

<p align="center">PRODUCT DISCLOSURE SHEET</p> <p>(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).</p>	TAKAFUL BRUNEI AM SDN BHD (TBA)																
	MUSAFIR (TRAVEL) TAKAFUL FOR HAJ & UMRAH WITH COVID-19 COVERAGE																
	Date: 05/05/2022																
1. What is this product about?																	
<p>This coverage is introduced in accordance with Prime Minister’s Office, Brunei Darussalam - Guideline for Exiting Brunei Darussalam via Air Travel. This is an extension to the existing coverage of Musafir (Travel) Takaful for Haj & Umrah.</p> <p>Musafir (Travel) Takaful for Haj & Umrah with COVID-19 coverage aims to ease the Participant’s financial burden particularly for those who intend to perform Haj and/or Umrah during the period of any epidemic and/or pandemic. It provides protection to pilgrims against a range of unforeseen events such as medical expenses, personal accident, baggage delay, trip cancellation and many more.</p>																	
2. What are the Shariah concept applicable?																	
<p>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.</p> <p>Al-Wakalah: 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 <u>35%</u> 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 as approved by Our Shariah Advisory Body.</p>																	
3. What are the coverage and exclusions provided?																	
The certificate covers:																	
<table border="1"> <thead> <tr> <th></th> <th align="center">Benefits</th> <th align="center">Firdaus</th> <th align="center">Family/Group</th> </tr> </thead> <tbody> <tr> <td align="center">1</td> <td> Personal Accident a) Adult Age 18 to 70 Years b) Age 71 to 80 Years c) Child 18 and below Aggregate Limit for Family/Group </td> <td align="center"> BND 75,000 BND 30,000 BND 15,000 </td> <td align="center"> BND 75,000 BND 30,000 BND 15,000 BND 200,000 </td> </tr> <tr> <td align="center">2</td> <td> Medical Expenses Abroad Pre-Existing Illness Aggregate Limit for Family/Group Excess Medical Expenses Abroad due to COVID-19 </td> <td align="center"> Up to BND 75,000 BND 3,000 - BND 50 BND 100,000 </td> <td align="center"> Up to BND 75,000 BND 3,000 BND 150,000 BND 50 BND 100,000 per Person </td> </tr> <tr> <td align="center">3</td> <td> Emergency Dental Care Abroad </td> <td align="center"> Up to BND 300 </td> <td align="center"> Up to BND 600 Per Family </td> </tr> </tbody> </table>		Benefits	Firdaus	Family/Group	1	Personal Accident a) Adult Age 18 to 70 Years b) Age 71 to 80 Years c) Child 18 and below Aggregate Limit for Family/Group	BND 75,000 BND 30,000 BND 15,000	BND 75,000 BND 30,000 BND 15,000 BND 200,000	2	Medical Expenses Abroad Pre-Existing Illness Aggregate Limit for Family/Group Excess Medical Expenses Abroad due to COVID-19	Up to BND 75,000 BND 3,000 - BND 50 BND 100,000	Up to BND 75,000 BND 3,000 BND 150,000 BND 50 BND 100,000 per Person	3	Emergency Dental Care Abroad	Up to BND 300	Up to BND 600 Per Family	
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	Benefits	Firdaus	Family/Group
4	Hospital Cash Benefit Maximum limit (Excess of 24 Hours)	BND 50 Per Day BND 50	BND 50 Per Day BND 50
5	Medical Evacuation and Repatriation	BND 1,000,000	BND 1,000,000
6	Trip Cancellation & Curtailment Abroad Excess Trip Cancellation & Curtailment Abroad due to COVID-19 Excess	Up to BND 6,000 BND 100 Up to BND 6,000 BND 100	Up to BND 10,000 Per Family BND 100 Up to BND 10,000 Per Family BND 100
7	Trip Delay Full consecutive 6 Hours delay Maximum Limit	BND 50 Every 6 Hours BND 200	BND 50 Every 6 Hours BND 400
8	Baggage Loss & Damage Limit Per Bag Maximum Limit Excess	BND 500 BND 3,000 BND 30	BND 500 BND 3,000 per family BND 30
9	Baggage Delay Full consecutive 6 Hours delay	BND 200	BND 200 per family
10	In the event of Hijack / Kidnap Full consecutive 6 Hours Maximum Limit	BND 50 each day Up to BND 3,000	BND 50 each day Up to BND 3,000 per Family
11	Loss Personal Money Abroad	Up to BND 500	Up to BND 500
12	In the event of Terrorism	Cover all sections up to the maximum limit, excluding nuclear, chemical and biological terrorism	
13	24 Hours Emergency Assistance		

General Exclusions

Your Takaful Certificate does not cover any of the following:

- a) Any expenses incurred in any event occurring when You are in Your Country of Habitual Residence;
- b) Any costs or expenses not expressly covered by the Assistance Company's program and not approved in advance and in writing by the Assistance Company and/or not arranged by the Assistance Company. This exception shall not apply to emergency medical evacuation from remote or primitive areas where the Assistance Company cannot be contacted in advance and delay might reasonably be expected in Your loss of life or harm;
- c) Any expenses incurred as a result of extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, a typical cyclonic storm, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon any other type of natural disaster;
- d) 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 whatever type;
- e) Any expenses incurred as a direct result of nuclear reaction or radiation;
- f) Any expenses incurred as a result of Your participation in competitions, sports, and preparatory or training tests;
- g) Any expenses related to accident or injury occurring due to Your 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;
- h) Any expenses incurred as a result of Your participation in hazardous winter and/or summer sports such as skiing and/or similar sports;
- i) 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 the Takaful Certificate;
- j) Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases;
- k) Any expenses incurred as a result of travelling outside Your Country of Habitual Residence 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;
- l) Any treatment or expenses related to childbirth, miscarriage or pregnancy;
- m) Any expenses incurred for emotional, mental or psychiatric illness;
- n) Any expenses incurred as a result of Pre-existing Conditions;
- o) Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease;
- p) Any expenses incurred as a result of cardiac or cardio vascular or vascular or cerebral vascular illness or conditions or after-effects thereof or complications that, in the opinion of a medical practitioner appointed by the Assistance Company, can reasonably be related thereto, if the You have received medical advice or treatment (including medication) for hypertension 2 years prior to the commencement of the Covered Trip;
- q) 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;
- r) 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.

Exclusion for Medical Expenses abroad

- i. Any known conditions or circumstances prior to the inception of the Certificate or Endorsement and/or prior to any trip;
- ii. Any pre-existing conditions whether You are aware of them or not;
- iii. Non-medical expenses, such as accommodation and travel expenses;
- iv. Any expenses related to any Quarantine Order issued by the relevant authorities or any government of a country, which does not require hospitalization;
- v. Any expenses incurred for the mandatory pre-departure and/or post-arrival COVID-19 diagnostic tests that are required by the relevant Authority and/or Government of a Country;
- vi. Any costs or expenses incurred during the Quarantine Period including hotel or non-hospital accommodation costs and transportation cost;
- vii. Any subsequent COVID-19 swab test expenses will be excluded if the Person Covered's result is found to be negative;
- viii. Any expenses related to any COVID-19 treatment where such treatment was first sought more than ninety (90) days from the time COVID-19 was first diagnosed; or
- ix. Any expenses relating to specialist treatment which are not prescribed and/or referred by a doctor in general practice.

Exclusion for Trip Cancellation & Curtailment Abroad

- i. Any expenses incurred as a result of any conditions or circumstances, such as travel restrictions, known to you at the time the trip was booked or was known to exist that could have been expected to cause the cancellation or curtailment of Your trip; and/or
- ii. Any claims due to Trip Cancellation & Curtailment arising from Your failure to take the necessary COVID-19 diagnostic tests in a timely manner.

Conditions for COVID-19 Coverage:

- i. Epidemic or Pandemic ought to be internationally and locally recognized;
- ii. Residents of Brunei Darussalam who intend to travel during the period of epidemic / pandemic must have approval from the Prime Minister's Office, Brunei Darussalam prior to travel outside Brunei Darussalam;
- iii. Must comply with Official Brunei Darussalam Government issued travel guidelines.

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

4. How much contribution do I have to pay?

Cover Area – Kingdom of Saudi Arabia and including transit destination if any.

Cover Period	Firdaus	Family Plan (Max of 4 person)
1- 10 days	BND 84.00	BND 274.00
11 - 15 days	BND 107.00	BND 350.00
16 - 20 days	BND 131.00	BND 426.00
21 - 25 days	BND 155.00	BND 502.00
26 - 30 days	BND 190.00	BND 614.00
31 - 35 days	BND 226.00	BND 730.00
Every addition of 3 days	BND 36.00	BND 116.00
Additional for Each Child		BND 79.00

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

The following charges/fees are applicable:

- What you have to pay in addition to the Takaful Contribution amount:-
 - Stamp Duty: BND 0.25 per Takaful Certificate
- What is included in the Takaful Contribution amount? -
 - Wakalah Fees: up to maximum of 35% of Takaful Contribution
- 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.
- Price quoted for Group/Family Plan are based on maximum of 4 person
- Eligibility**
 - Participant must be an individual from the age of 18 years to 80 years old
 - If the Person Covered is a child, the child must be aged between 6 weeks to 18 years of age or a full-time student who is below 23 years of age. Children under 18 years of age must be accompanied by a parent or guardian.
- Family Plan**
Participant, Spouse and up to two (2) children
- 24 Hour Emergency Assistance**
Takaful Brunei Am Sdn Bhd has appointed Aspire Lifestyles (APAC) Pte Ltd of which previously known as International SOS Pte Ltd, an international company to provide 24-hour Emergency Assistance Service in case the participant (You) encounter difficulties whilst travelling outside Brunei Darussalam during your period of Takaful.
Their Service Centre in Singapore can be contacted at +65 6339-6676.

- **Importance of disclosure**

- You must take reasonable care not to make a misrepresentation to Us when answering any questions, we ask in the proposal form;
- When renewing the Certificate for Annual Multi-Trip package, 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 Certificate; and
- 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**
Breach of duty of disclosure may result in Us voiding the Certificate and refusing all claims.

Claims Procedure:

In that you require medical and travel assistance, you must immediately contact the **24-Hour Emergency Assistance at +65 6339-6676** and notify to Us as soon as possible for any claims. The notice of claim must be given to Us within fourteen (14) days after the incident which may give rise to such a claim.

You are also required to report any incident of loss or damage of your belonging to the nearest Police Station within 24 hours and to submit all of the documentations to Us within fourteen (14) days after the happening of such loss or damage.

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 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 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 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 for 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).

11. Where can I get assistance to 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@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 or call TBA Call Centre 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 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