

TBK HOSPITALISATION CASH BENEFIT

SUPPLEMENTARY CONTRACT

Cover Code : HCB2021

This Supplementary Contract is in compliance and becomes a part of the affected certificates as defined hereunder (hereinafter referred to as "**Certificate**"). The following Supplementary Contract applies only to the affected endowment plans listed below when specifically mentioned in the Schedule and is subject otherwise to the terms of the Certificate.

Effective Date of Free Hospitalisation Cash Benefit Coverage: **1st September 2021**
(hereinafter referred to as "**Effective Date**").

Expiry Date of Free Hospitalisation Cash Benefit Coverage: **31st December 2021**
(hereinafter referred to as "**Expiry Date**").

The Affected Endowment Plans:

1. Nur Savings;
2. Saving;
3. Education;
4. Retirement;
5. Hajj/Umrah;
6. Dream House;
7. Walimatul Urus; and
8. Tarbiyah.

TABLE OF BENEFIT	COVERAGE
FREE COVID-19 HOSPITALISATION CASH BENEFIT A lump sum benefit shall be paid for Hospital / NIC admission or receiving a Quarantine Order resulting directly from being tested as COVID-19 positive by the Ministry of Health, Negara Brunei Darussalam (1st September 2021 to 31 st December 2021).	B\$1,500

DEFINITIONS

In addition to the Certificate and unless otherwise required by the context, the following definitions shall apply: -

1. Affected Endowment Plans

Means the endowment plan products stated in the Affected Endowment Plans listed above.

2. Benefit

Refer to the benefit set out in this Supplementary Contract and any subsequent endorsements where applicable and benefit is construed accordingly.

3. Diagnosis or Diagnosed

Refers to the definitive diagnosis made by a Physician / Registered Medical Practitioner or Specialist (as the case may be) based upon such specific evidence and certified in a medical report issued by a Registered Medical Practitioner or Specialist.

4. Quarantine Order

Means the quarantine order issued by the Ministry of Health directing the Participant and/or Person Covered to stay at home or at a government arranged accommodation or at another quarantine address until the date that stated on the quarantine order (if issued) as a result of being tested as COVID-19 positive by the Ministry of Health, Negara Brunei Darussalam.

5. National Isolation Centre (NIC)

Means isolation facility operated by the Ministry of Health of Negara Brunei Darussalam for COVID-19 positive cases for continuous medical monitoring.

6. COVID-19

Refers to the Coronavirus or SARS-CoV-2 as defined by the World Health Organisation (WHO).

7. Territory

Means Negara Brunei Darussalam.

ELIGIBILITY

To be eligible for cover under this Supplementary Contract, a Participant or/and Person Covered must either be:

1. A Participant or/and Person Covered of existing Certificate issued before **1st September 2021** and continue to be in force as of **01st September 2021**; or
2. A new Participant or/and Person Covered of Certificate issued between **1st September 2021** and **31st December 2021**.

New Participant

The Participant or/and Person Covered is not eligible for cover under this Supplementary Contract if:

- i. During the issuance of the Certificate or prior to the issuance of the Certificate, the Participant and/or Person Covered is diagnosed as COVID-19 positive;
- ii. The Participant and/or Person Covered is diagnosed as COVID-19 positive within **fourteen (14) days** of the issuance date of the Certificate;
- iii. The Participant and/or Person Covered exhibits symptoms of COVID-19 prior to the issuance date of the Certificate;
- iv. The Participant and/or Person Covered is admitted to a medical facility or receives an equivalent or an order of quarantine outside of the Territory.

Existing Participant

The Participant and/or Person Covered is not eligible for cover under this Supplementary Contract if the Participant and/or Person Covered is admitted to a medical facility or receives an equivalent or an order of quarantine outside of the Territory.

BENEFITS

Hospitalisation Cash Benefit

In the event that the Participant and/or Person Covered is diagnosed with COVID-19 and is admitted to a Hospital / NIC or receives a Quarantine Order within the period from 1st September 2021 to 31st December 2021, the Company shall pay the Benefit under this Supplementary Contract. The Benefit shall only be payable once per Participant regardless of the number of Certificates in force during the period specified under this Supplementary Contract.

EXCLUSIONS

Under this Supplementary Contract, the Company shall not pay the Benefit with respect to any admission to the Hospital/ NIC or receiving a Quarantine Order for any condition other than COVID-19.

TERMS AND CONDITIONS

Under this Supplementary Contract, the following terms and conditions shall apply:

i. Waiting Period

Waiting Period shall apply to new Participants or/and Person Covered with Certificates issued between **1st September 2021** to **31st December 2021**.

ii. Termination

This Supplementary Contract and cover shall automatically be terminated on the earliest occurrence of the following:

- a. If the basic Certificate matures, is surrendered or is made void;
- b. The Expiry Date; or
- c. When the Person Covered ceases to be eligible under the Eligibility section.

CLAIMS CONTACT DETAILS

Please contact:
Claims Department
Unit 1 Level 1 Dar Takaful IBB Utama
Jalan Pemancha
Bandar Seri Begawan BS8711
Negara Brunei Darussalam

Telephone No.: +673 2231100

The English version of the Certificate is valid and will be referred to, in the event of any dispute arising from this Certificate.

TBK HOSPITALISATION CASH BENEFIT

SUPPLEMENTARY CONTRACTS

Cover Code : HOB9304

This Supplementary Contract is in compliance and becomes a part of the affected certificates as defined hereunder (hereinafter referred to as "**Certificate**"). The following Supplementary Contract applies only to the affected endowment plans listed below when specifically mentioned in the Schedule and is subject otherwise to the terms of the Certificate.

Effective Date of Hospitalisation Cash Benefit Coverage: **1st September 2021**
(hereinafter referred to as "**Effective Date**").

The Affected Endowment Plans:

1. Nur Savings;
2. Saving;
3. Education;
4. Retirement;
5. Hajj/Umrah;
6. Dream House;
7. Walimatul Urus; and
8. Tarbiyah.

This Supplementary Contract is an optional enhancement of the basic benefits offered in addition to the basic benefits of all the Affected Endowment Plans listed above in consideration of additional contribution in accordance to the table below.

BENEFIT AMOUNT (Daily Allowance)	CONTRIBUTION (Per Month)	CONTRIBUTION (Per Annum)
B\$15.00	B\$1.00	B\$12.00
B\$30.00	B\$2.00	B\$24.00
B\$45.00	B\$3.00	B\$36.00
B\$60.00	B\$4.00	B\$48.00
B\$75.00	B\$5.00	B\$60.00
B\$100.00	B\$6.60	B\$79.20
B\$150.00	B\$9.90	B\$118.80
B\$200.00	B\$13.20	B\$158.40

DEFINITIONS

In addition to the Certificate and unless otherwise required by the context, the following definitions shall apply: -

1. Affected Endowment Plans

Means the endowment plan products stated in the Affected Endowment Plans listed above.

2. Benefit

Refer to the benefit set out in this Supplementary Contract and any subsequent endorsements where applicable and benefit is construed accordingly.

3. Diagnosis or Diagnosed

Refers to the definitive diagnosis made by a Physician / Registered Medical Practitioner or Specialist (as the case may be) based upon such specific evidence and certified in a medical report issued by a Registered Medical Practitioner or Specialist.

4. Quarantine Order

Means the quarantine order issued by the Ministry of Health directing the Participant and/or Person Covered to stay at home or at a government arranged accommodation or at another quarantine address until the date that stated on the quarantine order (if issued) as a result of being tested as COVID-19 positive by the Ministry of Health, Negara Brunei Darussalam.

5. National Isolation Centre (NIC)

Means isolation facility operated by the Ministry of Health of Negara Brunei Darussalam for COVID-19 positive cases for continuous medical monitoring.

6. COVID-19

Refers to the Coronavirus or SARS-CoV-2 as defined by the World Health Organisation (WHO).

BENEFITS

Hospitalisation Cash Benefit

The Company shall, upon receipt and approval of due proof of such pay the Benefit under this Supplementary Contract in the event of the following:

- i. In the event that the Participant and/or Person Covered is diagnosed with COVID-19 and is admitted to a Hospital / NIC or receives a Quarantine Order within the Period of Takaful; or
- ii. In the event that the Participant and/or Person Covered is admitted to a Hospital on the recommendation of a Physician.

The Company shall make the abovementioned payment on the condition that:

- i. Illness is occurring more than **thirty (30) days** after the date of acceptance of this clause, or date of reinstatement of this clause, whichever is the latest, unless the Participant and/or Person Covered affected by the Illness has been covered continuously under the Certificate for **twelve (12) months** with no gap in the coverage, for the period during which the Participant and/or Person Covered shall be an inpatient of the Hospital / NIC or fulfilling a Quarantine Order subject to a minimum of **three (3) consecutive days** of confinement but not exceeding **fifty-two (52) weeks**; or
- ii. Injury is occurring after the date of acceptance of this clause, or date of reinstatement of this clause, whichever is the latest, for the period during which the Participant and/or Person Covered shall be an inpatient of the Hospital / NIC or fulfilling a Quarantine Order subject to a minimum of **three (3) consecutive days** of confinement but not exceeding **fifty-two (52) weeks**.

EXCLUSIONS

In addition to the General Exclusion under the basic Certificate, under this Supplementary Contract, the Company shall not pay the Benefit with respect to:

- a. Pregnancy, miscarriage or child birth;
- b. Mental or nervous disorder, alcoholism, drug abuse;
- c. Cosmetic or plastic surgery or any elective surgery or congenital anomalies;
- d. Dental care or surgery unless necessitated by injury caused by an accident; or
- e. General check-up, convalescence, custodial or rest care.
- f. Persons over the age of seventy (70) years old.

TERMS AND CONDITIONS

In addition to the Certificate and unless otherwise required by the context, under this Supplementary Contract, the following terms and conditions shall apply:

i. **Tabarru'**

Participant entrusts to the Company, of which 65% of the takaful Contribution will be donated as tabarru` into the Group Family Takaful Fund/Group Family Participant's Risk Fund to help other eligible Participants under the takaful contract. Any profit arising out of the investment of the tabarru` in each month, shall be allocated back to the said fund.

ii. **Wakalah**

The participant hereby appoints the Company as Wakeel (agent) to administer, manager, invest and distribute the Takaful Fund/ Participant's Risk Fund to other Participants in times of misfortune subject always to the terms and conditions stated in the Takaful Certificate and Schedule. To this end, the Participant agrees to give 35% of the takaful contribution to the Company as Wakalah Fee for the aforementioned services. The Participant hereby also agrees to give a fee from the surplus of the Takaful Fund (if any) to the Company at a percentage as approved by the Shariah Advisory Body of the Company.

iii. **Distribution of Underwriting Surplus**

The participant also understands that the underwriting surplus arising from the said fund, if any, shall be managed by the Company in a manner deemed fit by the Company and accordance to Shariah principles which shall give benefits to the participant and the Takaful funds/Participant's Risk Funds. As agreed, and approved by the Shariah Advisory Body, the underwriting surplus will only be distributed to the matured certificate at the Company and the Participant has not incurred any claim and/or received any compensation and/or benefit under the takaful contract whilst the same is in force, which are also subject to the discretion of the Company and the integrity of the Takaful Fund/Participant's Risk Fund.

iv. **Termination**

This Supplementary Contract shall automatically terminate on the earliest occurrence of the following events:

- a. If any Contribution remains unpaid at the end of the Grace Period;
- b. If the basic Certificate matures, is surrendered or is made void; or
- c. If a total of 100% of the basic benefit amount have been paid.

Termination of this Supplementary Contract shall be without prejudice to any claim arising prior to such termination. The payment or acceptance of any takaful Contribution hereunder subsequent to termination of this Supplementary Contract shall not create any liability to the Company. In such event, the Company shall refund any such takaful Contribution.

v. **Payment Lapse and Reinstatement**

If this Supplementary Contract lapses due to non-payment of takaful Contribution, the Supplementary Contract may be reinstated with the consent of the Company. Such reinstatement shall cover supplementary benefits thereafter sustained.

vi. **Validity**

This Supplementary Contract is only valid and effective from the date of acceptance of this endorsement by the Company, unless the endorsement is issued at the time of the issuance of the Certificate and is referred to in the Schedule thereto.

CLAIMS CONTACT DETAILS

Please contact:

Claims Department

Unit 1 Level 1 Dar Takaful IBB Utama

Jalan Pemancha

Bandar Seri Begawan BS8711

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