

PRODUCT DISCLOSURE SHEET (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).	TAKAFUL BRUNEI AM SDN BHD (TBA)
	MUSAFIR (TRAVEL) TAKAFUL – MEDICAL OUTBOUND
	Date: 08/05/2023

1. What is this product about?

This coverage provides reimbursement of medical expenses and repatriation expenses incurred as a result of accident or illness (inclusive of COVID-19) while travelling outside Brunei Darussalam, whether for the purpose of business or vacation.

Musafir (Travel) Takaful – Medical Outbound aims to ease the participant’s financial burden particularly for those who are travelling.

2. What are the Shariah concepts applicable?

At-Tabarru’: 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.

Al-Wakalah: You agree to appoint Us as Wakeel (agent) to administer, manage, invest according to Shariah Principles 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 35% of the Takaful Contribution to Us as Wakalah Fee for the aforementioned services. You hereby also agree to give a fee from the surplus of the Takaful Fund (if any) to Us at a percentage approved by Our Shariah Advisory Body.

3. What are the coverage, exclusions and conditions?

The Takaful Certificate covers:

	Benefits	Sum Covered
1	Medical Expenses Abroad	BND20,000
2	Repatriation Expenses	BND5,000

SECTION 1 - MEDICAL EXPENSES ABROAD

What You are covered for:

Reimbursement

We will reimburse You for medical expenses.

Conditions for Medical Expenses Coverage

- i. Medical expenses must be the usual, customary, necessary and reasonable costs of hospitalization, surgery, medical fees and pharmaceutical product costs;
- ii. Medical expenses must be prescribed by the attending doctor;
- iii. Medical expenses incurred must be due to serious, sudden and unexpected illness or expenses;

- iv. Medical expenses incurred must either be as a result of any accident or illnesses during the Covered Trip, or incurred as a result of internationally and locally recognized epidemics or pandemics (including COVID-19);
- v. Medical expenses must be in accordance with Your Schedule per person during the Period of Takaful;
- vi. You must be in compliance with any applicable Official Brunei Darussalam Government travel guidelines; and
- vii. Any medical expenses must be evidenced with relevant original documentation and receipts as per the Claims Procedure.

What You are not covered for:

This section does not cover

- i. Any known conditions or circumstances prior to the inception of the Takaful Certificate or Endorsement, or prior to any trip;
- ii. Any pre-existing conditions whether You are aware of them or not;
- iii. Any non-medical expenses, such as accommodation and travel expenses (inclusive of accommodation and travel expenses during quarantine period);
- iv. Any expenses relating to specialist treatment, which are not prescribed and/or referred by a doctor in general practice;
- v. Any expenses related to any Quarantine Order issued by the relevant authorities or any government of a country, which does not require hospitalization;
- vi. Any expenses incurred for the mandatory pre-departure and/or post-arrival COVID-19 diagnostic tests that are required by the relevant authority or government of a country;
- vii. Any subsequent COVID-19 swab test expenses if Your result is found to be negative; and
- viii. Any expenses related to any COVID-19 treatment where such treatment was first sought more than thirty (30) days from the time COVID-19 was first diagnosed.

Additional Information:

Excess Each and every claim shall be subject to a excess of BND50.00.

SECTION 2 - REPATRIATION EXPENSES

What You are covered for

Reimbursement

We will reimburse You in respect of Repatriation Expenses of the return of person cover's remains to Brunei Darussalam from Your Covered Trip, in accordance with Your Schedule.

Conditions for Repatriation Expenses Coverage

Any Repatriation Expenses must be evidenced with relevant original documentation and receipts as per the Claims Procedure.

General Exclusions

Your Takaful Certificate does not cover any of the following:

- (a) Any expenses incurred in any event occurring when You are in Brunei Darussalam;
- (b) Any compensation benefits, indemnity, or reimbursement for personal accident, baggage loss or damage, baggage delays, trip cancellations or trip curtailments, trip delays, missed flight connections, compassionate visits, escort of minor children, medical evacuations, compassionate emergency leave, hospital cash benefit, loss of credit card or personal money, loss of personal documents, loss of travel documents;
- (c) Any indemnity or reimbursement for any legal liability;
- (d) Any travel or legal assistance, or costs of any travel or legal assistance;
- (e) Any expenses incurred as a result of Your bad faith, participation in criminal acts, or as a result of fraudulent, seriously negligent or reckless actions, including Your actions in a state of derangement;
- (f) Any expenses incurred as a result of extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general, any extraordinary atmospheric, meteorological, seismic or geological phenomenon any other type of natural disaster;
- (g) Any expenses incurred as a result of events or actions of the armed forces or security forces in peacetime;
- (h) Any expenses incurred as a result of wars, with or without prior declaration, and any conflicts or international interventions using force or duress or military operations of whichever type;
- (i) Any expenses incurred as a result of engagement in 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;
- (j) Any expenses, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an act of terrorism or war;
- (k) Any expenses incurred as a direct result of nuclear reaction or radiation;
- (l) Any expenses incurred as a result of taking part in bets, challenges or brawls, save in the case of legitimate defence or necessity;
- (m) Any expenses incurred as a result of participation in competitions, sports, and preparatory or training tests;
- (n) Any expenses related to accident or injury occurring due to engagement in any hazardous activity, pastime or pursuit, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang-gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;
- (o) Any expenses incurred as a result of participation in competitions or tournaments organised by sporting federations or similar organisations;
- (p) Any expenses incurred as a result of participation in hazardous winter and/or summer sports such as skiing and/or similar sports;
- (q) Any expenses incurred as a result of the use, as a passenger or crew, of means of air navigation not authorised for the public transport of travellers, as well as helicopters and any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route;
- (r) Any expenses incurred as a result of accidents deemed legally to be work or labour accidents, as a consequence of a risk inherent to the work performed;
- (s) Any expenses incurred as a result of illnesses or injuries arising from chronic ailments or from those that existed prior to the inception date of this Takaful Certificate;

- (t) Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases;
- (u) Any expenses incurred as a result of traveling outside Brunei Darussalam contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or a pre-existing condition;
- (v) Any treatment or expenses related to childbirth, miscarriage or pregnancy;
- (w) Any expenses incurred for emotional, mental, psychiatric illness;
- (x) Any expenses incurred as a result of pre-existing conditions;
- (y) Any expenses incurred as a result of illness or injuries existing prior to the claim, unless expressly included in the private or special conditions and subject to payment of the relevant additional contribution;
- (z) Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease;
- (aa) Any expenses incurred as a result of travelling to seek medical treatment or waiting for an operation, post operation check-up or any other hospital treatment, or any medical investigations, tests or test results;
- (bb) Any expenses incurred as a result of travelling to seek immigration or political asylum; or
- (cc) Any expenses incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.

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?

1. Cover Area – ASEAN Countries
 - i) ASEAN – Singapore, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand, Vietnam and including Timor Leste.
2. Cover Area – Worldwide
 - i) Worldwide – Including USA, Canada, Australia and Japan.

For Participants aged 80 years old and below:

Cover Period	Individual	
	ASEAN	Worldwide
1 - 5 days	BND5.00	BND15.00
6 - 8 days	BND8.00	BND24.00
9 - 11 days	BND11.00	BND33.00
12 - 14 days	BND14.00	BND42.00
15 - 17 days	BND17.00	BND51.00
18 - 20 days	BND20.00	BND60.00
21 - 23 days	BND23.00	BND69.00
24 - 26 days	BND26.00	BND78.00
27 - 29 days	BND29.00	BND87.00
30 - 32 days	BND32.00	BND96.00
Every addition of 3 days	BND3.00	BND9.00

Annual Contribution	BND 145.00	BND 315.00
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For Participants aged 81 years old and above.:

Cover Period	Individual	
	ASEAN	Worldwide
1 - 5 days	BND8.00	BND23.00
6 - 8 days	BND12.00	BND36.00
9 - 11 days	BND17.00	BND50.00
12 - 14 days	BND21.00	BND63.00
15 - 17 days	BND26.00	BND77.00
18 - 20 days	BND30.00	BND90.00
21 - 23 days	BND35.00	BND104.00
24 - 26 days	BND39.00	BND117.00
27 - 29 days	BND44.00	BND131.00
30 - 32 days	BND48.00	BND144.00
Every addition of 3 days	BND5.00	BND14.00

- Note: No Annual Contribution for participants aged 81 years old and above.

5. What are the fees and charges that I have to pay?
The following charges/fees are applicable:

1. What you have to pay in addition to the Takaful Contribution amount:-
 - Stamp Duty: BND 0.25 per Takaful Certificate
2. What is included in the Takaful Contribution amount? -
 - Wakalah Fees: up to maximum of 35% of Takaful Contribution
3. What you have to pay if there are any changes to the Takaful Certificate: -
 - Cancellation Fee: BND10.00 per Takaful Certificate.
 - Endorsement Charges: Any Refund or Additional Contribution plus Service Charge of BND10.00 per Takaful Certificate.

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

- **Trip Commencement**
All trips must start and end in Brunei Darussalam with the length of the trip not exceeding ninety (90) days.
- **Eligibility**
 - i. Participant must be an individual from the age of 18 years old and above.
 - ii. If the Person Covered is a child, the child must be aged 17 years of age and below.
- **Importance of disclosure**
 - i. You must take reasonable care not to make any misrepresentations to Us when filling in the proposal form;
 - ii. When renewing the Takaful Certificate for Annual Multi-Trip package, not to make any misrepresentations to Us in answering any questions, or confirming or amending any matters 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.

- **Consequence of Breach of Duty**
Breach of duty of disclosure may result in Us voiding the Takaful Certificate and refusing all claims.
- **Disclaimer of Medical and Travel Assistance:**
This Takaful Certificate does not include 24-hour emergency medical and travel assistance.
If you encounter any difficulties, you may call direct our Claim Department line at +673 245 1803, or WhatsApp us at +673 873 4885, operating only on Monday to Friday from 8:00AM to 5:00PM (GMT+8).

Claims Procedure:

The notice of claim must be given to Us within fourteen (14) days after the incident which may give rise to such a claim.

All payment on claims incurred shall be made on reimbursement basis.

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?

In the event of cancellation, you may inform Us by giving fourteen (14) 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 the notice of cancellation is received by Us. This Takaful Certificate may also be cancelled at Our option by sending fourteen (14) 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 happens in the event that 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. Participants can renew, do any endorsement and cancellation of their Takaful Certificate at any of TBA counters and branches.

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

Documents required are as follows: -

For new Participant:

- 1) Proposal Form duly completed and signed.
- 2) Copy of flight itinerary (optional).
- 3) Copy of passport (optional).

For renewal Participant:

- 1) Proposal Form duly completed and signed.

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

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@bdcb.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 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 TAKAFUL CERTIFICATE WILL BEST SERVE YOUR NEEDS.
YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT 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.