

# Product Disclosure Sheet

## KEMBARA TAKAFUL SCHEME

Insurans Islam  
General Takaful Sdn Bhd

Company Registration No.: RC00008254

Head Office, Units 5, 6 & 7,  
Bangunan Suria, Kiulap,  
Bandar Seri Begawan, BE1518,  
Negara Brunei Darussalam

☎ 673 222-3004



### Important Note

Read this Product Disclosure Sheet before you decide to take up the Product. Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms.

For the purposes of this Product Disclosure Sheet:

Insurans Islam General Takaful Sdn Bhd shall be referred to as "IGT" or "Us".

Participant shall be referred to as "the Participant" or "You".

### 1. What is this scheme about?

Kembara Takaful Scheme (this "Scheme") provides 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. The Participant may participate in this Scheme for themselves, their spouse and children.

This Scheme also covers Medical Expenses due to COVID-19.

### 2. What are the Syariah concepts applicable?

This product applies the Syariah concepts of *Tabarru'* and *Wakalah*.

*Tabarru'* is an agreement by a participant to relinquish as donation, a sum of contribution that he or she agrees to pay into a Takaful fund. Participants give sixty-five percent (65%) for Basic and Silver Package, and seventy-five per cent (75%) for Gold Package of their contributions as *Tabarru'* with the purpose of providing mutual indemnity to Takaful participants, where the *Tabarru'* acts as mutual assistance and a joint guarantee in the event any fellow participants suffer from a defined loss.

*Wakalah* refers to a contract in which a party as principal (Muwakkil) authorizes another party as his agent (Wakil) to perform a particular task, in matters that maybe delegated, either voluntary or with imposition of a fee. The participant will make contribution to the Takaful fund as *Tabarru'*. Subsequently, all the participants in a group will appoint or authorize the IGT as their agent (Wakil) to manage the Takaful fund for the purpose of executing Takaful activities such as underwriting, risk management and claim management. In this *Wakalah* arrangement, IGT will charge a fee of thirty -five per cent (35%) for Basic and Silver Package, and twenty-five per cent (25%) for Gold Package from the contribution that has been determined and agreed upon in the proposal form. *Wakalah* fee will not be returned to the Participant upon cancellation or surrender.

### 3. What is the coverage provided?

#### Basic Package – ASEAN and Worldwide

Sections	Covers & Limits – Basic Package	Basic
1.	Accidental Death and Permanent Disablement	B\$5,000
2.	Medical and Accidental Dental Expenses Incurred Overseas – Excluding Pre-Existing Condition (*For category 4 & 5 only due to COVID-19)	B\$20,000
3.	Hospital Confinement Allowance While Overseas (*For category 4 & 5 only due to COVID-19)	B\$100
a.	Limit per person for each complete day	B\$10

\*Category 4 - Oxygen assistance and under close monitoring

\*Category 5 - Assistance of artificial ventilation and treated in Intensive Care Unit

Sections	Covers and Limits Silver and Gold Package – ASEAN, Asia and Worldwide	Maximum Limit Per Person (Unless otherwise stated)	
		Silver	Gold
<b>1</b>	<b>Accidental Death and Permanent Disablement</b>		
a.	Adult below 70 years old	B\$100,000	B\$250,000
b.	Adult from 70 years old to 75 years old	B\$50,000	B\$125,000
c.	Child as Defined	B\$25,000	B\$50,000
d.	Aggregate Limit for Family Plan	B\$300,000	B\$500,000
<b>2.</b>	<b>Medical and Accidental Dental Expenses incurred Overseas EXCLUDING Pre-Existing Condition</b>		
a.	Adult below 70 years old	B\$150,000	B\$300,000
b.	Adult from 70 years old to 75 years old	B\$50,000	B\$150,000
c.	Child as Defined	Nil	B\$200,000
d.	Aggregate Limit for Family Plan	B\$300,000	B\$1,000,000
e.	Sub-limit: Emergency Dental Care Abroad	B\$100	
f.	Sub-limit: Mobility Aid Reimbursement	NIL	B\$100
g.	Sub-limit: Miscarriage Medical Treatment	B\$5,000	
h.	Sub-limit: COVID-19 Medical Treatment	B\$20,000	B\$50,000
<b>3.</b>	<b>Hospital Confinement Allowance While Overseas</b>		
a.	Limit per person for each complete day	B\$50	B\$200
b.	Maximum Limit per person	B\$1,000	B\$10,000
<b>4.</b>	<b>Emergency Medical Evacuation &amp; Repatriation</b>		
a.	Adult below 70 years old	B\$50,000	USD1,000,000
b.	Adult from 70 years old to 75 years old	B\$50,000	B\$100,000
c.	Child as Defined	B\$50,000	USD1,000,000
<b>5.</b>	<b>Repatriation Expenses for Mortal Remains</b>		
a.	Maximum Limit per person	B\$50,000	USD1,000,000
<b>6.</b>	<b>Compassionate Visit by a Relative or Friend</b>		
a.	Maximum Limit per person	B\$2,500	B\$5,000
<b>7.</b>	<b>Child Help</b>		
a.	Maximum Limit per person	B\$2,500	B\$5,000
<b>8.</b>	<b>Trip Cancellation</b>		
a.	Sub-limit: Trip Postponement	B\$500	B\$1,000
b.	Sub-Limit: Cancellation due to bankruptcy or insolvency of travel agency	B\$3,000	B\$5,000
c.	Maximum Limit per person	B\$5,000	B\$10,000
<b>9.</b>	<b>Travel Deviation</b>		
a.	Limit for each full 6 consecutive hours	B\$50	B\$100
b.	Maximum Limit per person	B\$1,000	
<b>10.</b>	<b>Trip Curtailment</b>		
a.	Maximum Limit per person	B\$5,000	B\$10,000
<b>11.</b>	<b>Travel Delay</b>		
a.	While overseas - Delay for each full 6 consecutive hours		
	(i) For Individual Plan	B\$50	B\$100
	(ii) For Family Plan	B\$200	B\$250
b.	Upon return to Brunei - Delay for each full 6 consecutive hours		
	(i) For Individual Plan	B\$50	B\$100
	(ii) For Family Plan	B\$200	B\$250
c.	Maximum limit per Individual Plan	B\$500	B\$1,000

	Maximum limit per Family Plan	B\$1,000	B\$2,000
c.	Sub-limit: Missed event	B\$50	B\$100
d.	Sub-limit: Missed departure	B\$50	B\$100
<b>12.</b>	<b>Replacement of Traveller</b>		
	Maximum Limit per person	NIL	B\$250
<b>13.</b>	<b>Travel Misconnection</b>		
	Maximum Limit per person	B\$100	B\$200
<b>14.</b>	<b>Overbooked Schedule Public Conveyance</b>		
	Maximum Limit per person	B\$100	
<b>15.</b>	<b>Baggage &amp; Personal Effect</b>		
a.	Limit for single/pair or set of articles (loss or damage)	B\$200	B\$800
b.	Loss of sporting equipment	NIL	B\$200
	Maximum Limit per person	B\$2,000	B\$5,000
<b>16.</b>	<b>Baggage Delay</b>		
a.	Limit for each full 6 consecutive hours of delay while overseas	B\$100	B\$200
b.	Limit for each full 6 consecutive hours of delay upon return to origin country	B\$100	
c.	Maximum limit for Individual Plan	B\$1,000	
d.	Maximum limit for Family Plan	B\$1,000	B\$2,000
<b>17.</b>	<b>Personal Money &amp; Travel Documents</b>		
a.	Sub-limit of personal money	B\$200	B\$500
b.	Loss of credit card	B\$500	
	Maximum Limit per person	B\$2,000	B\$5,000
<b>18.</b>	<b>Personal Liability</b>		
	<b>Maximum Limit per person</b>	B\$500,000	B\$1,000,000
<b>19.</b>	<b>Kidnap &amp; Hijacking</b>		
a.	Limit for each full 6 consecutive hours	NIL	B\$250
b.	Limit for each complete day (24 hours)	B\$50	NIL
	Maximum Limit per person	B\$1,000	B\$5,000
<b>20.</b>	<b>HomeAway</b>		
a.	Sub-limit for single/pair or set of articles	B\$200	B\$250
b.	Sub-limit for burglary	B\$500	B\$1,000
	Maximum Limit per household	B\$1,000	B\$5,000
<b>21.</b>	<b>Rental Vehicle Excess</b>		
	Maximum Limit per person	NIL	B\$500
<b>22.</b>	<b>Terrorism (Covers Passive Terrorism Only)</b>	<i>Covers all sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism</i>	
<b>23.</b>	<b>Legal Assistance</b>		
	Maximum Limit per person	B\$2,000	B\$5,000

#### GEOGRAPHICAL LIMITS

Geographical limit is the region or location stated in the Certificate where the Takaful benefits apply.

<b>ASEAN</b>	Singapore, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.
<b>ASIA</b>	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 and Yemen and ASEAN countries.
<b>WORLDWIDE</b>	Anywhere in the World (excluding countries that are restricted by the Brunei Darussalam Government and countries that are sanctioned by the United Nations.

#### 4. Who can apply?

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**For Basic Package only:** there is no age limit for any participation.

**For Silver Package only:**

- Individuals who are from the age of eighteen (18) to eighty (80) years old.

**For Gold Package only:**

Individuals who are:

- From the age of eighteen (18) to seventy-five (75) years old.
- Aged above seventy-five (75) years old will be subject to underwriting requirements.

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

- Legal spouse;
- 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.

#### 5. What are the exclusions under this Scheme?

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This Scheme does not cover certain losses, such as:

- i. Resulting from Pre-existing conditions as defined in the General Definitions.
- ii. Directly or indirectly occasioned by, happening through, or in consequence of:
  - a) Participation in any professional sports or in any games and sports whereby You would earn remunerations, donation, sponsorship or income of any kind.
  - b) Underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor.
  - c) Accidents while engaged in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking/trekking in remote areas unless with licensed guides, pot-holing and any activity involving You being airborne (whether suspended or not).
  - d) Accidents while flying other than as a fare paying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of such passenger.
- iii. Resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an accident.
- iv. If You are travelling contrary to the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
- v. In respect of any property more specifically insured or any claim which but for the existence of this Takaful would be recoverable under any other insurance.
- vi. Directly or indirectly occasioned by, happening through or in consequence of:
  - a) Treatment of mental illness, psychiatric disorders, willfully self-inflicted Injury or illness, alcoholism or the use of drugs (other than drugs in accordance with treatment prescribed and directed by a Qualified Medical Practitioner, but not for the treatment of drug addiction).
  - b) Sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or HIV related disease including AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex).
  - c) Self-exposure to needless peril (except in an attempt to save human life).
  - d) Nuclear fission, nuclear fusion or radioactive contamination.
  - e) War, invasion, act of foreign enemies, hostilities (whether war be declared or not), a civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any Government or public or local authority or civil commotion through or by general mass media.
- vii. While the Participant is engaged in naval, military, air force service or operations, or testing of any kind of conveyance, offshore or mining, aerial photography or handling in explosives.
- viii. In respect of mysterious disappearances.
- ix. In respect of unexplained losses.

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

## 6. What is the period of Takaful for this Scheme?

### PERIOD OF TAKAFUL (FOR SINGLE TRIP ONLY)

The coverage is effective for any trip that starts and ends in Brunei Darussalam and begins within period of takaful stated in takaful schedule.

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.

In any event, the coverage should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Brunei Darussalam.

A Trip shall involve return to Brunei Darussalam within the period of Takaful stated in the takaful schedule.

### PERIOD OF TAKAFUL (FOR ANNUAL MULTI-TRIP ONLY)

The coverage is effective for any trip that starts and ends in Brunei Darussalam and begins within period of takaful stated in takaful schedule.

The coverage shall commence when the Participant leaves from his/her place of residence or business in Brunei Darussalam (whichever is the later) to commence the Trip and ends on the earliest of the following:

- a) the coverage end date;
- b) 3 hours after you pass through Brunei Immigration;
- c) 90 days after your trip started (if you have an annual trip plan); or
- d) the date your certificate is cancelled by other terms and conditions of the certificate.

In any event, the coverage should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Brunei Darussalam.

A Trip shall involve return to Brunei Darussalam within the Period of Takaful stated in the takaful schedule.

### AUTOMATIC EXTENSION

The Period of Takaful shall be automatically extended up to thirty (30) days without additional contribution for such period as is reasonably necessary to complete the Trip in the event of delay beyond the control of the Participant as a direct result of: -

- (a) an Accident or Serious Illness suffered by the Participant; or
- (b) the Scheduled Public Conveyance in which the Participant is travelling was unavoidably delayed; or
- (c) compulsory quarantine of the Participant whilst overseas by local or relevant authority which occurs during the Period of Takaful and the return Trip cannot be completed before the expiry of the Period of Takaful.

Either one of the above events must be admissible under this Scheme in the first instance.

## 7. How much contribution do I have to pay?

There are three (3) types of packages (travel by land, sea and air) offered under this Scheme which are:

- Basic Package
- Silver Package
- Gold Package

There are two (2) types of plans under this Scheme:

- Individual Plan (for Basic, Silver and Gold Package)
- Family Plan (for Silver and Gold Package only)

### For Basic Package (Individual only)

BASIC PACKAGE		
DESTINATION	ASEAN	WORLDWIDE
	Individual	
	B\$	B\$
1 - 5 days	5.00	15.00
6 - 8 days	6.00	18.00
9 - 11 days	10.00	30.00
12 - 14 days	14.00	42.00
15 - 17 days	18.00	54.00
18 - 20 days	22.00	66.00
21 - 23 days	27.00	81.00
24 - 26 days	31.00	93.00
Additional contribution for each day	1.00	3.00
Annual Contribution	200.00	600.00

**For Individual Plan (Silver and Gold Package) – WITH COVID-19 MEDICAL EXPENSES**

CONTRIBUTION – INDIVIDUAL						
DESTINATION	ASEAN		ASIA		WORLDWIDE	
	SILVER	GOLD	SILVER	GOLD	SILVER	GOLD
	B\$	B\$	B\$	B\$	B\$	B\$
1 - 5 days	22.00	51.00	33.00	64.00	39.00	106.00
6 - 8 days	31.00	58.00	47.00	76.00	57.00	131.00
9 - 11 days	40.00	87.00	60.00	108.00	75.00	154.00
12 - 14 days	49.00	112.00	74.00	127.00	93.00	192.00
15 - 17 days	58.00	137.00	87.00	148.00	111.00	227.00
18 - 20 days	67.00	157.00	101.00	169.00	129.00	254.00
21 - 23 days	76.00	171.00	114.00	185.00	147.00	277.00
24 - 26 days	85.00	189.00	128.00	202.00	165.00	307.00
Additional contribution for each week or part	12.00	31.00	12.00	41.00	24.00	56.00
Annual contribution	-	-	570.00	608.00	750.00	889.00

**For Family Plan (Silver and Gold Package) - WITH COVID-19 MEDICAL EXPENSES**

CONTRIBUTION - FAMILY						
DESTINATION	ASEAN		ASIA		WORLDWIDE	
	SILVER	GOLD	SILVER	GOLD	SILVER	GOLD
	B\$	B\$	B\$	B\$	B\$	B\$
1 - 5 days	69.00	116.00	94.00	139.00	210.00	238.00
6 - 8 days	96.00	138.00	124.00	178.00	260.00	276.00
9 - 11 days	123.00	208.00	154.00	237.00	310.00	338.00
12 - 14 days	150.00	245.00	184.00	282.00	360.00	422.00
15 - 17 days	177.00	335.00	214.00	352.00	410.00	492.00
18 - 20 days	204.00	375.00	244.00	410.00	460.00	546.00
21 - 23 days	231.00	410.00	274.00	445.00	510.00	609.00
24 - 26 days	258.00	453.00	304.00	465.00	560.00	665.00
Additional contribution for each week or part	50.00	69.00	50.00	92.00	100.00	125.00
Annual contribution	-	-	1,040.00	1,153.00	1,400.00	1,668.00

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

**In addition to contribution amount**

Stamp Duty B\$0.10

**9. What are some of the important notes that I should know?**

**Your duty to tell us**

The Takaful coverage under your certificate 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 certificate.

**Takaful Contribution Warranty**

You have to pay the full takaful contribution to Us or our wakil immediately during participation unless we give you a grace period. Your certificate will be automatically cancelled if we or our wakil do not receive the takaful contribution.

**Excess**

It is an amount you have to pay towards the cost of your claim. Excess is stated on the schedule and in the certificate.

**Distribution of Surplus**

The surplus will be determined at the end of financial period and the surplus (if any) from the Takaful Fund will be allocated to Participants' Fund and IIGT with the proportion of seventy per cent (70%) to the Participants' Fund and thirty per cent (30%) to IIGT. The surplus in the Participants' Fund will then be declared and distributed to the eligible participants. Based on *Ju'alah* concept, IIGT is entitled for the surplus distribution from the Takaful fund as a fee for the good performance of IIGT in managing the Takaful fund.

If You have incurred claims or received benefit, your portion of surplus will not be distributed back to You and shall be credited back as *Tabarru'* to the Takaful Fund.

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**Treatment of Small Payment Amount**

For any amount due and payable to You from surplus/refund that is B\$5.00 and below, IIGT will donate this amount to charity which will be utilized as 'amal jariah' on your behalf.

**Claims Requirement**

To make a claim, You have to submit a complete Claims Form to us within fourteen (14) calendar days upon your return to Brunei Darussalam from the trip with all supporting documents listed as follows:-

1. Medical reports and evidence;
2. Proof of ownership;
3. Trip invoices, ticket confirmation, boarding passes. Photocopy of passport and visas;
4. Original invoices and receipts;
5. Police, airlines, transport and accommodation reports;
6. Accurate English translations (confirmed by oath if necessary) of any documents if we required.

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**10. What do I need to do if there are changes to my details?**

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

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**11. What happens in the event of cancellation**

For Annual-Trip Plan - You may cancel your certificate at any time by giving written notice to Us. Upon cancellation, You are entitled to a pro-rata refund of the contribution provided that You have not made any claims. In the event of certificate cancellation, the *Wakalah* Fee will not be returned to You.

For Single-Trip Plan- You may cancel your certificate prior to your trip by giving written notice to Us. Upon cancellation, You are entitled to a pro-rata refund of the contribution provided that You have not made any claims. In the event of certificate cancellation, the *Wakalah* Fee will not be returned to You.

We will not refund anything if there are any benefits payable under your certificate or if the net takaful contribution refund amount (after *Wakalah* fee) is less than B\$5.00.

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**12. What is a notice of expiry?**

You will receive a notice of expiry two (2) months before the expiry date of the certificate (only applies to Kembara Annual Plan). The notice will be sent via postal service and/or email.

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**13. What happens in the event that a Takaful agent ceases to operate?**

This will not affect You and we will assume responsibility in enforcing your Takaful Scheme.

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**14. What are the documents that I need to submit to apply for this Scheme?**

If You are interested to apply for this Scheme, You only need to provide the following documentations:

- Completed Proposal Form.
- Copy of Identification Card/Passport.
- Copy of Nominee's Identification Card.
- Copy of Air Ticket. (if applicable)

## 15. Where can I get assistance and redress?

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If You have any queries, You must contact Us as soon as possible. You may contact us at:

**Insurans Islam General Takaful Sdn Bhd**  
Unit 5, 6 & 7,  
Bangunan Suria, Kiulap  
Bandar Seri Begawan BE1518  
Negara Brunei Darussalam  
Tel: 222-3004  
E-mail: [enquiries@insuranstaib.com.bn](mailto:enquiries@insuranstaib.com.bn)

If your query or complaint is not satisfactorily resolved by Us, You may contact Financial Consumer Issues, Brunei Darussalam Central Bank via e-mail at [fcf@bdcb.gov.bn](mailto:fcf@bdcb.gov.bn) or visit their address as follows:

**Financial Consumer Issues**  
**Brunei Darussalam Central Bank**  
Level 7. Ministry of Finance and Economy Building  
Commonwealth Drive  
Brunei Darussalam  
Tel: 238-0007 / 838-0007

## 16. Where can I get further information?

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If You require further information or need assistance on Kembara Takaful Scheme. You may contact Us at 222-3004 or visit our website at [www.insuranstaib.com.bn](http://www.insuranstaib.com.bn).

### IMPORTANT NOTE:

#### Kembara Takaful Scheme

YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on IIGT. The final terms and conditions are stipulated in the Takaful certificate after IIGT's assessment.

<p>I/We hereby confirm having explained the Product Disclosure Sheet (PDS) to the Participant in their preferred language English/Malay.</p> <p>Signature:</p>  <p>Name: I.C. No: Date:</p>	<p>I/We hereby received and understand the explanation of the Product Disclosure Sheet (PDS) given in my preferred language in English/Malay.</p> <p>Signature:</p>  <p>Name: I.C. No: Date:</p>
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