

**PRODUCT DISCLOSURE SHEET**
**TAKAFUL BRUNEI AM SDN BHD**

(Read this Product Disclosure Sheet before you decide to take up the *Product*. 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).

**PERSONAL ACCIDENT TAKAFUL FOR STUDENTS**

Date: 01/02/2026

**1. What is this product about?**

Personal Accident Takaful for Students provides benefits in the event of death or bodily injury due to an accident/illness. It provides twenty-four (24) hours and worldwide coverage inclusive of USA and Canada.

This coverage helps to ease you and your beneficiary the financial burden in the event of unexpected incidents that may lead to incapacity.

Personal Accident Takaful for Students is a one-year cover, eligible for students registered under any educational institutions in Brunei Darussalam, 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 4 plans, each offering different benefit limits.

| Coverage |  | Benefit Amount Per Person |           |           |           |
|----------|--|---------------------------|-----------|-----------|-----------|
|          |  | Plan 1                    | Plan 2    | Plan 3    | Plan 4    |
| A        | Death due to Accident                              | B\$5,000                  | B\$10,000 | B\$15,000 | B\$20,000 |
| B        | Total Permanent Disability due to Accident         | B\$5,000                  | B\$10,000 | B\$15,000 | B\$20,000 |
| C        | Death due to Natural Causes or Illness             | B\$1,000                  | B\$2,000  | B\$3,000  | B\$4,000  |
| D        | Total Permanent Disability due to Accident         | B\$1,000                  | B\$2,000  | B\$3,000  | B\$4,000  |
| E        | Medical Expenses due to Accident                   | B\$500                    | B\$1,000  | B\$1,500  | B\$2,000  |
| F        | Hospital Allowance due to Accident – up to 30 days | B\$10/day                 | B\$20/day | B\$30/day | B\$40/day |

This plan excludes:

- a. Pre-existing medical or physical conditions or other circumstances known to you before your participation in the Contract.
- b. Treatments related to emotional, mental, or psychiatric illnesses.
- c. Drug or substance abuse.
- d. Sexually transmitted diseases.
- e. Illegal or fraudulent acts, or acts prohibited by Shariah.
- f. Treatments related to pregnancy or childbirth.
- g. Engaging or taking part in: winter sports, professional football, polo, steeple chasing, hunting, mountaineering, motor-cycling (whether as driver or passenger), or racing of any kind including on foot, using wood working machinery or a circular saw, aqualung diving, scuba diving, boxing, ice hockey, motor competitions, parachuting, pot-holing, power boating, show jumping, water skiing and tricks, wrestling including judo, karate and unarmed combat, yachting outside territorial waters and any other dangerous hazardous sport or competition or riding or diving in any form of race competition.
- h. 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.
- i. Any nuclear weapon or device or chemical or biological agent or radioactive contamination.
- j. Any medical expenses and Hospital allowance with respect to sickness.

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

#### 4. How much contribution do I have to pay?

|                         | Plan 1 | Plan 2 | Plan 3 | Plan 4 |
|-------------------------|--------|--------|--------|--------|
| Contribution per person | B\$5   | B\$10  | B\$15  | B\$20  |

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:

- i. Aged between six (6) months to sixty-five (65) years old;
- ii. A student within an educational institution in Brunei Darussalam; and
- iii. Brunei Citizens or Residents of Brunei.

**Pre-Existing Conditions:** Not covered.

**Disclosure:** Participants must accurately disclose material facts such as age, occupation, and health. Non-disclosure may lead to denied claims.

**Claims Notice:** Report any potential claim event to us within 14 days of its occurrence.

**TBA Claims can be contacted at:**  
**HOTLINE: +673 224 4000 ext. 9204/9205**  
**WHATSAPP: +673 873 4885**  
**EMAIL: tbaclaims@takafulbrunei.com.bn**

*\*Note: You may refer to **Appendix A** for the Claim Guideline and summary of documents required for you to submit during claim reporting.*

## 7. Under what circumstances would a termination of cover occur?

**Non-Disclosure of Facts:** If proven where there is misrepresentation or non-disclosure of facts, the Contract shall become void and no takaful benefit will be payable.

**Existing Health Conditions:** No benefits shall be payable under the Contract for cover of person covered due to injury occurring before the commencement of the Contract.

**Misstatement Of Age:** If, at the correct age, the person covered would not have been eligible for cover under the contract, no benefit will be payable.

**Co-ordination Of Benefits:** If you have other insurance or get compensation from somewhere else for the same issue, this Contract will only pay part of the claim. We can also take action to get back any payments we've made, but we'll cover the costs.

**Fraud:** If a claim is false or involves fraud by the participant or anyone acting for them, their cover will be immediately canceled, and all benefits and contributions will be forfeited.

## 8. 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.

## 9. What happens in the event of cancellation?

**Cancellation Procedure:** To cancel, provide a seven-day 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 7-day notice to your last known address, following which, the same refund procedure will be applied.

#### 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?

If you are interested to apply for this product, you only need to provide the completed and signed Proposal Form.

#### 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](mailto: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](mailto: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](http://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.* TBA Personal Accident Takaful for Students PD/26/0201/001

## **APPENDIX A: CLAIMS PROCEDURE GUIDELINE**

### ***Notification & Submission of Documentations***

You need to notify and submit complete documentation to us **within fourteen (14) days** of the date of the treatment or date of discharge from the hospital using a fully completed claim form.

You may submit your notification via:

- Takaful Brunei Mobile App
- TBA Claims Hotline at **+673 224 4000 ext. 9204/9205**
- TBA Claims WhatsApp Hotline at **+673 873 4885**
- TBA Claims Email at [tbaclaim@takafulbrunei.com.bn](mailto:tbaclaim@takafulbrunei.com.bn)

### ***Proof***

For us to process your claims, you are required to provide us with a **fully completed reimbursement claim form** with satisfactory proof, which must be produced at your own expense.

### ***Documents Required and Excess***

Below is a summary of proof / documents required for you to provide for us to process your claims:

| <b>No.</b> | <b>Type of Claim</b>                           | <b>Documents Required</b>  |
|------------|--|--|
| 1.         | Accidental Death & Total Permanent Disablement | <ul style="list-style-type: none"><li>• Completed and signed Claim Form</li><li>• Medical report.</li><li>• Death certificate (in the event of death).</li><li>• Police Report (if applicable)</li></ul> |
| 2.         | Medical Expenses                               | <ul style="list-style-type: none"><li>• Completed and signed Claim Form</li><li>• Medical report.</li><li>• Original medical bills and receipts.</li></ul>   |
| 3.         | Hospital Allowance                             | <ul style="list-style-type: none"><li>• Completed and signed Claim Form</li><li>• Medical report.</li></ul>  |