

Pemilik Rumah Kediaman

House Owner

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Skim Takaful Pemilik Rumah Kediaman menyediakan manfaat takaful kepada pemilik rumah. Skim ini memberikan perlindungan untuk membaik pulih rumah kepada asal apabila berlaku kerugian atau kerosakkan.

House Owner Takaful Scheme provides takaful benefits to house owners. This scheme provides coverage to repair the house covered to its original form in the event of loss or damage.

- ▶ Memberikan pampasan jika berlaku kecederaan berat kepada pemilik rumah akibat kebakaran rumah atau pencuri.
To provide compensation in the event of fatal injury to the house owner as a result of house fire or theft.
- ▶ Memberikan manfaat tambahan bagi mengurangkan bebanan Peserta disaat kehilangan atau kerugian.
To provide additional benefits to reduce the burden of the Participant in the event of loss or damage.
- ▶ Memberikan perlindungan kepada kandungan rumah (tertakluk kepada sumbangan tambahan).
To provide coverage for house contents (subject to additional contribution).



Skop Perlindungan

Scope of Cover



Kehilangan atau kerugian kepada rumah dilindungi akibat:

Loss or damage to the house covered as a result of:

- ▶ **Kebakaran**
Fire
- ▶ **Kilat**
Lightning
- ▶ **Gempa Bumi**
Earthquake
- ▶ **Letupan**
Explosion
- ▶ **Ribut**
Storm
- ▶ **Banjir**
Flood
- ▶ **Kecurian**
Theft
- ▶ **Tangki/paip pecah**
Bursting or overflowing of water tank/pipes
- ▶ **Kerosakan akibat kapal terbang**
Aircraft Damage
- ▶ **Kerosakan Akibat Impak**
Impact Damage

Perlindungan tambahan (tertakluk kepada sumbangan tambahan):

Available extensions (subject to additional contribution):

- ▶ **Tanah Runtuh**
Landslide
- ▶ **Kerugian Sewa**
Loss of Rent

Tempoh Takaful

Period of Takaful



- ▶ **Satu (1) tahun**
One (1) year

Sumbangan tahunan

Annual Contribution



Sumbangan tertakluk kepada:

Contribution depends on:

- ▶ **Jumlah Perlindungan**
Sum Covered
- ▶ **Jenis Bangunan**
Building Type

Jenis Kandungan Rumah

Type of House Content



- ▶ **Perabot rumah**
Furniture
- ▶ **Peralatan Teater Rumah**
Home Theatre Equipment
- ▶ **Barangan elektronik**
Electrical Items
- ▶ **Peralatan berkebun**
Garden Equipment
- ▶ **Pakaian dan kasut**
Clothes and Shoes
- ▶ **Permainan dan peralatan sukan**
Toys and Sporting Equipment

Perlindungan Tambahan termasuk dalam Jumlah Perlindungan Asas (JPA)

Additional Coverage included in the Basic Sum Covered (BSC)



- ▶ **Tempat penginapan sementara waktu** – sehingga 10% daripada JPA
Temporary accommodation – up to 10% of BSC
- ▶ **Kerugian sewa bagi tuan rumah** – sehingga 10% daripada JPA
Loss of rent to landlords – up to 10% of BSC
- ▶ **Pemindahan dan pembuangan serpihan** – sehingga 5% daripada JPA
Transportation and removal of debris – up to 5% of BSC
- ▶ **Pemindahan dan penyimpanan sementara kandungan rumah** – sehingga 5% dari JPA
Temporary removal and storage of your house contents – up to 5% of BSC
- ▶ **Kos bayaran bagi (inclusive of architect fees)** – sehingga 5% daripada JPA
Professional fees (inclusive of architect fees) – up to 5% of BSC
- ▶ **Perlindungan tanggungan (termasuk kos perundangan bagi kecederaan dan kerosakan harta benda pihak ketiga)** – sehingga B\$50,000
Liability cover (inclusive of legal cost for third party bodily injury and property) – up to B\$50,000
- ▶ **Pampasan bagi kecederaan berat kepada peserta oleh keganasan disebabkan oleh pencuri atau kebakaran** – sehingga B\$10,000
Compensation for fatal injury to the house owner by violence caused by thieves and fire – up to B\$10,000
- ▶ **Khairat kematian kepada peserta sahaja** – sehingga B\$1,000
Khairat expenses for participant only – up to B\$1,000
- ▶ **Barang milik pembantu rumah peribadi** – sehingga B\$200
Belongings owned by personal home assistant – up to B\$200

Dokumen Yang Diperlukan

Documents Required

- ▶ **Salinan Kad Pengenalan Peserta**
Copy of Identification Card of Participant
- ▶ **Borang Cadangan Skim Takaful Kediaman Rumah**
House Owner Takaful Scheme Proposal Form
- ▶ **Sijil / Nota Perlindungan (if any)**
Certificate / Cover Note (if any)

Konsep Syariah

Syariah Concept

Produk ini merupakan produk patuh Syariah dan menggunakan konsep *Tabarru'* dan *Wakalah*. Untuk maklumat lanjut, sila imbas kod QR dibawah.

This product is Syariah-compliant and is using the 'Tabarru'' and 'Wakalah' concept.

For more information, please scan QR code below.



Cawangan-cawangan dan meja-meja Takaful

Branches and Takaful desks

Head Office
Unit 5, 6 & 7,
Bangunan Suria, Kiulap
BE1518
222 3004

Airport Mall
Perbadanan TAIB
Unit 26, First Floor
Kg Jaya Setia, Berakas

Gadong
Ibu Pejabat (Head Office)
Jabatan Pengangkutan Darat

Kuala Belait Branch
Unit 14, Block B
Bgn Pg Haji Ali Bersaudara
Jalan Jaya Negara
333 8032

Berakas
Pusat Memproses Mel
Jabatan Perkhidmatan Pos
Lapangan Terbang Lama

Jalan Dewan Majlis
Ibu Pejabat Buruh
Berakas

Tutong
Perbadanan TAIB
Unit 28, Tingkat 1
Bangunan Abdul Malik dan Anak-Anak

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General Takaful
Helpline
222-3004

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This brochure highlights the summary on the main features of this plan for your illustration and does not form part of the Takaful contract. Participants are advised to refer to the original certificate document for more clarity including the information stated in this brochure.