



INSURANS
ISLAM



General
Takaful

Kembara

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Skim Takaful Kembara ini akan menyediakan perlindungan 24 jam untuk individu dan/atau keluarga yang melancong ke luar negara

This Kembara Takaful Scheme will provide 24 hours coverage for individuals and/or family travelling abroad

- **Memberi perlindungan kepada individu dan/atau keluarga yang melancong ke luar negara, sama ada bercuti atau perjalanan berkaitan perniagaan/kerja**

To provide coverage for individuals and/or family travelling abroad, either for leisure or business/work related trip

Had Kawasan

Geographical Limits

-
- **ASEAN** – Singapore, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand dan / and Vietnam
 - **ASIA** – Australia, Afghanistan, Armenia, Azerbaijan, Bahrain, Bangladesh, Bhutan, China, Cyprus, Georgia, Hongkong, India, Iran, Iraq, Japan, Jordan, Kazakhstan, Kuwait, Kyrgyzstan, Lebanon, Macau, Maldives, Mongolia, New Zealand, Nepal, Oman, Pakistan, Palestine, Qatar, Russia, Saudi Arabia, South Korea, Sri Lanka, Syria, Taiwan, Tibet, Tajikistan, Timor-Leste, Turkiye, Turkmenistan, United Arab Emirates, Uzbekistan dan / and Yemen dan negara-negara ASEAN / and ASEAN countries
 - **Seluruh Dunia** – tidak termasuk negara yang dihadkan oleh Kerajaan Brunei Darussalam dan negara yang dibenarkan oleh Persatuan Bangsa

Worldwide – excluding countries that are restricted by the Brunei Darussalam Government and countries that are sanctioned by the United Nations

Skop Perlindungan

Scope of Cover



- **Memberi pampasan sekiranya berlaku kecederaan, hilang upaya atau kematian yang disebabkan oleh kemalangan mengejut dan tidak dijangka, dan perbelanjaan perubatan yang ditanggung akibat kemalangan atau penyakit, kesulitan perjalanan dan bantuan perjalanan untuk perjalanan domestik dan luar negara**

Provide compensation in the event of injuries, disablement or death caused by sudden and unforeseen accidents, and medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips

- **Menyediakan Perbelanjaan Perubatan akibat COVID-19**

provides for Medical Expenses due to COVID-19

Kelayakan*

Eligibility*



Untuk Pakej Perak:

For Silver Package:

- **Berumur dari lapan belas (18) hingga lapan puluh (80) tahun**

From the age of eighteen (18) to eighty (80) years old

Untuk Pakej Emas:

For Gold Package:

- **Berumur dari lapan belas (18) hingga tujuh puluh lima (75) tahun**

From the age of eighteen (18) to seventy-five (75) years old

- **Berumur tujuh puluh lima (75) tahun ke atas akan tertakluk kepada keperluan pengunderaitan**

Aged above seventy-five (75) years old will be subject to underwriting requirements

Perlindungan untuk setiap Peserta dilanjutkan kepada (untuk Pakej Perak dan Emas sahaja):

Coverage for each Participant extends to (for Silver and Gold Package only):

- **Pasangan yang sah**
Legal spouse
- **Sebarang bilangan anak Peserta di bawah umur lapan belas (18) tahun atau sehingga dua puluh tiga (23) tahun yang sedang belajar sepenuh masa di institusi pengajian tinggi yang diiktiraf dan belum berkahwin atau dalam pekerjaan pada masa penyertaan Sijil ini**
Any number of the Participant's children under the age of eighteen (18) years old or up to twenty-three (23) years old who is/are studying full-time in a recognised institution of higher learning and is/are not married nor in employment at the time of participation of this Certificate

*Untuk Pakej Asas - tiada had umur untuk sebarang penyertaan

**For Basic Package - there is no age limit for any participation*

Tempoh Takaful

Period of Takaful



Bermula apabila Peserta meninggalkan tempat kediaman / perniagaannya di Negara Brunei Darussalam (yang mana terkemudian) untuk memulakan Perjalanan sehingga masa pulang ke tempat kediaman atau perniagaannya di Negara Brunei Darussalam atau tamat tempoh Sijil (yang mana lebih awal) selepas tamat Perjalanan

The coverage shall commence when the Participant leaves his/her place of residence or business in Brunei Darussalam (whichever is the later) to commence the Trip until the time of return to his/her place of residence or business in Brunei Darussalam or expiry of the Certificate (whichever is the earlier) on the completion of the Trip

- **Perjalanan hendaklah melibatkan pemulangan ke Negara Brunei Darussalam dalam tempoh Takaful yang dinyatakan dalam Sijil**

A Trip shall involve return to Brunei Darussalam within the period of Takaful stated in the Certificate

Untuk pelbagai perjalanan tahunan:

For annual multi-trip:

- **Masa pulang ke tempat tinggal atau perniagaannya di Negara Brunei Darussalam the time of return to his/her place of residence or business in Brunei Darussalam**
- **Tempoh maksimum sembilan puluh (90) hari untuk mana-mana satu (1) Perjalanan**
The maximum duration of ninety (90) days for any one (1) Trip
- **Tamat tempoh Sijil**
The expiry of Certificate

yang mana lebih awal
whichever is earlier

Manfaat Takaful - Pakej Asas

Takaful Benefits – Basic Package



| Skop Perlindungan dan Had <i>Scope of Cover and Limits</i> | Asas <i>Basic</i> |
|--|----------------------|
| 1. Kematian dan Hilang Upaya Kekal Akibat Kemalangan <i>Accidental Death and Permanent Disablement</i> | B\$5,000 |
| 2. Perbelanjaan Perubatan, Pergigian dan Lain-lain Perbelanjaan Di Luar Negara - Tidak Termasuk Penyakit Sedia Ada (*Bagi Kategori 4 dan 5 sahaja jika disebabkan oleh COVID-19) <i>Medical and Accidental Dental Expenses Incurred Overseas – Excluding Pre-Existing Condition</i> <i>(*For Category 4 and 5 only due to COVID-19)</i> | B\$20,000 |
| 3. Elaun Hospital Luar Negara (*Kategori 4 dan 5 sahaja jika disebabkan oleh COVID-19) <i>Hospital Confinement Allowance While Overseas (*For Category 4 and 5 only due to COVID-19)</i> | B\$100 |
| Had seorang bagi setiap satu hari yang penuh (24 jam) <i>Limit per person for each complete day (24 hours)</i> | B\$10 |

*Kategori 4 – Bantuan oksigen dan di bawah rawatan rapi

Category 4 – Oxygen assistance and under close monitoring

*Kategori 5 – Bantuan mesin pernafasan dan dirawat di Unit Rawatan Rapi

Category 5 – Assistance of artificial ventilation and treated in Intensive Care Unit

Manfaat Takaful - Pakej Perak dan Emas

Takaful Benefits – Silver and Gold Package



| Skop Perlindungan dan Had <i>Scope of Cover and Limits</i> | Perak <i>Silver</i> | Emas <i>Gold</i> |
|---|------------------------|---------------------|
| 1. Kematian dan Hilang Upaya Kekal Akibat Kemalangan <i>Accidental Death and Permanent Disablement</i> | | |
| Had Agregat bagi Pelan Keluarga <i>Aggregate Limit for Family Plan</i> | B\$300,000 | B\$500,000 |
| ▶ Dewasa berumur 70 tahun ke bawah <i>Adult below 70 years old</i> | B\$100,000 | B\$250,000 |
| ▶ Dewasa berumur 70 tahun sehingga 75 tahun <i>Adult from 70 years old to 75 years old</i> | B\$50,000 | B\$125,000 |
| ▶ Anak seperti Ditakrifkan <i>Child as Defined</i> | B\$25,000 | B\$50,000 |
| 2. Perbelanjaan Perubatan, Pergigian dan Lain-lain Perbelanjaan Di Luar Negara. Tidak Termasuk Penyakit Sedia Ada <i>Medical and Accidental Dental Expenses Incurred Overseas. Excluding Pre-Existing Condition</i> | | |
| Had Agregat bagi Pelan Keluarga <i>Aggregate Limit for Family Plan</i> | B\$300,000 | B\$1,000,000 |
| ▶ Dewasa berumur 70 tahun ke bawah <i>Adult below 70 years old</i> | B\$150,000 | B\$300,000 |
| ▶ Dewasa berumur 70 tahun sehingga 75 tahun <i>Adult from 70 years old to 75 years old</i> | B\$50,000 | B\$150,000 |
| ▶ Anak seperti yang Ditakrifkan <i>Child as Defined</i> | NIL | B\$200,000 |
| ▶ Rawatan Pergigian Kecemasan di Luar Negara <i>Emergency Dental Care Abroad</i> | B\$100 | B\$100 |
| ▶ Bayaran Balik Bantuan Mobiliti <i>Mobility Aid Reimbursement</i> | NIL | B\$100 |
| ▶ Rawatan Perubatan Keguguran <i>Miscarriage Medical Treatment</i> | B\$5,000 | B\$5,000 |
| ▶ Perbelanjaan Perubatan COVID-19 <i>COVID-19 Medical Treatment</i> | B\$20,000 | B\$50,000 |

| Skop Perlindungan dan Had <i>Scope of Cover and Limits</i> | Perak <i>Silver</i> | Emas <i>Gold</i> |
|---|------------------------|---------------------|
| 3. Elaun Hospital Luar Negara <i>Hospital Confinement Allowance While Overseas</i> | B\$1,000 | B\$10,000 |
| Had seorang bagi setiap satu hari yang penuh <i>Limit per person for each complete day</i> | B\$50 | B\$200 |
| 4. Pemulangan & Pemindahan Perubatan Kecemasan <i>Emergency Medical Evacuation & Repatriation</i> | | |
| ▶ Dewasa berumur 70 tahun ke bawah <i>Adult below 70 years old</i> | B\$50,000 | USD1,000,000 |
| ▶ Dewasa berumur 70 tahun sehingga 75 tahun <i>Adult from 70 years old to 75 years old</i> | B\$50,000 | B\$100,000 |
| ▶ Anak seperti Ditakrifkan <i>Child as Defined</i> | B\$50,000 | USD1,000,000 |
| 5. Perbelanjaan Pemulangan Jenazah <i>Repatriation Expenses for Mortal Remains</i> | B\$50,000 | USD1,000,000 |
| 6. Lawatan Ehsan dari Ahli Keluarga atau Rakan <i>Compassionate Visit by a Relative or Friend</i> | B\$2,500 | B\$5,000 |
| 7. Bantuan bagi Anak <i>Child Help</i> | B\$2,500 | B\$5,000 |
| 8. Pembatalan Perjalanan <i>Trip Cancellation</i> | B\$5,000 | B\$10,000 |
| Sub-had bagi Penangguhan Perjalanan <i>Sub-limit for trip Postponement</i> | B\$500 | B\$1,000 |
| Sub-had untuk Pembatalan kerana kebankrapan atau insolvensi Agensi Pelancong <i>Sub-limit for Cancellation due to bankruptcy or insolvency of Travel Agency</i> | B\$3,000 | B\$5,000 |
| 9. Penerbangan Menyimpang <i>Travel Deviation</i> | B\$1,000 | B\$1,000 |
| Had bagi setiap 6 jam berterusan <i>Limit for each full 6 consecutive hours</i> | B\$50 | B\$100 |
| 10. Pemendekkan Perjalanan <i>Trip Curtailment</i> | B\$5,000 | B\$10,000 |
| 11. Kelewatan Perjalanan <i>Travel Delay</i> | | |
| ▶ Semasa di Luar Negara - Kelewatan untuk setiap 6 jam penuh berturut-turut <i>While Overseas - Delay for each full 6 consecutive hours</i> | | |
| (i) Pelan Individu <i>(i) Individual Plan</i> | B\$50 | B\$100 |
| (ii) Pelan Keluarga <i>(ii) Family Plan</i> | B\$200 | B\$250 |
| ▶ Semasa Tiba di Brunei - Kelewatan untuk setiap 6 jam penuh berturut-turut <i>Upon Arrival to Brunei - Delay for each full 6 consecutive hours</i> | | |
| (i) Pelan Individu <i>(i) Individual Plan</i> | B\$50 | B\$100 |
| (ii) Pelan Keluarga <i>(ii) Family Plan</i> | B\$200 | B\$250 |
| ▶ Had maksima untuk Pelan Individu <i>Maximum limit for per Individual Plan</i> | B\$500 | B\$1,000 |
| ▶ Had maksima untuk Pelan Keluarga <i>Maximum limit for per Family Plan</i> | B\$1,000 | B\$2,000 |
| ▶ Sub-had maksima untuk Terlepas Acara <i>Sub-limit for Missed Event</i> | B\$50 | B\$100 |
| ▶ Sub-had maksima untuk Terlepas Penerbangan <i>Sub-limit for Missed Departure</i> | B\$50 | B\$100 |

| Skop Perlindungan dan Had <i>Scope of Cover and Limits</i> | Perak <i>Silver</i> | Emas <i>Gold</i> |
|---|------------------------|---------------------|
| 12. Penggantian Pengembara <i>Replacement of Traveller</i> | NIL | B\$250 |
| 13. Terlepas Sambungan Perjalanan <i>Travel Misconnection</i> | B\$100 | B\$200 |
| 14. Terlebih Tempah Jadual Pengangkutan Awam <i>Overbooked Scheduled Public Conveyance</i> | B\$100 | B\$100 |
| 15. Bagasi & Kesan Barang Peribadi <i>Baggage & Personal Effects</i> | B\$2,000 | B\$5,000 |
| > Had bagi setiap Satu/Sepasang atau Satu Set Artikel <i>Limit for Single/Pair or Set of Article</i> | B\$200 | B\$800 |
| > Kehilangan Peralatan Sukan <i>Loss of Sports Equipment</i> | NIL | B\$200 |
| 16. Kelewatan Bagasi <i>Baggage Delay</i> | B\$1,000 | B\$1,000 |
| Had bagi setiap 6 jam kelewatan berturut-turut ketika berada di luar negeri <i>Limit for each full 6 consecutive hours of delay while overseas</i> | B\$100 | B\$200 |
| Had bagi setiap 6 jam kelewatan berturut-turut ketika kembali ke Brunei Darussalam <i>Limit for each full 6 consecutive hours of delay upon return to Brunei Darussalam</i> | B\$100 | B\$100 |
| > Had maksima bagi Pelan Keluarga <i>Maximum limit for Family Plan</i> | B\$1,000 | B\$2,000 |
| 17. Wang Peribadi dan Dokumen Perjalanan <i>Personal Money & Travel Documents</i> | B\$2,000 | B\$5,000 |
| > Sub-had bagi Wang Peribadi <i>Sub-limit for Personal Money</i> | B\$200 | B\$500 |
| > Kehilangan Kad Kredit <i>Loss of Credit Card</i> | B\$500 | B\$500 |
| 18. Liabiliti (Tanggungan) Peribadi <i>Personal Liability</i> | B\$500,000 | B\$1,000,000 |
| 19. Penculikan dan Rampasan Kuasa <i>Kidnap & Hijacking</i> | B\$1,000 | B\$5,000 |
| > Had bagi setiap 6 jam penuh berturut-turut <i>Limit for each full 6 consecutive hours</i> | NIL | B\$250 |
| > Had bagi setiap satu hari yang penuh <i>Limit for each complete day (24 hours)</i> | B\$50 | NIL |
| 20. Perjalanan Jauh dari Rumah (setiap isi rumah) <i>Home Away (per household)</i> | B\$1,000 | B\$5,000 |
| > Sub-had bagi setiap Satu/Sepasang atau Satu Set Artikel <i>Sub-limit for Single/Pair or Set of Article</i> | B\$200 | B\$250 |
| > Sub-had untuk Pecah Rumah <i>Sub-limit for Burglary</i> | B\$500 | B\$1,000 |
| 21. Bayaran Akses untuk Kenderaan Sewa <i>Rental Vehicle Excess</i> | NIL | B\$500 |
| 22. Keganasan (Melindungi Keganasan Pasif Sahaja) <i>Terrorism (Covers Passive Terrorism Only)</i> | | |
| Meliputi kesemua Skop Perlindungan hingga jumlah perlindungan maksima, tidak termasuk nuklear, kimia dan keganasan biologi <i>Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical, and biological terrorism</i> | | |
| 23. Bantuan Guaman <i>Legal Assistance</i> | B\$2,000 | B\$5,000 |

Pakej, Pelan dan Sumbangan

Package, Plan and Contribution



| Pakej Asas Basic Package | | | |
|---|---|-------------------------------|----------------------------|
| Destinasi Destination | ASEAN | | Seluruh Dunia Worldwide |
| | Jumlah Sumbangan Contribution Amount | | |
| Hari Days | Pelan Plan | Individu Individual B\$ | |
| 1 - 5 | | 5.00 | 15.00 |
| 6 - 8 | | 6.00 | 18.00 |
| 9 - 11 | | 10.00 | 30.00 |
| 12 - 14 | | 14.00 | 42.00 |
| 15 - 17 | | 18.00 | 54.00 |
| 18 - 20 | | 22.00 | 66.00 |
| 21 - 23 | | 27.00 | 81.00 |
| 24 - 26 | | 31.00 | 93.00 |
| Sumbangan tambahan bagi setiap hari Additional contribution for each day | | 1.00 | 3.00 |
| Sumbangan tahunan Annual contribution | | 200.00 | 600.00 |

| Pakej Perak atau Emas - bagi Pelan Individu Silver or Gold Package - for Individual Plan | | | | | | | |
|---|---|------------------------|---------------------|------------------------|----------------------------|------------------------|---------------------|
| Destinasi Destination | ASEAN | | ASIA | | Seluruh Dunia Worldwide | | |
| | Jumlah Sumbangan Contribution Amount | | | | | | |
| Hari Days | Pelan Plan | Perak Silver B\$ | Emas Gold B\$ | Perak Silver B\$ | Emas Gold B\$ | Perak Silver B\$ | Emas Gold B\$ |
| 1 - 5 | | 22.00 | 51.00 | 33.00 | 64.00 | 39.00 | 106.00 |
| 6 - 8 | | 31.00 | 58.00 | 47.00 | 76.00 | 57.00 | 131.00 |
| 9 - 11 | | 40.00 | 87.00 | 60.00 | 108.00 | 75.00 | 154.00 |
| 12 - 14 | | 49.00 | 112.00 | 74.00 | 127.00 | 93.00 | 192.00 |
| 15 - 17 | | 58.00 | 137.00 | 87.00 | 148.00 | 111.00 | 227.00 |
| 18 - 20 | | 67.00 | 157.00 | 101.00 | 169.00 | 129.00 | 254.00 |
| 21 - 23 | | 76.00 | 171.00 | 114.00 | 185.00 | 147.00 | 277.00 |
| 24 - 26 | | 85.00 | 189.00 | 128.00 | 202.00 | 165.00 | 307.00 |
| Sumbangan tambahan untuk setiap minggu atau sebahagian Additional contribution for each week or part | | 12.00 | 31.00 | 12.00 | 41.00 | 24.00 | 56.00 |
| Sumbangan tahunan Annual contribution | | NIL | NIL | 570.00 | 608.00 | 750.00 | 889.00 |

Pakej Perak atau Emas - bagi Pelan Keluarga

Silver or Gold Package - for Family Plan

| Destinasi Destination | | ASEAN | | ASIA | | Seluruh Dunia Worldwide | |
|---|---------------|---|--------------|-----------------|--------------|----------------------------|--------------|
| | | Jumlah Sumbangan Contribution Amount | | | | | |
| Hari Days | Pelan Plan | Perak Silver | Emas Gold | Perak Silver | Emas Gold | Perak Silver | Emas Gold |
| | | B\$ | B\$ | B\$ | B\$ | B\$ | B\$ |
| 1 - 5 | | 69.00 | 116.00 | 94.00 | 139.00 | 210.00 | 238.00 |
| 6 - 8 | | 96.00 | 138.00 | 124.00 | 178.00 | 260.00 | 276.00 |
| 9 - 11 | | 123.00 | 208.00 | 154.00 | 237.00 | 310.00 | 338.00 |
| 12 - 14 | | 150.00 | 245.00 | 184.00 | 282.00 | 360.00 | 422.00 |
| 15 - 17 | | 177.00 | 335.00 | 214.00 | 352.00 | 410.00 | 492.00 |
| 18 - 20 | | 204.00 | 375.00 | 244.00 | 410.00 | 460.00 | 546.00 |
| 21 - 23 | | 231.00 | 410.00 | 274.00 | 445.00 | 510.00 | 609.00 |
| 24 - 26 | | 258.00 | 453.00 | 304.00 | 465.00 | 560.00 | 665.00 |
| Sumbangan tambahan untuk setiap minggu atau sebahagian Additional contribution for each week or part | | 50.00 | 69.00 | 50.00 | 92.00 | 100.00 | 125.00 |
| Sumbangan tahunan Annual contribution | | NIL | NIL | 1,040.00 | 1,153.00 | 1,400.00 | 1,668.00 |

Duti Setem

Stamp Duty

Selain jumlah sumbangan

In addition to contribution amount

Duti setem

Stamp duty

B\$0.10

Konsep Syariah

Syariah Concept

Produk ini merupakan produk patuh Syariah dan menggunakan konsep *Tabarru'* dan *Wakalah*.

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



Dokumen-dokumen Yang Diperlukan

Documents Required



Salinan Kad Pengenalan Peserta / Pasport

Copy of Participant's Identification Card / Passport



Salinan Kad Pengenalan Penama

Copy of Nominee's Identification Card



Borang Cadangan Skim Takaful Kembara yang telah dilengkapkan

Completed Kembara Takaful Scheme Proposal Form



Salinan Tiket Penerbangan (jika diperlukan)

Copy of Air Ticket (if required)

SOS Antarabangsa

International SOS

Bagi bantuan kecemasan 24/7 di seluruh dunia, sila hubungi:

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Tuntutan

Claims

Semua pertanyaan mengenai tuntutan dan sebarang kejadian kerugian yang mungkin menimbulkan tuntutan hendaklah dilaporkan secepat mungkin kepada:

All claim enquiries and any occurrence of loss which may give rise to claims should be reported as soon as reasonably possible to:

Bahagian Tuntutan / Claims Division

Insurans Islam General Takaful Sendirian Berhad,
Unit 1 & 2, The Green Industrial Parkland,
Spg 128-11-26 Tungku Link, Jalan Tungku,
Bandar Seri Begawan BE3619,
Negara Brunei Darussalam
Tel: (673) 242-8454

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 18 & 19, Spg 13-25
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 2445

Berakas

Pusat Memproses Mel
Jabatan Perkhidmatan Pos
Lapangan Terbang Lama

Tutong

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

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04/45/BR/32024/V1

Nota Penting/Important Notice

Risalah ini menyediakan satu ringkasan kepada ciri-ciri utama skim di atas bagi tujuan ilustrasi dan bukan merupakan sebahagian daripada kontrak Takaful. Para Peserta dinasihatkan untuk merujuk kepada dokumen sijil asal untuk mendapatkan terma dan syarat yang lebih terperinci termasuk sepertimana yang telah dinyatakan di dalam risalah ini.

This brochure highlights the summary on the main features of this scheme 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.