

# Takaful Brunei Am Sdn Bhd

## Head Office

Unit 9 & 10, Simpang 493, Kg. Beribi  
Jalan Gadong BE1118  
Tel: +673 244 2222

## Delima

Unit A1, Ground Floor, Bangunan Desa Delima  
Simpang 44, Kg Pancha Delima  
Jalan Muara BB4513

## Mail Processing Centre (MPC)

Mail Processing Centre, Old Airport,  
Berakas BB3510

## Department of Labour

Ground Floor, Labour Department  
Ministry of Home Affairs, Jalan Dewan Majlis  
Bandar Seri Begawan BB3910

## Tutong

Land Transport Department, Tutong District Branch  
Jalan Serampang, Tutong TA2541

## Seria

Pejabat Pos Seria  
Seria KB2733

## Kuala Belait

Ground Floor, Plaza Sutera Biru  
Jalan Sungai, Kuala Belait KA2331  
Tel: +673 334 1083

## Temburong

Pejabat Pos Pekan Bangar  
Pekan Bangar, Temburong PA1351

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## TBA Call Centre

+673 224 4000

# WORKMEN'S COMPENSATION PACKAGE TAKAFUL



**TBA**  
Takaful Operator

## Protect Your Human Assets



**Workmen's Compensation Package Takaful** scheme provides a wide scope of coverage, to protect both the employers and the employee in compliance with Brunei Darussalam Workmen's Compensation Act (Chapter 74). It provides compensation benefit to the employee for any bodily injuries due to accident or illness arising out of and in the course of their employment resulting in death or permanent disability.

For more information, please call our **TBA Call Centre** at **224 4000**, or visit our nearest branch.

[www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn)   TakafulBrunei

# Workmen's Compensation Package Takaful: Table of Benefits and Contributions

| Section   | Coverage   | WCP Basic         | WCP Comprehensive   |   |   |
|---|--|-------------------|---|---|---|
|   |  |                   | Plan 1  | Plan 2  | Plan 3  |
| 1   | Workmen's Compensation<br>a) Death - B\$28,800.00<br>b) Permanent Disablement - B\$36,000.00                       | ✓                 | ✓   | ✓   | ✓   |
|   | Common Law<br><br>Limit of indemnity B\$2,000,000.00 per occurrence  | NIL               | Subject to a sub-limit of B\$100,000.00 per employee for any one accident | Subject to a sub-limit of B\$200,000.00 per employee for any one accident | Subject to a sub-limit of B\$300,000.00 per employee for any one accident |
|   | Territorial Limits   | Brunei Darussalam |   |   |   |
| 2   | Personal Accident (Outside of Working Hours)<br>a) Death - B\$10,000.00<br>b) Permanent Disablement - B\$10,000.00 | ✓                 | ✓   | ✓   | ✓   |
|   | Territorial Limits   | Worldwide         |   |   |   |
| 3   | Medical, Hospitalisation & Surgical Expenses due to Accident - B\$10,000.00  | ✓                 | ✓   | ✓   | ✓   |
|   | Territorial Limits   | Worldwide         |   |   |   |
| 4   | Medical, Hospitalisation & Surgical Expenses due to illness - B\$10,000.00   | ✓                 | ✓   | ✓   | ✓   |
|   | Territorial Limits   | Worldwide         |   |   |   |
| 5   | Daily Hospital Income Benefit B\$20 per day (Maximum up to 60 days)  | ✓                 | ✓   | ✓   | ✓   |
|   | Territorial Limits   | Worldwide         |   |   |   |
| 6   | Death Benefit due to Natural Causes or Illness - B\$5,000.00   | ✓                 | ✓   | ✓   | ✓   |
|   | Territorial Limits   | Worldwide         |   |   |   |
| 7   | Repatriation Expenses - B\$10,000.00   | ✓                 | ✓   | ✓   | ✓   |
|   | Territorial Limits   | Worldwide         |   |   |   |
| Contribution per employee   |  | B\$80.00          | B\$140.00   | B\$160.00   | B\$200.00   |
| For Construction Risk please refer to TBA Underwriting Department |  |                   |   |   |   |

- Note:
- 1) All packages are applicable for local & foreign employee;
  - 2) All of the above Plans are not applicable for construction and construction related occupation.

## Applicable Terms and Conditions

### Provision Table

|                        |  |
|------------------------|--|
| <b>Benefit 1</b>       | If paid under Benefit 1, then Benefit 2 and 6 will not be payable.                 |
| <b>Benefit 2</b>       | If paid under Benefit 2, then Benefit 1 and 6 will not be payable.                 |
| <b>Benefit 3 and 4</b> | If paid under Benefit 3, then Benefit 4 will not be payable and vice versa.        |
| <b>Benefit 4</b>       | Benefit 4 is payable if the covered person is hospitalised for more than 6 hours.  |
| <b>Benefit 5</b>       | Benefit 5 is payable if the covered person is hospitalised for more than 12 hours. |
| <b>Benefit 6</b>       | If paid under benefit 6, then Benefit 1 and 2 will not be payable.                 |

## Description of Benefits



### **Benefit 1: Workmen's Compensation and Common Law**

Provides compensation benefit to the employee for bodily injury due to accident or illness arising out of and in the course of their employment resulting in Death or Permanent Disability.



Protects the Participant against all sums for which the Participant shall become legally liable at law to pay compensation to their employee for the injury sustained as a result of any accident or diseases arising out of and in the course of the employee's employment by the Participant.



### **Benefit 2: Personal Accident**

Provides compensation benefit for bodily injury due to accident resulting in Death or Permanent Total Disablement. The coverage is non-occupational related.



### **Benefit 3: Medical, Hospitalisation and Surgical Expenses due to Accident**

Provides reimbursement of medical expenses in respect of medical treatment due to accident.



### **Benefit 4: Medical, Hospitalisation and Surgical Expenses due to Illness**

Provides reimbursement of medical expenses in respect of medical treatment due to illness.



### **Benefit 5: Daily Hospital Allowance Benefit**

Provides Allowance benefit in the event of hospitalisation due to accident or illness.



### **Benefit 6: Death Benefit due to Natural Causes or Illness**

Provides compensation benefit for deaths due to natural causes or illness.



### **Benefit 7: Repatriation Expenses**

Provides reimbursement to the Participant/Employer for transporting the mortal remains of the employee back to their home country.



### **Direct Billing (Applicable for Brunei Government hospitals)**

No hassle of receiving the medical bill and filing the claim by Participant.