

PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to take up the <i>Product</i> . 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 general terms).	TAKAFUL BRUNEI AM SDN BHD
	PRIVATE MOTORCYCLE TAKAFUL
	Date: 01/02/2026

1. What is this product about?

Private Motorcycle Takaful provides cover against loss or damage to your own Motorcycle due to accidental collision or accidental overturning, fire or theft, malicious acts, whilst in transit, as well as third party bodily injury and third-party property damage, from permitted uses.

Private Motorcycle Takaful is a one-year cover, which can be renewed annually.

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 65% of it to the appropriate takaful fund to help other participants under the same contract.

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 35% of your contribution as a Wakalah fee. If there is a surplus in the fund, we'll get a percentage from that too as a 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.

3. What are the benefits payable and exclusions provided?

This product offers 3 plans under **Comprehensive Motorcycle Takaful**:

Coverage	Classic Comprehensive	Executive Comprehensive	Prestige Comprehensive
Loss or Damage to Motorcycle	✓	✓	✓
Legal Liability for Third Party Bodily Injury and Damage to Third Party Property	✓	✓	✓
Towing	✓	✓	✓
Key System Replacement	✓	✓	✓
Additional cover for Comprehensive Cover	Coverage Limit for Executive Comprehensive	Coverage Limit for Prestige Comprehensive	
Excess Buy Back	✓	✓	
Windshield	Up to B\$200	Full Cover	
Strike, Riot and Civil Commotion	Full Cover	Full Cover	
Accessories Coverage (limited to helmet and trunk/top box)	Up to B\$2,000	Up to B\$2,000	
Personal Accident for Participant	B\$5,000	B\$10,000	
Personal Accident for Pillion Passenger	X	B\$10,000	
Flood and Special Perils Cover	X	Full Cover	
Fallen Objects	X	Full Cover	
No Claim Bonus (NCB) Protection	X	No Loss of NCB	

This product offers 2 plans under **Third Party Motorcycle Takaful**:

Coverage	Third Party	Third Party Plus
Legal Liability for Third Party Bodily Injury and Damage to Third Party Property	✓	✓
Towing	✓	✓
Excess Buy Back	✓	✓
Additional Coverage	Coverage Limit for Third Party	Coverage Limit for Third Party Plus
Personal Accident for Participant	X	B\$5,000

This plan excludes:

- a. Persons under alcohol or drugs influence.
- b. Unlawful or non-Shariah activities.
- c. Unpermitted riders under the takaful certificate.
- d. Unauthorized riders.
- e. Riders without a valid license.
- f. Riders disqualified by law.
- g. Riders with impairing ailments/exhaustion.
- h. Unallowed purposes under the takaful certificate.
- i. Uses outside specified limitations without consent.
- j. Uses outside territorial limits.
- k. Responsibilities voluntarily accepted in special agreements.
- l. Claims from strike, riot, or unrest.
- m. War-related incidents.
- n. Death or injury to anyone while riding, getting on, or getting off your motorcycle.
- o. Nuclear/radiation-induced death/injuries.
- p. Damages near aircraft runways.
- q. Natural disasters such as, flood, typhoon, earthquake, etc.
- r. Pollution or contamination damages.
- s. Terrorism-related actions and influences.

For the full list of exclusions, please refer to the Product Wording.

4. How much contribution do I have to pay?

The total contribution that you have to pay for **Comprehensive** Private Motorcycle Takaful may vary depending on the following factors:

- i. Sum Covered of the Motorcycle
- ii. Make and Model of the Motorcycle
- iii. Cubic Capacity (cc) of the Motorcycle
- iv. Year of Registration
- v. Age of the Motorcycle
- vi. No Claim Bonus (NCB)

The total contribution that you have to pay for **Third Party** Private Motorcycle Takaful may vary depending on the following factors:

- i. Cubic Capacity (cc) of the Motorcycle
- ii. No Claim Bonus (NCB)

The below table sets out the Additional Contribution for the additional coverage:

	Executive Comprehensive	Prestige Comprehensive	Third Party	Third Party Plus
Additional Contribution	B\$40	B\$90	B\$10	B\$15

You can obtain a quote from the Takaful Brunei Mobile application or contact the TBA Call Centre at **+673 224 4000**, TBA WhatsApp line at **+673 743 4000** or visit the nearest counter or branches.

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

- 1. Additional Fees to Contribution:**
Stamp Duty: A fee of **B\$0.10** per Contract is required.
- 2. Included in the Contribution:**
For Direct Participation (via Takaful Brunei Mobile application, TBA Call Centre and Counters/Branches)
Wakalah Fees: These can be up to a maximum of **35%** of the contribution.
- 3. For Participation through Authorized Agent:**
Agent Fee: The agent will receive a fee from us, calculated as a percentage of the total contribution.
- 4. Fees for Changes to the Contract:**
Cancellation Fee: **B\$10.00** per Contract.
Endorsement Charges: Any refund or additional contribution will carry a service charge of **B\$10.00** per Contract.

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

Eligibility: Anyone with insurable interest in the motorcycle.

Disclosure: Provide accurate and complete information, inform us any changes.

Duty of Care: Maintain property, address defects promptly to prevent damage or loss and keep it roadworthy and in good repair. In the event of claim, we will have the right to examine your Motorcycle.

Sufficient Coverage: Ensure appropriate coverage which must reflect the market value. If the sum covered is less than the market value the average clause will apply.

Average Clause: If your motorcycle's actual market value at the time of the accident is more than the sum covered value you've specified, then the amount TBA will cover for repairs is calculated using this formula:

$$\text{Amount TBA Covers} = (\text{Sum Covered Value} / \text{Actual Market Value}) * \text{Repair Costs} - \text{Excess}$$

You'll then pay any remaining repair costs that TBA doesn't cover.

Essentially, if your motorcycle's market value is higher than the sum covered value you've chosen for it, TBA will only cover a proportion of the repair costs based on the sum covered value, and you'll have to pay the difference.

Excess: The amount you must pay towards a claim specified in your Personal Certificate.

Endorsements: This can be processed either through our TBA Call Centre at +673 224 4000 or go to the nearest counter or branch.

Sale, Transfer or Assignment of Your Motorcycle: If you sell or transfer your motorcycle without notifying us, the takaful will be automatically cancelled. If you inform us within **2 days**, we may reinstate it with additional payment. You cannot transfer rights without our written consent.

Territorial Limit: The coverages cover territorial limit within Brunei Darussalam, Sabah, Sarawak and Wilayah Persekutuan Labuan.

Claims Procedure: In the event of an occurrence that may give rise to a claim, you must notify us immediately **within 24 hours** of the accident or by the next working day (excluding Saturday, Sunday and Public Holiday) by contacting our **Claims Hotline number at: +673 718 4000**. You are also required to report any theft incident to the nearest Police Station **within 24 hours**. All of the documentations to be submitted to our Claims Division **within 7 days** after the happening of such loss or damage.

Documents Required

Please provide us with all of the following documents relating to your claim:

- 1) Your Personal Certificate
- 2) Original Police 252 or 33
- 3) Copy of Police Statements
- 4) Copy of IC and Driving License
- 5) Copy of Motor Vehicle Registration Book
- 6) Fire Brigade report (for burnt Vehicle)

Note: For further information on claims, you may check our website at www.takafulbrunei.com.bn or contact our **Claim Hotline number at: +673 224 4000 Ext 9204 or +673 718 4000**.

7. What do I need to do if there are changes to my contact details

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

8. What happens in the event of cancellation?

Cancellation Procedure: To cancel, provide a fourteen (14) written notice to us if there are no claims within the current takaful period.

Contribution Handling: We'll retain a pro-rata portion of your contribution in the General Takaful Fund, which corresponds to the active takaful period.

Refund: Any remaining balance after calculating the active takaful period will be refunded, following deductions for the Wakalah fee and a cancellation service charge.

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, you hereby agree that the amount shall be made as Tabarru' (donation) in the Takaful Fund for the benefits of the takaful participants and the Takaful Fund itself.

Cancellation Effectiveness: The cancellation takes effect from the date we receive your notice.

Our Right to Cancel: We can also cancel the takaful by sending a 14-day notice to your last known address, following which, the same refund procedure will be applied.

9. What is notice of expiry?

It is a notice to you that your takaful certificate will be expiring soon. Notice will be sent to your mobile number via SMS or by letter.

10. What happens in the event that 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 our counters and branches.

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

Documents required are as follows: -

For new Participation:

1. Proposal Form Duly Completed and Signed
2. Copy of Participant's Identity Card
3. Copy of Participant's Driving License
4. Copy of previous Certificate Schedule
5. Copy of Motor Vehicle Registration Book
6. Copy of Named Driver Identity Card and Driving License

For renewal Participant:

1. Renewal Proposal Form Duly Completed and Signed
2. Copy of Previous Certificate Schedule

12. Where can I get assistance and 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 is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank via email at fci@bdcb.gov.bn or walk-in to their address as follow:

Financial Consumer Issues

Brunei Darussalam Central Bank

Level 7, Ministry of Finance and Economy Building

Commonwealth Drive

Brunei Darussalam

Tel: +673 2380007

13. Where can I get further information?

For further information on the plan, you may check our website at www.takafulbrunei.com.bn , call TBA Call Centre at +673 224 400, TBA WhatsApp line at +673 743 4000 or visit our nearest counters or branches.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE CONTRACT AND DISCUSS WITH THE AGENT AND/OR CONTACT TAKAFUL BRUNEI AM SDN BHD 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 Contract after Takaful Brunei Am Sdn Bhd's assessment.