

# Additional Coverage for Comprehensive Motor Takaful



# TBA

Takaful Operator



## Let Us Take Care of Your Excess

# EXCESS BUY BACK

Have a peace of mind by opting for Excess Buy Back (EBB) coverage to cover against excess amount incurred where the costs of repairs exceed the applicable excess specified in your Comprehensive Motor Takaful Certificate, in the event of a claim(s).

Eligible for both **Private and Commercial** Comprehensive Motor Takaful.

### With Automatic Reinstatement

No additional contribution required to restore your EBB after a claim(s) has been made throughout your Takaful period.

For more information please call our TBA Call Centre at 224 4000, or visit our nearest branch. Visit our website at [www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn).

Follow us   TakafulBrunei

# What is Excess?

Excess is the amount that you or your authorised driver has to bear in the event of a claim. There are five (5) types of excess:

1. Certificate holder (or Named Driver) Excess
2. Authorised Driver Excess
3. Young and Inexperienced Driver Excess
4. Territorial Limit Excess
5. Fire and Theft Excess

## Example:

Cost of repair: B\$5,000.00

Excess payable by you: B\$500.00

You have to pay the excess of B\$500.00 to the workshop and the remaining balance of B\$4,500.00 shall be borne by TBA.

# What is Excess Buy Back?

Excess Buy Back (EBB) is the waiver of the excess amount incurred in the event of a claim under your Comprehensive Motor Takaful Certificate. EBB only covers the following excess:

1. Certificate holder (or Named Driver) Excess
2. Authorised Driver Excess
3. Young and Inexperienced Driver Excess

EBB for Territorial Limit Excess is optional with additional contribution.

# Excess Buy Back Options

There are 3 options to choose:

Option 1	Option 2	Option 3
<b>100%</b> Excess Buy Back	<b>75%</b> Excess Buy Back	<b>50%</b> Excess Buy Back

TBA will respectively waive 100% or 75% or 50% of the excess amount incurred where the **COSTS OF REPAIRS EXCEED** the applicable excess specified in the Schedule in the event of a material damage claim being made under your Comprehensive Motor Takaful Certificate.

Subject to Terms & Conditions

For more information please call our TBA Call Centre at 224 4000, or visit our nearest branch. Visit our website at [www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn).

Follow us   TakafulBrunei