

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
	Date: 18/07/2022

1. What is this product about?

Musafir (Travel) Takaful aims to ease the participant’s financial burden particularly for those who are required to travel abroad during period of any epidemic and/or pandemic. It provides protection to an individual while travelling outside the country whether for the purpose of business or vacation against a range of unforeseen events, such as medical expenses, personal accident, baggage delay, trip cancellation and many more.

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	Individual		Family Plan (Max of 4 person)
	Naim	Firdaus	
1 Personal Accident a) Adult Age 18 to 70 Years Old b) Adult Age 71 Years Old and above c) Child Aged 18 Years Old and Below Aggregate Limit for Family	BND 100,000 BND 50,000 BND 25,000	BND 150,000 BND 50,000 BND 25,000	BND 100,000 BND 50,000 BND 25,000 BND 300,000
2 Medical Expenses Abroad a) Age 70 Years Old and Below b) Age 71 Years Old and above Aggregate Limit for Family Medical Expenses Abroad including COVID-19 Excess	BND 150,000 BND 50,000 - BND 20,000 BND 50	BND 300,000 BND 75,000 - BND 100,000 BND 50	BND 150,000 BND 75,000 BND 300,000 BND 20,000 Per Person BND 50
3 Emergency Dental Care Abroad	Up to BND 200	Up to BND 400	Up to BND 400 Per Family

Benefits		Individual		Family Plan (Max of 4 person)
		Naim	Firdaus	
4	Baggage Lost & Damage Limit Per Bag Limit Per Item Maximum Limit Excess	BND 200 BND 50 BND 2,000 BND 30	BND 300 BND 50 BND 3,000 BND 30	BND 300 BND 50 BND 3,000 Per Family BND 30
5	Baggage Delay Full consecutive 6 Hours delay	BND 200	BND 400	BND 400 Per Family
6	Trip Cancellation, Trip Curtailment & Trip Interruption Abroad Trip Cancellation, Trip Curtailment & Trip Interruption Abroad including COVID-19 Excess	Up to BND 5,000 Up to BND 5,000 BND 100	Up to BND 10,000 Up to BND 10,000 BND 100	Up to BND 10,000 Per Family 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 500	BND 50 Every 6 Hours BND 1,000	BND 50 Every 6 Hours BND 1,000 Per Family
8	Missed Flight Connection Abroad Full consecutive 6 Hours delay Maximum Limit Reimbursement of Flight Ticket	BND 50 Every 6 Hours BND 200 Up to BND 1,000	BND 50 Every 6 Hours BND 400 Up to BND 5,000	BND 50 Every 6 Hours BND 400 Up to BND 5,000 Per Family
9	Compassionate Visit by One (1) Immediate Family Member (Accommodation expenses and one economy return airfare)	BND 10,000	BND 10,000	BND 10,000 Per Family
10	Escort of Minor Child Up to a cost of economy return airfare	BND 10,000	BND 10,000	BND 10,000 Per Family
11	Medical Evacuation and Repatriation	BND1,000,000	BND1,000,000	BND1,000,000 Per Family
12	Compassionate Emergency Leave (Maximum of one economy return airfare)	Full Cover		
13	Hospital Cash Benefit Maximum Limit (Excess of 24 Hours)	BND 50 Per Day BND 500	BND 50 Per Day BND 1,000	BND 50 Per Day BND 1,000 Per Family

Benefits		Individual		Family Plan (Max of 4 person)
		Naim	Firdaus	
14	Loss of Credit Card Abroad	Up to BND500	Up to BND1,000	Up to BND 1,000 Per Family
15	Loss of Personal Money Abroad	Up to BND 200	Up to BND 500	Up to BND 500 Per Family
16	Loss of Passport, Driving License and National Identity Card	Up to BND 2,000	Up to BND 4,000	Up to BND 4,000 Per Family
17	Loss of Travel Documents	Up to BND 2,000	Up to BND 4,000	Up to BND 4,000 Per Family
18	Personal Liability	Up to BND 500,000	Up to BND 500,000	Up to BND 500,000 Per Family
19	Legal Assistance	Up to BND 2,000	Up to BND 5,000	Up to BND 5,000 Per Family
20	In the event of Hijack / Kidnap			
	Full consecutive 6 Hours Maximum Limit	BND 25 Each Day Up to BND 1,000	BND 50 Each Day Up to BND 2,000	BND 50 Each Day Up to BND 2,000 Per Family
21	Overseas Overbooked	Up to BND 200	Up to BND 200	Up to BND 200 Per Family
22	Missed Event	Up to BND 500	Up to BND 1,000	Up to BND 1,000 Per Family
23	In the event of Terrorism	Cover all sections up to the maximum limit, excluding nuclear, chemical and biological terrorism.		
24	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 Brunei Darussalam;
- 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 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;
- 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; or
- 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 offshore location.

Conditions for COVID-19 Coverage:

- i. You must be in compliance with any applicable Official Brunei Darussalam Government travel guidelines.

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.

For Participant age 80 years old and below (including child):

ASEAN Cover Period	Individual		Family Plan (Max for 4 person) (BND)
	Naim (BND)	Firdaus (BND)	
1- 5 days	26.00	51.00	80.00
6- 8 days	35.00	67.00	110.00
9- 11 days	44.00	83.00	140.00
12- 14 days	53.00	99.00	170.00
15- 17 days	62.00	115.00	200.00
18- 20 days	71.00	131.00	230.00
21- 23 days	80.00	147.00	260.00
24- 26 days	89.00	163.00	290.00
27- 29 days	98.00	179.00	320.00
30- 32 days	107.00	195.00	350.00
Every addition of 3 days	9.00	16.00	30.00
*Additional for Each Child			22.00

*Unlimited numbers of children under the Family Plan per Certificate.

For Participant aged 81 years old and above:

ASEAN Cover Period	Individual	
	Naim (BND)	Firdaus (BND)
1- 5 days	39.00	77.00
6- 8 days	53.00	101.00
9- 11 days	66.00	125.00
12- 14 days	80.00	149.00
15- 17 days	93.00	173.00
18- 20 days	107.00	197.00
21- 23 days	120.00	221.00
24- 26 days	134.00	245.00
27- 29 days	147.00	269.00
30- 32 days	161.00	293.00
Every addition of 3 days	14.00	24.00

Note: No ASEAN - Family Package for Participant aged 81 years old and above.

2. Cover Area – Worldwide

i) Worldwide – Including USA, Canada, Australia and Japan.

For Participant aged 80 years old and below (including child):

WORLDWIDE	Individual		Family Plan (Max for 4 person) (BND)
	Naim (BND)	Firdaus (BND)	
1- 5 days	42.00	94.00	156.00
6- 8 days	60.00	119.00	208.00
9- 11 days	78.00	144.00	260.00
12- 14 days	96.00	169.00	312.00
15- 17 days	114.00	194.00	364.00
18- 20 days	132.00	219.00	416.00
21- 23 days	150.00	244.00	468.00
24- 26 days	168.00	269.00	520.00
27- 29 days	186.00	294.00	572.00
30- 32 days	204.00	319.00	624.00
Every addition of 3 days	18.00	25.00	52.00
*Additional for Each Child			33.00

*Unlimited numbers of children under the Family Plan per Certificate.

For Participant aged 81 years old and above:

WORLDWIDE	Individual	
	Naim (BND)	Firdaus (BND)
1- 5 days	63.00	141.00
6- 8 days	90.00	179.00
9- 11 days	117.00	216.00
12- 14 days	144.00	254.00
15- 17 days	171.00	291.00
18- 20 days	198.00	329.00
21- 23 days	225.00	366.00
24- 26 days	252.00	404.00
27- 29 days	279.00	441.00
30- 32 days	306.00	479.00
Every addition of 3 days	27.00	38.00

Note: No Worldwide - Family Package for Participant aged 81 years old and above.

Annual Musafir (Travel) Takaful Contribution Inclusive of the COVID-19 Coverage of BND100,000	
ASEAN	BND 515.00
WORLDWIDE	BND 715.00

Note: Annual Plan is only applicable for Participant aged 18 to 80 years old.

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 and with the length of the trip does not exceeding ninety (90) days.
- **Eligibility**
 - i. Participant must be an individual from the age of 18 and above.
 - ii. If the Person Covered is a child, the child must be aged between 6 weeks old to 18 years old or a full-time student who is below 23 years old. Children under 18 years old must be accompanied by a parent or guardian.
- **Family Plan**
Participant, spouse and up to two (2) children.
- **24 Hour Emergency Assistance**
The Assistance Company will provide 24-hour Emergency Assistance Service in case you encounter difficulties whilst travelling outside Brunei Darussalam during the Period of Takaful.

Their Service Centre in Singapore can be contacted at +65 6339-6676.
- **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.

Claims Procedure:

In the event 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 belongings to the nearest Police Station within 24 hours and to submit all of the documentation 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 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 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@bdcdb.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 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.