

<b>PRODUCT DISCLOSURE SHEET</b>  (Read this Product Disclosure Sheet before you decide to take up the <i>Product</i> . Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms).	<b>TAKAFUL BRUNEI KELUARGA SDN BHD</b>		
	<b>TAKAFUL AMAN</b>		
	Date: 01/07/2021		
<p><b>1. What is this product about?</b></p> <p>Takaful Aman provides takaful coverage to ease financial burden of the participant or participant's dependent in the event of his/her death or total permanent disablement respectively while participating in the Takaful Aman.</p>			
<p><b>2. What are the Shariah concept applicable?</b></p> <p><b>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 Takaful Brunei Keluarga Sdn Bhd ("Us/Our/We") as <i>wakeel</i> (agent) to administer, manage, invest according to Shariah Principle and distribute the Participant's Risk Fund/Takaful Fund to other eligible Participants subject always to the terms and conditions stated in the Takaful Certificate. To this end, you agree to give <b>30%</b> 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 Takaful Brunei Keluarga Sdn Bhd at a percentage as approved by the Shariah Advisory Body of Takaful Brunei Keluarga Sdn Bhd.</p>			
<p><b>3. What are the benefits payable and exclusions provided?</b></p> <table border="1" data-bbox="339 1205 1110 1304"> <tr> <td data-bbox="341 1207 566 1302"> <b>Sum Covered</b> </td> <td data-bbox="568 1207 1109 1302">           The minimum amount of coverage is B\$10,000 up to a maximum of B\$1,000,000         </td> </tr> </table> <p><b>a) Death Benefit</b></p> <p>In the event of death of any Person Covered under this Certificate, the Company shall pay, upon satisfactory proof, the benefits payable under this Certificate to the nominees stated in the Takaful Benefit Recipient Form subject to exclusions</p> <p><b>b) Total Permanent Disability Benefit</b></p> <p>Upon receipt and approval of due proof that the Person Covered shall have suffered from a total permanent disability as defined, the Company shall subject to the other provisions of this Clause, pay to the Person covered the benefit payable under certificate.</p> <p>If both Death and Total Permanent Disablement occur, the Company's liability is limited to one event whichever comes first.</p>		<b>Sum Covered</b>	The minimum amount of coverage is B\$10,000 up to a maximum of B\$1,000,000
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**c) Riders that can be attached to this Plan:**

- Critical Illness Coverage

**d) Exclusions**

**a. DEATH BENEFIT**

The Company shall not pay takaful benefit if the death of Participant resulted either directly or indirectly from:

- i. Pre-Existing Conditions as defined and/or as agreed by the Company in writing prior to the commencement date of the Certificate;
- ii. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming military uprising, insurrection, rebellion, military or usurped power or any act or any person action on behalf or in connection with any organisation actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence;
- iii. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;
- iv. Suicide;
- v. Being under the influence of alcohol, misuse of drugs, hallucinogenic substances;
- vi. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions.

**b. TOTAL PERMANENT DISABILITY (TPD)**

The Company shall not pay takaful benefit if Total Permanent Disability of the Participant resulted either directly or indirectly from:

- i. Pre-Existing Conditions as defined and/or as agreed by the Company in writing prior to Commencement Date of the Certificate;
- ii. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming military uprising, insurrection, rebellion, military or usurped power or any act or any person action on behalf or in connection with any organisation actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence;
- iii. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah Principles;
- iv. Attempted suicide or self – inflicted injury whilst sane or insane;
- v. Any breach of the law by the Participant inclusive of those which result in imprisonment or any assault provoked by him;
- vi. Under the influence of alcohol, misuse of drugs, hallucinogenic substances;
- vii. Aviation, gliding or any other form of aerial flight other than as a fare paying passenger of a recognised airlines or charter services;
- viii. Participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
- ix. Involvement in any underwater activity necessitating the use of artificial breathing apparatus;
- x. Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;
- xi. Serving in any capacity for any navy, army, airforce, police force or security personnel;
- xii. Directly or indirectly being infected by Acquired Immune Deficiency Syndromes (AIDS) or related conditions;

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

##### Contribution

a) Annual Takaful Contribution is as follows:

Takaful Contribution for Male	Every BND10,000 Sum Covered	
	Non-Smoker	Smoker
6 months - 24 years old	\$20	\$30
25 – 29	\$16	\$25
30 – 34	\$21	\$33
35 – 39	\$23	\$35
40 – 44	\$29	\$45
45 – 49	\$46	\$72
50 – 54	\$69	\$107
55 – 59	\$108	\$166
60 – 64	\$145	\$224
65 – 69	\$213	\$328

Takaful Contribution for Female	Every BND10,000 Sum Covered	
	Non-Smoker	Smoker
6 months - 24 years old	\$17	\$22
25 – 29	\$8	\$10
30 – 34	\$9	\$12
35 – 39	\$15	\$20
40 – 44	\$17	\$23
45 – 49	\$27	\$36
50 – 54	\$44	\$59
55 – 59	\$74	\$99
60 – 64	\$115	\$154
65 – 69	\$165	\$219

b) Monthly Takaful Contribution

Please refer to Takaful Brunei Keluarga (TBK) for contribution calculations.

Note: Takaful contribution payable is not guaranteed and TBK reserves the right to revise the Takaful contribution payable based on medical underwriting and future claim experience.

##### Takaful Period

One (1) year or more

#### 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 0.10 per certificate.
- b) What is included in the Takaful Contribution amount: -
- **Fee**
    - i. Wakalah Fee : 30% of the Takaful Contribution.
    - ii. Agent Wakalah Fee : up to max. 15% of the Takaful Contribution.

- c) What you have to pay if there are any changes to the Takaful Certificate: -
- **Endorsement/Cancellation** : B\$10.00 per certificate.

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

- a) Eligibility:
- Adult aged between 18 to 65 years old on their next birthday for new participation and for takaful certificate renewal it can be extended up to 69 years old;
  - Child aged between 6 months to 17 years old on their next birthday; and
  - Brunei Citizens or Residents of Brunei
- b) The medical check-up is required for new participant having the following criterias:
- Sum covered above BND200,000; or
  - Aged above 50 years old on their next birthday; or
  - Health Declaration in the proposal form.
- c) Pre-Existing conditions are not covered.
- d) Importance of disclosure – Participant must disclose all material facts such as age, occupation and health condition correctly. The Company has the right to repudiate liability in the event that the Participant failed to disclose relevant information that would affect the decision to accept or reject the risk, and on the terms to be applied.
- e) Cooling-off Period - should the Participant find that the Certificate does not meet their needs, the Participant may return it within fourteen (14) days after the commencement date of certificate. In such event, provided no claim has been made during the current Certificate year, the Participant may entitle for full refund of the contribution paid without profit less medical expenses incurred by the company.
- f) Waiting Period - means the period of thirty (30) days from commencement date of the Certificate / endorsement. No benefit due to illness occurring during this period will be payable. Any renewal done after thirty (30) days of expiry will be subject to a fresh Waiting Period.
- g) It is important for Participant to receive receipts and keep them as proof of payment of Takaful Contributions.
- h) Written notice of an occurrence upon which a claim under this Certificate may be based must be given to the Company within thirty (30) days of such occurrence.

**Note:** This list is non-exhaustive. Please refer to the Takaful Certificate and Policy Wording for the terms and conditions under this Takaful Certificate.

**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 happen in the event of non-payment of contribution?**

Thirty (30) days' grace period is allowed for the instalment payment for long term certificate. If the takaful instalment is not paid within the days of the grace period, the Participant shall be construed as having surrendered the Certificate and no takaful benefit will be payable.

**9. What is an annual statement?**

The annual statement is available upon request. The participant is most welcomed to visit our office to obtain the annual statement of this product.

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

This event does not applicable to this product as there is no operation involvement with any agency. Takaful Brunei Keluarga Sdn Bhd is fully responsible on this product and should you have any inquiry or concern, please do not hesitate to contact us or visit our office.

**11. Where can I get assistance and redress?**

- If you have difficulties, you must contact us the earliest possible. You may contact us at:

**Takaful Brunei Keluarga Sdn Bhd**  
**Level 1, Dar Takaful IBB Utama,**  
**Jalan Pemancha,**  
**Bandar Seri Begawan, BS8711,**  
**Negara Brunei Darussalam**  
**Tel: +673 223 1100 or +673 737 1100**  
**Fax: +673 223 7045**  
**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 Central Bank via email at [fci@bdcb.gov.bn](mailto:fci@bdcb.gov.bn) or walk-in to their address as follow:

**Financial Consumer Issues**  
**Brunei Darussalam Central Bank**  
**Level 7, Ministry of Finance and Economy Building**  
**Commonwealth Drive**  
**Brunei Darussalam**  
**Tel: 2380007**

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

You may visit [www.takafulbrunei.com.bn](http://www.takafulbrunei.com.bn) for more information or visit us at our branch.



**IMPORTANT NOTE:**

**PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT TAKAFUL BRUNEI KELUARGA SDN BHD DIRECTLY FOR MORE INFORMATION.**

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on Takaful Brunei Keluarga Sdn Bhd. The final terms and conditions are as stipulated in the Takaful certificate after Takaful Brunei Keluarga Sdn Bhd's assessment.