

Takaful Kembara

Product Disclosure Sheet

Please read this Product Disclosure Sheet before you decide to participate in this Takaful Kembara.

1. What is Takaful Kembara about?

The Takaful Kembara provides compensation for individual(s) or family travelling abroad, either on vacation, business or work related trip in the event of injuries, disabilities or death caused by sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness and travel inconvenience.

2. What are the Shariah concepts applicable?

This product applies the Shariah concepts of Tabarru’ and Mudharabah.

Tabarru’ means a certain portion of the contribution that the participant agrees to donate for the purpose of which is not commercial and upon occurrence of events approved by Syariah Committee of Perbadanan TAIB, thus enabling him to fulfill his obligation of mutual help and joint guarantee should any of his fellow participants suffer a defined loss where his donation is meant to help others and others’ donations are meant to help him.

Mudharabah means a profit sharing contract signed between the participants, who provide fund in kind of contribution and IITGT who entrusted with managing the fund for both takaful and investment activities. Under this arrangement, the profit (if any) is to be shared according to pre-determined and agreed ratio between the participants and IITGT. In essence, profit is defined as returns on the investment and surplus from the underwriting in respect of the takaful fund.

3. What are the covers/benefits provided?

Section	Covers & Limits	Maximum Limit Per Person (unless otherwise stated)	
		Individual plan	Family Plan
1.	Accidental Death and Permanent Disablement <i>Aggregate Limit for Family Plan</i>	Not applicable	BND 400,000
a.	Adult below 70 years old	BND 250,000	BND 150,000
b.	Adult 70 years old and above	BND 125,000	Not applicable
c.	Child as Defined	BND 50,000	BND 25,000

2.	Medical, Dental and Other Expenses Incurred Overseas		
a.	Child / Adult below 70 years old	BND 300,000	BND 150,000
b.	Adult 70 years old and above <i>(limit inclusive for Emergency Medical Evacuation & Repatriation)</i>	BND 150,000	Not applicable
c.	<i>In aggregate as a family</i>	Not applicable	BND 300,000
3.	Overseas Hospital Confinement Allowance	BND 10,000	BND 5,000
	<i>Limit per person for each complete day</i>	BND 200	BND 100
4.	Emergency Medical Evacuation & Repatriation		
a.	Child / Adult below 70 years old	Unlimited	Unlimited
b.	Adult 70 years old and above <i>(limit inclusive for Medical, Dental, & Other Expenses Incurred Overseas)</i>	BND 150,000	Not applicable
5.	Repatriation Expenses for Mortal remains	Unlimited	Unlimited
6.	Compassionate Visit by a Relative or Friend	BND 5,000	BND 3,000
7.	Child Help	BND 5,000	BND 3,000
8.	Loss of Deposit or Cancellation	BND 10,000	BND 5,000
	<i>Sub-limit for trip Postponement</i>	BND 1,000	BND 500
	<i>Sub-Limit for Cancellation due to bankruptcy or insolvency of travel agency</i>	BND 5,000	BND 2,500
9.	Flight Deviation	BND 1,000	BND 1,000
	<i>Limit for each full 6 consecutive hours</i>	BND 100	BND 100
10.	Trip Curtailment	BND 10,000	BND 5,000
11.	Travel Delay	BND 1,000	BND 500
	<i>Limit for each full 6 consecutive hours</i>	BND 100	BND 100
	<i>Maximum limit for Family Plan</i>	Not applicable	BND 2,000
12.	Travel Misconnection	BND 200	BND 100
13.	Overbooked Schedule Public Conveyance	BND 100	BND 100
14.	Baggage & Personal Effect	BND 5,000	BND 3,000
	<i>Limit per set or pair of article</i>	BND 800	BND 800
15.	Baggage Delay	BND 1,000	BND 500
a.	<i>Limit for each full 6 consecutive hours of delay while overseas</i>	BND 200	BND 100
b.	<i>Limit for each full 6 consecutive hours of delay upon return to Brunei Darussalam</i>	BND 100	BND 50

c.	Maximum limit for Family Plan	Not applicable	BND 2,000
16.	Personal Money & Travel Documents <i>Sub-limit for Personal Money</i>	BND 5,000 BND 500	BND 3,000 BND 300
17.	Personal Liability	BND 1,000,000	BND 500,000
18.	Hijacking <i>Limit for each full 6 consecutive hours</i>	BND 5,000 BND 250	BND 3,000 BND 250
19.	Home Away (per household) <i>Sub-limit for burglary</i>	BND 5,000 BND 1,000	BND 3,000 BND 500
20.	Rental Vehicle Excess	BND 500	BND 500
21.	Terrorism	Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism	

4. How much contribution do I have to pay?

The contribution that you have to pay depends on your destination area and trip duration:

ASEAN	Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam	
Trip Duration	Individual	Family
1-3 days	BND28	BND64
4-6 days	BND32	BND76
7-10 days	BND48	BND115
11-14 days	BND62	BND136
15-18 days	BND76	BND186
19-22 days	BND87	BND208
23-27 days	BND95	BND228
28-31 days	BND105	BND252
Each additional week or part	BND18	BND40

ASIA	Australia, China, Hong Kong, India, Japan, Macau, Mongolia, Nepal, New Zealand, Pakistan, Sri Lanka, South Korea, Taiwan and Tibet	
Trip Duration	Individual	Family
1-3 days	BND38	BND82

4-6 days	BND45	BND105
7-10 days	BND64	BND140
11-14 days	BND75	BND166
15-18 days	BND88	BND209
19-22 days	BND100	BND242
23-27 days	BND110	BND264
28-31 days	BND120	BND276
Each additional week or part	BND25	BND56
Annual multi-trip	BND380	n/a

REST OF THE WORLD		
Trip Duration	Individual	Family
1-3 days	BND55	BND123
4-6 days	BND68	BND143
7-10 days	BND80	BND175
11-14 days	BND100	BND219
15-18 days	BND118	BND255
19-22 days	BND132	BND283
23-27 days	BND144	BND316
28-31 days	BND160	BND346
Each additional week or part	BND30	BND67
Annual multi-trip	BND480	n/a

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

In addition to contribution amount

Stamp Duty \$0.25

If you cancel your takaful policy

Cancellation Fee \$10.00

6. What are some of the important information that I should be aware of?

Your duty to tell us

The takaful cover under your policy is based on the information you have given to us. Before you enter into a takaful contract, you have a duty to tell us fully and faithfully anything that you know, or could reasonably be expected to know, that may affect our decision to cover you and on what terms. Otherwise you may receive no benefit from your policy.

Takaful Contribution Warranty

You have to pay a full takaful contribution to us or our *wakil* on or before the inception date of your policy. Your policy will be automatically canceled if we or our *wakil* do not receive the takaful contribution payment.

Period of Takaful

For single trip, the takaful commences 3 hours prior to booked departure time or ceases more than 3 hours after booked return to Brunei Darussalam.

For annual multi-trip, the takaful commences 3 hours prior to booked departure time or ceases 3 hours after booked return to Brunei Darussalam or on the expiry of the policy, whichever is earlier. The maximum duration for any one trip is 90 days.

Share of Profit

If at the end of the period of Takaful stated in your schedule of takaful there is a profit from the takaful fund the same shall be shared between the participants' fund and IITGT in accordance with the principle of Mudharabah in the proportion 50% to participants' fund and 50% to IITGT provided always that the participant has not incurred any claim or received any benefits under this product whilst it is in force.

7. What are the major exclusions under this product?

This product does not cover:

- a. Resulting from pre-existing conditions/illness
- b. Trip undertaken against the advice of a doctor or when the purpose of the travel was to obtain any form of medical treatment, consultation or advice
- c. Pregnancy, childbirth, miscarriage, caesarean operation, abortion and all related complications except miscarriage due to accidental bodily injury
- d. War, invasion, acts of foreign enemies, hostilities or warlike operation (whether war be declared or not)
- e. AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex)
- f. Nuclear, chemical or biological terrorism
- g. Whilst engaging in naval, military and/or air force services or operations, offshore or mining, aerial photography or handling in explosives
- h. Hazardous sports, professional sports, underwater activities, racing, or mountaineering.

Note: This list is non-exhaustive/incomplete. Please refer to the takaful policy for the full list of exclusions including individual sections under this product.

8. Can I cancel my Takaful policy?

Yes, you can cancel your policy by giving a written notice to us. Upon cancellation, you are entitled to a pro rata refund of the contribution provided you have not made any claim. You are not entitled to any refund from your contribution.

9. What should I do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

10. What happens if I have a claim?

- a. In an event of a claim...
- b. A 24-hour Emergency telephone is operated for the benefit for Person Covered so that in the event of an emergency medical problem covered by this certificate, help and advice will be given by International SOS and if necessary, Emergency Medical Evacuation and Repatriation will be provided.

11. Where can I get further information?

If you require further information or need help with on Takaful Kembara, you can contact us at:

222-3004 or 222-223

IMPORTANT NOTE:

You must nominate a nominee and ensure that your nominee is aware of the personal accident takaful certificate that you have participated. You should read and understand the takaful certificate and discuss with the takaful consultant or contact the takaful operator directly for more information.

*The information provided in this disclosure sheet is valid from **XX** until a revision is issued.*