <b>Medical Report</b></li></ul>
3	Injury Support	<ul style="list-style-type: none"><li>• <b>Medical Report</b></li></ul>



# What else do I need to know?

## Shariah Principles

The beauty of the Takaful Contract is that it is Shariah 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 manage, 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.



### Stamp Duty

Every contract is subject to an additional stamp duty fee of **BND 0.25**.



### Authorized Agent

If you participated through our authorized 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 **BND 10**.



### Changes to Your Contract

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



### 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 kind of accidents are covered under this plan?

This plan covers accidents such as any unforeseen event that causes physical injury which also includes incidents such as drowning, food poisoning, and insect/animal bites.

## Who is eligible for this product?

- Adult aged 18 years old to 70 years old (if you are over 70 years old, you can get covered with additional contributions).
- 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).

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

- You must provide accurate information when filling out your application form.
- 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 a takaful agent ceases to operate?

If our authorized agent that issued your contract ceased its operation, your contract is still valid until its expiry date. You can renew, do any endorsement and cancellation for your contract at any of TBA counters and branches.

## Will I be covered if I have an accident outside of Brunei Darussalam?

Yes, you will be covered. The territorial limit for this product is Worldwide.

## 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.

## 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: **+673 238 0007**

## 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.