

PRODUCT DISCLOSURE SHEET	TAKAFUL BRUNEI AM SDN BHD				
<p><b>(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 the general terms).</b></p>	<b>PERSONAL ACCIDENT TAKAFUL</b>				
	Date: 17/10/2022				
<b>1. What is this product about?</b>					
<p>Personal Accident Takaful provides compensation benefits in the event of death or bodily injury due to an accident. It covers 24 hour and worldwide coverage, inclusive of the United States of America and Canada. This coverage helps to give ease to you and your beneficiaries of the financial burden that may be occur as a result of unexpected incidents that may lead to incapacity.</p> <p>Personal Accident Takaful is a one-year cover, which can be renewed annually.</p>					
<b>2. What are the Shariah concept applicable?</b>					
<p><b>At-Tabarru’:</b> Donation or Takaful contribution that will be donated into a fund (Participant’s Risk Fund/Takaful Fund) to help other Participants in the event of misfortune.</p> <p><b>Al-Wakalah:</b> You agree to appoint Us as Wakeel (agent) to administer, manage, invest according to Shariah Principle and distribute the Participant’s Risk Fund/Takaful Fund to other eligible Participants subject to the terms and conditions stated in the Takaful Certificate. To this end, you agree to apportion <b>35%</b> of the takaful contribution to Us as Wakalah Fee for the aforementioned services. You also agree to give a fee from the surplus of the Takaful fund (if any) to Us at a percentage as approved by the Shariah Advisory Body.</p>					
<b>3. What are the coverage and exclusions provided?</b>					
The Takaful Certificate covers					
	<b>Plan 1 (BND)</b>	<b>Plan 2 (BND)</b>	<b>Plan 3 (BND)</b>	<b>Plan 4 (BND)</b>	<b>Plan 5 (BND)</b>
<b>Scope of Coverage</b>					
Death	10,000	20,000	30,000	50,000	100,000
Total Permanent Disablement	20,000	40,000	60,000	100,000	200,000
Funeral Expenses	500	500	500	500	500
Temporary Total Disablement (up to 25 weeks)	100	100	100	100	100
Temporary Partial Disablement (up to 25 weeks)	50	50	50	50	50
Hospital Cash Benefit (up to 60 days)	20	20	20	20	20
Medical, Hospitalisation and Surgical Benefits	10,000	10,000	10,000	10,000	10,000
Wheelchair and Prosthesis Expenses	3,000	3,000	3,000	3,000	3,000
Corrective Dental and/or Cosmetic Surgery Expenses	5,000	5,000	5,000	5,000	5,000
Ambulance Fee	200	200	200	200	200
Repatriation Expenses	10,000	10,000	10,000	10,000	10,000

**General Exclusions:**

Your Takaful Certificate does not cover any of the following for death or disablement of the Person Covered resulted either directly or indirectly from:

- a. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil mutiny, civil commotion, military uprising, insurrection, rebellion, military or usurped power, martial law, strike, riot or any act of the participant acting on behalf or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence;
- b. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles by or to the Person Covered;
- c. Attempted suicide or self-inflicted injury whilst sane or insane;
- d. Provoked assault, or any physical defect or infirmity, childbirth or pregnancy;
- e. Any breach of the law by the Person Covered inclusive to those which resulted in imprisonment or any assault provoked by him either by himself or in concert with others;
- f. Being under the influence of alcohol, controlled drugs and hallucinogenic substances, whether or not within the prescribed limit;
- g. Ionization, radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission;
- h. Suffering from an ailment, disease, medical condition, medial deficiency, physical and mental exhaustion that may affect his consciousness;
- i. Participant entering into or alighting from or descending or falling from aircraft of any kind other than a fully licensed standard type fixed wing aircraft owned and/or operated by a recognized air transport organization providing regular air services between duly established airports in which Participant is travelling as a fare-paying passenger;
- j. Participant engaging in 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 or hazardous sport or competition or riding or diving in any form of race competition;
- k. Participant's involving in any underwater activity necessitating the use of artificial breathing apparatus;
- l. Participant is found to be infected by any Human Immunodeficiency Virus (HIV) or other sexually transmitted disease, anthrax, blood-poisoning, erysipelas, ptomaine-poisoning, pyaemia, septicemia and/or and/or tetanus;
- m. The Participant's engaging in or taking part in naval, military, police, security or air force service or operation or participating in operations of an offensive nature planned or conducted by the civil or military authorities against bandits, terrorists, or other elements;
- n. Any accident and/or injury, directly, cause by or contributed to or arising from nuclear weapons material;
- o. Participant being a person under the age of eighteen (18) years or over the age of sixty-five (65).

*Note: This list is non-exhaustive. Please refer to the Takaful Certificate Wording for the full list of exclusions under this Takaful Certificate*

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

Package	Plan 1 (BND)	Plan 2 (BND)	Plan 3 (BND)	Plan 4 (BND)	Plan 5 (BND)
Takaful Contribution	58.00	63.00	70.00	83.00	115.00

You can get a quote from the Takaful Brunei Mobile application or contact TBA Call Centre at + 673 224 4000 or go to the nearest counters or branches.

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

The following charges/fees are applicable:

- a) What you have to pay in addition to the Takaful Contribution amount?
  - Stamp Duty : BND 0.25 per Takaful Certificate.
  
- b) What is included in the Takaful Contribution amount?
 

For direct participation (including the Takaful Brunei Mobile application, TBA Call Centre and Counters/Branches): -

  - Wakalah Fees are up to maximum of 35% of Takaful Contribution.

For participation through Authorized Agent: -

  - Agent will receive a commission from Us based on a percentage of the total Takaful Contribution
  
- c) What you have to pay if there are any changes to the Takaful Certificate: -
  - Cancellation Fee: BND 10.00 per Takaful Certificate.
  - Endorsement Charges: Any Refund or Additional Contribution plus Service Charge of BND 10.00 per Takaful Certificate.

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

- **Eligibility**
  - i. Adult aged between 18 to 65 years old;
  - ii. Brunei Citizens or Residents of Brunei.
  
- **Importance of disclosure**
  - i. You must take reasonable care not to make a misrepresentation to Us when answering any questions We ask in the proposal form;
  - ii. When renewing your Takaful Certificate, not to make a misrepresentation to Us in answering any questions, or confirming or amending any matter previously disclosed to Us in relation to the Takaful Certificate; and
  - iii. To disclose to Us any matter, other than what we have asked in i. and ii. above, that You know to be relevant to our decision on whether to accept the risk or not and the rates and terms to be applied.
  - iv. Consequence of Breach of Duty of Disclosure – Breach of Duty of Disclosure as stated above may result in Us voiding the Takaful Certificate and refusing all claims.
  - v. Disclosure of Pre-Existing Condition – Participant is under obligation to inform us in writing by registered mail or personally delivered to us of any pre-existing injury, illness, disease, medical conditions of the Participant that may increase the risk of a claim, prior to the commencement of each term of takaful cover;

- vi. No benefits shall be payable under this Certificate for Death or Disablement of the Participant due to injury occurring before the payment of the takaful contribution.

**Claim Procedure:**

In the event of a claim, all of the documentations must be submitted to Claims Department within fourteen (14) days after the incident which may give rise to such a claim.

**Document Required**

Please provide Us with the following documents relating to Your claim:

- i) Completed Claim Form with signatory;
- ii) Police Report – for Accidental Death;
- iii) Medical Report – for Accidental Death, Permanent Total Disablement, Hospitalisation and Surgical Expenses; and
- iv) Medical Certificate of the Cause of Death.

Note: For further information on claims, You may check Our website at [www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn) or contact Our Claim Department at +673 245 1803.

**7. 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.

**8. What happen in the event of cancellation?**

In the event of cancellation, you may inform us by giving seven (7) days written notice provided no claim has occurred in the current Period of Takaful. We shall retain in the General Takaful Fund the Takaful Contribution paid by the Participant on a pro-rata basis in proportion to when this Takaful Certificate was in force. The balance of the Takaful Contribution will be refunded to the Participant after deduction of the wakalah fee and service charge for the cancellation. Cancellation will take effect from the date of the current Takaful Certificate, the Schedule and the Takaful Certificate are received by us. This Takaful may also be cancelled at our option by sending seven (7) days' notice by registered mail to the Participant's last known address in which case we shall apply the same procedure in respect of the Takaful Contribution as aforesaid.

**9. What happen in the event of Takaful agent ceases to operate?**

If Our Authorized Agent that issued your Takaful Certificate ceased its operation, Your Takaful Certificate is still valid until its expiry date. You can renew, do any endorsement and cancellation for You Takaful Certificate at any of TBA counters and branches.

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

If you interested to apply for this product, you only need to provide the following documentations:

For new Participation:

1. Proposal Form duly completed and signed; and
2. Copy of Identity Card.

For renewal Participant:

1. Renewal proposal form duly completed and signed; and
2. Copy of previous Certificate Schedule.

**11. Where can I get assistance for 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 Centre Bank via email at [fci@bdcg.gov.bn](mailto:fci@bdcg.gov.bn) or walk-in at their address as follows:

**Financial Consumer Issues  
Brunei Darussalam Central Bank  
Level 7 Ministry of Finance and Economy Building  
Commonwealth Drive  
Brunei Darussalam  
Tel: +673 238 0007**

**12. Where can I get further information?**

For further information on similar plan, you may refer to our website at [www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn) or call TBA Call Centre at +673 224 4000 or visit our TBA nearest counters or branches.

**IMPORTANT NOTE:**

**YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE 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 Takaful Certificate after Takaful Brunei Am Sdn Bhd's assessment.*