

# Product Disclosure Sheet

## PERSONAL ACCIDENT TAKAFUL SCHEME



Insurans Islam TAIB  
General Takaful Sdn Bhd  
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Bangunan Suria, Kiulap  
Bandar Seri Begawan BE1518  
P. O. Box 2526  
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Bandar Seri Begawan BS8675  
Negara Brunei Darussalam  
☎ 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 TAIB General Takaful Sdn Bhd shall be referred to as "IITGT" or "Us".

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

### 1. What is this Scheme about?

Personal Accident Takaful Scheme (this "Scheme") provides compensation to the participant if they sustains bodily injury caused by any accident (violent, accidental, external and visible means. It also offers twenty-four (24) hours and worldwide coverage.

This Scheme is to provide financial protection to individual and their families in the event of accidental injury, disablement or death.

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

This Scheme 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 per cent (65%) 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 IITGT 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, IITGT will charge a fee of thirty-five per cent (35%) 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 are the coverages provided?

Takaful Benefits	Package 1	Package 2	Package 3	Package 4	Package 5	Package 6	Package 7	Package 8	Package 9	Package 10
Death or Permanent Total Disablement as a result of accident.	B\$3,000	B\$5,000	B\$10,000	B\$15,000	B\$20,000	B\$25,000	B\$30,000	B\$35,000	B\$40,000	B\$50,000
Khairat benefit	B\$1,000									
Cash allowance for each day being admitted in a government hospital as a result of accident, up to a maximum of 30 days in continuance commencing from the date of accident.	B\$10	B\$10	B\$10	B\$10	B\$15	B\$15	B\$20	B\$20	B\$20	B\$20

Optional coverages that you may wish to add-on subject to additional contribution:

No.	Medical Expenses due to accident and illness as per stated below:
1.	Accident and Emergency Outpatient
2.	Ward and Treatment
3.	Specialist Check-up
4.	Alimentary System Surgery
5.	Genital System Surgery – Urinary System
6.	Orthopedics Surgery
7.	Ear, Nose, Throat (ENT) Surgery
8.	Ophthalmic (Eyes) Surgery

### 4. Who can apply?

Individuals who are:

- between the age of 18 to 65 years old (next birthday); and
- citizens or permanent residents of Negara Brunei Darussalam

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

This Scheme does not cover certain losses, such as:

1. Resulting from Pre-existing conditions.
2. 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 in any kind.
  - b) Underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified instructor.
  - c) Accidents while engaged in racing, motor rallies and competitions, mountaineering (reasonably required 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.
3. Resulting from pregnancy including childbirth, caesarean, abortion, miscarriage and all related complications except miscarriage due to accidental bodily injury as provided under Medical Expenses.
4. Directly or indirectly occasioned by, happening through or in consequence of:
  - a) Treatment of mental illness, psychiatric disorder, willfully self-inflicted injury or illness, alcoholism or the use of drugs (other than drug taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addictions), AIDS (Acquired Immune Deficiency)
  - b) 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 a 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.
5. Any act of terrorism.
6. Provoked murder or assault.
7. Non Syariah compliant activity.
8. Committing or attempting to commit any unlawful act.
9. Bacterial or viral infections, any disease or sickness, medical or surgical treatment (except such as may be necessitated solely by injuries covered by this Takaful Certificate and performed within the time.

**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?

Duration of coverage is for one (1) year. You need to renew your Takaful Certificate annually.

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

The contribution amount will vary based on Your Occupational Class and the specific package You choose to participate in. Please see the details below:

	Package 1	Package 2	Package 3	Package 4	Package 5	Package 6	Package 7	Package 8	Package 9	Package 10
Occupational Class I	B\$10.00	B\$12.00	B\$15.00	B\$20.00	B\$24.00	B\$29.00	B\$35.00	B\$41.00	B\$46.00	B\$58.00
Occupational Class II	B\$12.00	B\$15.00	B\$18.00	B\$24.00	B\$29.00	B\$35.00	B\$43.00	B\$50.00	B\$58.00	B\$72.00
Occupational Class III	B\$15.00	B\$20.00	B\$25.00	B\$30.00	B\$40.00	B\$50.00	B\$60.00	B\$70.00	B\$80.00	B\$100.00

Additional Sum Covered and Contribution for Medical Expenses. Please see the details below: -

	Medical Expenses B\$250	Medical Expenses B\$500	Medical Expenses B\$1,000	Medical Expenses B\$2,000	Medical Expenses B\$3,000	Medical Expenses B\$4,000	Medical Expenses B\$5,000
Occupational Class I	B\$6.00	B\$9.00	B\$12.00	B\$19.00	B\$24.00	B\$29.00	B\$34.00
Occupational Class II	B\$8.00	B\$11.00	B\$15.00	B\$22.00	B\$29.00	B\$35.00	B\$40.00
Occupational Class III	B\$10.00	B\$14.00	B\$21.00	B\$32.00	B\$40.00	B\$47.00	B\$53.00

Type of Occupational Class	Description with examples
Occupational Class I	Work as professional and/or administration or any personal related works e.g. doctor, lawyer, clerk, architect, teacher, shop owner, and nurse.
Occupational Class II	Works as supervisors but not as labourers e.g. tailor, waiter, industrial clerk, farmer, teacher, foreman, marketing, and printing.
Occupational Class III	Works as labourers e.g. bus conductor, driver, electrician, farmer, fishmonger, mechanic, and postmen.

## 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 Takaful 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 Takaful Certificate.

### Nominee

You may appoint a nominee(s) to become either your Wasi, who is responsible to distribute the benefit(s) received under the takaful plan to your legal heirs upon your death, and/or Beneficiary, who is in receipt of the benefit(s) upon your death.

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

If You surrender your Takaful Certificate before financial year end, You are entitled for the surplus. The surplus will be calculated based on your contribution and participation period in the Takaful Fund.

**Treatment of Small Payment Amount**

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

**Compensation**

The percentage of the sum covered will be payable according to the compensation specified in the Takaful Certificate if the Participant suffered death or Permanent Disablement.

The maximum compensation payable under this Takaful Certificate will not exceed 100% of the sum covered.

**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. All certificates' affidavits, information and evidence shall be furnished at Participant expenses;
2. Medical report and evidence;
3. Death certificate; and
4. Qualified Medical Practitioner for the cause of death, injury and all information and evidence 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**

You may cancel your Takaful 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.

We will not refund anything if there is any benefit payable under your certificate or if the total refund of the net takaful contribution (after the *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 Takaful Certificate. The notice will be sent via postal service and 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 documentation:

- Completed Proposal Form;
- Copy of Participant's Identification Card; and
- Copy of Nominee's Identification Card.

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

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

**Insurans Islam TAIB 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@bdc.gov.bn](mailto:fcf@bdc.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

## 16. Where can I get further information?

If You require further information or need assistance on Personal Accident 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:

#### PERSONAL ACCIDENT TAKAFUL SCHEME

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE PERSONAL ACCIDENT CERTIFICATE THAT YOU HAVE PARTICIPATE. YOU SHOULD READ AND UNDERSTAND THAT TAKAFUL CERTIFICATE AND DISCUSS WITH YOUR TAKAFUL AGENT OR CONTACT INSURANS ISLAM TAIB GENERAL TAKAFUL SENDIRIAN BERHAD FOR MORE INFORMATION.

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on IITGT. The final terms and conditions are stipulated in the Takaful Certificate after IITGT'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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