



Insurans Islam  
**Family Takaful** Sdn Bhd

Company Registration No.: RC00008253

**PROFESSIONAL TAKAFUL PLAN  
CERTIFICATE**









This is your certificate for your Takaful.

Read it to understand all the benefits as well as the important terms and conditions that apply to your takaful cover. Do not worry, we have made it as easy to read as possible.

If you need help, call our hotline: +673 222 3006

# Contents

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	<b>About your Certificate</b>	<b>3</b>
	Your Professional Takaful Certificate	3
	Your Takaful Aqad with other participants	3
	Your Takaful Aqad with us	3
	Easy to read	3
	Words with special meaning	3
	Who can participate in this Certificate	4
	Your Certificate	4
	Certificate statement	4
	<b>Quick Summary of your benefits</b>	<b>4</b>
	Your benefits at a glance	4
	<b>What you are covered for</b>	<b>4</b>
	Protecting you	5
	Optional cover	6
	<b>General exclusions</b>	<b>8</b>
	<b>Making a claim</b>	<b>9</b>
	How to make a claim	10
	Who do we pay claims to?	11
	Your responsibilities	12
	Things to know	12
	<b>Your Contributions</b>	<b>13</b>
	Paying your contributions	13
	What we do with your contributions	14
	<b>Starting, changing or ending of your Certificate</b>	<b>15</b>
	When your Certificate starts	15
	Changes to your Certificate	15
	Cancelling your Certificate	15
	When your Certificate ends	16
	<b>Important things to know</b>	<b>17</b>
	The information you give us needs to be correct and complete	17
	Legal action against you	17
	This is a Brunei takaful contract	17

---

	<b>The main people under your Certificate</b> Who's covered under your Certificate Nominees	<b>18</b> 18 18
	<b>How to reach us</b> If you have questions How to resolve complaint	<b>18</b> 20 20
	<b>Important words and phrases</b>	<b>21</b>
	<b>Definitions of conditions covered under Diagnosed with Cancer, Heart Attack and Stroke Benefit</b>	<b>23</b>

## About your Certificate

Thank you for choosing Insurans Islam Family Takaful Sendirian Berhad. We are pleased to protect you so that you can focus on living life to the fullest.

### Your Professional Takaful Certificate

This is a Professional Takaful Plan managed by Insurans Islam Family Takaful Sendirian Berhad. We manage your contribution based on Syariah contract of *Tabarru'* and *Wakalah*, in accordance with Syariah, legal & regulatory requirements and guided by our Syariah Advisory Committee.

### Your Takaful Aqad with other participants

By signing the application form and paying the correct contribution based on *Tabarru'*, you agree to participate in the Professional Takaful Plan with all other participants based on *Ta'awun*.

### Your Takaful Aqad with us

You also agree to appoint us to manage this takaful plan and the contributions collected from you and other participants, based on *Wakalah*.

### Easy to read

We are here to change the way you feel about takaful – starting with this document. We have made it easy to read, so you can understand your benefits and what you are covered for.



We highlight important information like this. Read these carefully.

- You must be employed in Brunei under occupational class 1 (with a valid work permit from your employer who resides in Brunei if you are a temporary resident).

We accept the following identification documents:

- Brunei National Registration Identification Card (NRIC); or
- Your national passport.

### Words with special meaning

Some words in this Certificate have special meaning.

“Accident”	“Person covered”
“Certificate”	“Period of takaful”
“Commencement date”	“Syariah”
“Endorsement”	“Syariah Advisory Committee”
“Expiry date”	“Sum Covered”
“Family member”	“Takaful schedule”
“Medical practitioner”	“We, us and our”
“Occupational class 1”	“You, and your”
“Owner or certificate owner or Participant”	

### Your Certificate

Your Certificate is a takaful contract between you and us. It is made up of the documents listed below:

- This Certificate;
- your takaful schedule; and
- any endorsement to your Certificate.

Do read your Certificate carefully so you know exactly what you are covered for, and how to make a claim.

### Who can participate in this Certificate

You can participate in this Certificate if:

- You are at least 18 years old until 60 years old (next birthday);
- You hold a valid Brunei identification document; and

### Certificate statement

*This Professional Takaful Plan Certificate is not a savings or investment product*

This Certificate is not a savings or investment product.

You will not receive any money from this Certificate other than from the coverage benefits.

## Quick summary of your benefits

### Your Certificate benefits at a glance

The table of benefits below is a guide to your takaful plan, to show you the maximum benefit limits that are payable from your Certificate. It provides twenty-four (24) hours cover to you. To understand the full details about what we pay and how we pay it, you should refer to the section on “What you are covered for”.

The following amounts are the maximum benefit limits that are payable to you:

Protecting You	Plan A	Plan B	Plan C
<b>Death due to accident or illness</b> Lump sum payment for death	B\$15,000	B\$30,000	B\$50,000
<b>Permanent total disablement due to accident or illness</b> Lump sum payment for disablement	B\$15,000	B\$30,000	B\$50,000
<b>Funeral expenses</b> Cash payment within 48 hours upon your death	B\$1,000	B\$1,000	B\$1,000
<b>Cash ward allowance due to accident and newly diagnosed illness</b> Daily allowance if you are hospitalised and admitted as a patient for a continuous twenty-four (24) hour, up to a maximum of thirty (30) days. Overall limit	B\$15 Per day  B\$500	B\$20 Per day  B\$500	B\$25 Per day  B\$500

Optional cover	Plan A	Plan B	Plan C
<b>Repatriation of mortal remains</b>	B\$10,000	B\$20,000	B\$30,000
<b>Personal accident</b> Lump sum payment for death or permanent total disablement from accident	B\$30,000	B\$60,000	B\$100,000
<b>Diagnosed with cancer, heart attack and stroke benefit</b> Lump sum payment upon being diagnosed with any early or intermediate stages of cancer, heart attack or stroke as listed and defined in this Certificate	B\$5,000	B\$10,000	B\$15,000

## What you are covered for

In this section, we explain what takaful benefits you are covered for.

### Protecting you

Your Certificate provides these benefits to protect you.

#### Death

We will pay your nominee(s) a lump sum amount if you pass away.

#### Funeral expenses

We will pay your nominee(s) a cash benefit to cover funeral cost.



To claim this benefit, someone on your behalf must call us at +673 222 3006.

We will pay this benefit within 48 hours of the notification of your death by your nominee(s).

## Permanent total disablement

We will pay your nominee(s) a lump sum amount when you are diagnosed with permanent total disability.

### Meaning of permanent total disablement

Permanent total disablement means:

- you have suffered disability caused by illness or accident or unknown cause;
- for 6 months in a row, the illness or accident or unknown cause has stopped you from working in any job for a salary or wage, or has stopped you from carrying out any business whatsoever; or
- a qualified medical practitioner considers that you are unlikely ever to work in any job for a salary or wage, or to carry out any business at all, for the rest of your life.

### What you should know

You can only claim one of the following benefits:

- death; or
- permanent total disablement

This benefit is reduced by the amount of a lump sum paid under Diagnosed with Cancer, Heart Attack and Stroke benefit (if opted for Optional cover).

## Cash ward allowance

We will pay allowance benefit for a continuous twenty-four (24) hour period that you are confined to a hospital, up to a maximum of thirty (30) days. The hospital confinement must be because of an unexpected illness or injury you suffer and the admission to hospital must be medically necessary including newly diagnosed illness.

We calculate the number of hours between your admission time and your discharge time.

### What we pay

In the event of your death, we will arrange and cover the expenses for repatriation to your home country.

We will also pay any reasonable costs charged by an overseas mortician or undertaker to prepare for the repatriation.

### What you should know

If you die or suffer from permanent total disablement because of pre-existing illness, then subject to the terms of this Certificate and upon satisfactory proof: -

- In the event of your death during the deferment period of this Takaful coverage (within ninety (90) calendar days from the commencement of this takaful coverage), we will only pay the funeral expenses benefit but no other benefit shall be payable.
- In the event of you suffer from permanent total disablement during the deferment period of this Takaful coverage (within ninety (90) calendar days from the commencement of this takaful coverage), we will not pay any benefits.
- If death or permanent total disablement occurs after the deferment period (within ninety (90) calendar days from the commencement of this takaful coverage), we will only pay 10% of the relevant benefits specified in the Takaful Schedule. Funeral expenses benefit will only be payable in the case of your death.

In the event of death or permanent total disablement resulting from an accident, no deferment period will be applicable.

## Optional cover

The options you choose are shown in your takaful schedule.

### You need to pay extra

When you add an optional benefit to your Certificate, you need to pay an extra contribution for the additional coverage we provide you.

### Personal accident

We will pay you or your nominee(s) a lump sum amount if you suffer an accident that causes:

- death; or
- permanent total disablement for 6 months from the date of accident

#### What we pay

The lump sum amount will be paid according to the percentage of the benefit limit shown in the table below for the death or permanent total disablement.

### Repatriation



To claim this benefit, someone on your behalf must call our Emergency Assistance line at **+65 6336 0122**.

Your nominee(s) can claim this benefit if you suffer an accident or illness while overseas that results in your death.

Death or disablement	% of benefit limit
1. Death	100%
2. Permanent total disablement	
a) Loss of two (2) or more limbs	100%
b) Loss of one (1) limbs	50%
c) Loss of both eyes	100%
d) Loss of one (1) eye	50%
e) Loss of hearing	
- both ears	75%
- one ear	15%
f) Loss of speech	75%
g) Removal of lower jaw by surgical operation	50%
h) Loss of a thumb	
- both phalanges	25%
- one phalanx	10%
i) Loss of an index finger	
- three phalanges	10%
- two phalanges	8%
- one phalanx	4%
j) Loss of other fingers	
- three phalanges	6%
- two phalanges	4%
- one phalanx	2%
k) Loss of a big toe	
- both phalanges	10%
- one phalanx	5%
l) Loss of each toe	2%
m) Third degree burns of 40% or more of the total body surface area	50%

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## Early Cancer, Heart Attack and Stroke benefit

If you are diagnosed with any early or intermediate stages of cancer, heart attack or stroke as listed in the Definitions of conditions covered under the Early Cancer, Heart Attack and Stroke Benefit within the Certificate term while this Certificate is active, 100% of the sum covered as stated in the takaful schedule, will be payable in one lump sum.

This benefit is reduced by the amount of a lump sum paid under Diagnosed with Cancer, Heart Attack and Stroke benefit (if opted for Optional cover).

You will receive this benefit only once, and end once you received the payment.

You must be alive at the point of diagnosis for you to claim under this Early Cancer, Heart Attack and Stroke Benefit.

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## General Exclusions

**These general exclusions outline scenarios that this Certificate does not cover, and apply to the whole Certificate unless stated otherwise.**

**We will not pay for claims that are, directly or indirectly, caused by or result from the following:**

### 1. Unlawful acts

You or the person covered wilfully participating in any act that is unlawful and/or non-Syariah compliant in the country you, or they, are in.

### 2. Suicide or self-inflicted act

- Suicide;
  - Attempted suicide; or
  - An intentional self-inflicted act,
- by you or the person covered. This applies regardless of the individual's mental state.

### 3. Failing to protect self

You or the person covered failing to take reasonable and necessary precautions to:

- avoid injury or illness; or
- avoid any serious public event (where there have been ample warnings from general mass media, including government websites, news channel and social media sites).

### 4. Epidemic or pandemic

An epidemic or pandemic declared by the World Health Organisation or the Brunei government.

### 5. Pre-existing medical conditions

Any allergy, physical condition or illness (including any direct or indirect complications, which may arise) where:

- signs or symptoms were present which you and the person covered were aware of or should reasonably have been aware of; or
- you and the person covered received, or were recommended to receive medical advice, tests, treatment, diagnosis or were prescribed drugs prior to the start of the takaful coverage.

Only funeral expenses benefit will be paid when you or the person covered die due to pre-existing medical conditions. No other benefits shall be payable.

### 6. Mental illness

Any mental, psychological, or psychiatric disorder as defined under Brunei Darussalam's Mental Health Order 2014.

### 7. Professional or paid sporting activities

- a) Training for or participating in sporting activities:
  - as a professional; or
  - to receive a financial reward or incentive; or
  - not managed by a licensed commercial operator; or
  - where you did not follow the rules and safety procedures (including wearing appropriate safety equipment) that was required or recommended by the operator.
- b) Underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor.
- c) Engaging in racing, motor rallies and competitions.
- d) 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.

**8. High altitude activities**

Mountaineering, rock climbing and hiking/trekking 3,000 meters above sea level unless with licensed guides, pot-holding and any activity involving you being airborne.

**9. War, riot, or revolution**

War, invasion, act of foreign enemies, hostilities, or war like operations (whether war be declared or not), civil war, mutiny, riot, civil commotions assuming the proportions of or amounting to an uprising, military uprising, insurrection, rebellion, revolution, military, or usurped power.

**10. Military or military-related services or training**

If you and the person covered are/is involved in:

- any naval, military or air forces services or training; or
- operations planned or carried out by the civil or military authorities of Brunei or other countries.

**11. STDs or HIV**

- Any sexually transmitted infection; or
- Human immunodeficiency virus (HIV) or any HIV-related illness including acquired immunity and deficiency syndrome (AIDS) or any mutant derivative or variation of these, no matter how it is caused.

**12. Pregnancy, childbirth, or related complications**

Any pregnancy, infertility, contraception, sterilisation, sexual dysfunction, menopause, childbirth, abortion, or any complication arising from these conditions except in cases of natural or sudden death due to any complications from the pregnancy, abortion or miscarriage whether directly or indirectly (unless otherwise stated).

**13. Alcohol or substance abuse**

Any loss, injury, or damage due to you being under the influence of alcohol, drugs, or other substance.

**14. Nuclear**

Nuclear fission, nuclear fusion, nuclear weapons material, ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of the exclusion combustion shall include any self-sustaining process of nuclear fission.

**15. Terrorism and sabotage**

Any involvement and/or participation in any terrorism and/or sabotage activity.

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# Making a claim

**Need to make a claim? Read this section to find out how.**

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## How to make a claim

### Tell us as soon as possible

1. You must inform us as soon as possible if you want to claim under this Certificate.
2. To make sure we are able to assess your claim quickly, we ask that you call us, and let us know that you will be claiming under your Certificate. Your claim forms do not have to be sent at this time.

Type of claim	When to tell us
Death benefit	Tell us immediately
Permanent total disablement benefit	Tell us immediately

Your claim will not be affected if there were good reasons why you could not send us your claim on time.

### We are here for you

We understand that dealing with the death of a loved one is difficult – you can always call our representative at +673 222 3006 for help with a claim.

### Filing claim forms physically to us

3. You must lodge your claim using our standard forms at our office:

***Insurans Islam Family Takaful Sendirian Berhad  
Claims Division,  
Head Office, Unit 2 , Ground Floor  
Bangunan Suria, Kiulap  
Bandar Seri Begawan BE1518  
Negara Brunei Darussalam***

We will provide the forms that you need to fill in to make your claim together with all supporting documentation (at your own expense) that we requested. You should make every effort to send your claim to us within ninety (90) calendar days.

*Required proof*

We must be provided with the following proof to support the claim:

- supporting evidence from a qualified medical practitioner;
- confirmatory investigations including but not limited to clinical, radiological, histological and laboratory evidence;
- evidence that any medical procedure performed is (or was) medically necessary; and
- any other documents that we may require.

4. Upon submission, you will receive a Claim Acknowledgment.

**We check the age and gender before paying**

5. We will not pay any benefits under your Certificate until we have confirmed that the age and gender of the person covered matches the information you have given to us.

6. Once approved, we will arrange for payment of your claims.

## Who do we pay claims to?

We pay the Permanent total disablement, Diagnosed with Cancer, Heart Attack and Stroke benefit to you. We pay the death benefit to the nominee(s).

## Your responsibilities

When you make a claim, you have certain responsibilities. If you don't meet these responsibilities, we may not pay your claim in full, or we may decide not to pay the claim at all.

We reserve the right to lodge a report with the Brunei police or foreign authorities if you submit a dishonest, intentionally exaggerated or fraudulent claim.

### *Cooperate with us*

When making a claim, you need to provide us with any information and help that we need to process the claim, even after we have already paid the claim. We have the right to refuse to pay your claim, if we aren't given the information or help we ask for. This may include any of the following:

- Attending court to give evidence if there is a dispute.
- Undergoing a medical examination or allowing a post-mortem examination (at our expense) for claims arising from injury or illness.
- Being interviewed by us and/or our third-party service provider or representatives.
- Providing a declaration that you will not claim against another individual, company or takaful/insurance company.
- Providing (at no cost to us) copies of any documents we request for, such as:
  - » Medical reports or other information about any medical condition and treatment;
  - » Death certificate; and
  - » Accurate English translations (confirmed by oath if necessary) of any documents.

### *If you receive payment from other takaful/insurance company*

We will still pay you the benefit limit as specified in your takaful schedule even if you receive the same benefit from any other takaful/insurance company for the same coverage.

## Things to know

### *Costs of preparing your claim*

We are not responsible for any of the costs of filling-in any form or getting any documents, such as death or other certificates.

We will pay if we need our approved medical practitioner to examine you if needed to assess a claim. This includes post-mortem examinations.

### *You must act honestly and truthfully*

You must act honestly and truthfully. This means that you or anyone acting for you must not do any of the following:

- Make a claim under the Certificate knowing the claim to be false or fraudulently exaggerated in any way.
- Make a false statement to us.
- Knowingly send us a forged or false document.

Make a claim for any loss or damage caused by a deliberate act by you, or by an act caused with your permission or knowledge.

### How we deal with fraud

We treat fraud very seriously. If you act fraudulently, we may do any or all of the following:

- We will not pay the claim and any other claim which has been or will be made under the Certificate.
- We may declare the Certificate invalid.
- We can recover from you the amount of any claim we have already paid under the Certificate.
- We will not refund the takaful contribution.
- We may not allow you to buy any other Certificate from us.
- We will report you to the police, regulatory authority or other foreign authorities.

## Your contributions

This section explains your contributions and how we treat them.

### Paying your contributions

It is important to pay your contributions on time, so you are covered. You must pay your contribution to us or our appointed agents immediately unless you are given a grace period to pay. If you don't pay your contribution, we may cancel your Certificate without any notice to you.

### What we do with your contribution

#### *Tabarru'*

We allocate your contributions, and all other contributions we receive from other Certificate owners (the participants), less the *Wakalah* fee, into the participants' risk fund. The monies we allocate into the participants' risk fund is a *Tabarru'*, funds for the collective benefit of all participants. They are used to pay the benefits to claimants who are entitled to the benefits based on the concept of:

- solidarity of brotherhood and cooperation among the participants; and
- it is subject to the terms and conditions within this Certificate.



***Tabarru'* is a donation for the purpose of takaful.**

We manage the participants' risk fund in accordance with Syariah (Islamic law). We avoid investing the assets of the participants' risk fund in securities and assets prohibited by Syariah.

Any interpretations and decisions about Syariah regarding your Certificate will be made by our Syariah Advisory Committee, and they are binding on us and you.

### *Wakalah*

We manage the participants' risk fund on behalf of you and the other participants based on *Wakalah*. The contributions you pay for the coverage under your Certificate is subject to a *Wakalah* fee. The exact percentage and amount of the *Wakalah* fee you pay is shown in your Certificate.



***Wakalah*** is the appointment by one party of another to act on his behalf.

### *If the participants' risk fund is in surplus*

At the end of each financial year, we calculate if there is any surplus in the participants' risk fund. If there is, we will first pay back any *Qard* amounts granted to the participants' risk fund for past deficits. We will then distribute the remaining surplus on the following basis.

- 30% is distributed to us as *Ju'alah* (reward to the takaful operator)
- 70% is shared among the entitled participants



***Qard*** is an interest free loan that we grant to the participants' risk fund if it is in deficit.



***Ju'alah*** is the rewards to the takaful operator for the good performance management of the participants' risk fund.

### *What we do with your share of the surplus*

If your share of surplus is B\$5.00 and below, it will be credited into a charity fund selected by us which will be utilised as '*amal jariah*' on behalf of you.

### *If the participants' risk fund is in deficit*

If the participants' risk fund is in deficit, we will grant it a *Qard* to remove the deficit. The *Qard* will be repaid from any future surplus amounts in the participants' risk fund.



We will be liable for any proven loss to the assets of the participants' risk fund if such loss is due to our mismanagement or negligence in managing the participants' risk fund.

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# Starting, changing or ending of your Certificate

This section explains when your Certificate starts and ends, and what you will receive if you cancel it.

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## When your Certificate starts

Your takaful cover starts on the commencement date and it is shown in your Certificate.

## Changes to your Certificate

You can ask us to make the following changes to your Certificate, and we will make the changes by providing an official written change (called an endorsement). We are not bound by any change until we have issued an endorsement.

### *Changing your address, contact details or who will receive the death benefit*

You can change your address, contact details, or who you have chosen to receive the death benefit.

It is important that you tell us immediately about any of these changes, so that you can keep enjoying the benefits of your takaful cover.

### *Changing the Certificate owner/participant At the request of the Certificate owner*

You (the Certificate owner) can change the Certificate owner/participant to the person covered (if they are 18 years old or older) by asking us in writing.

### *On the death of the Certificate owner/participant*

The person covered can apply (if they are 16 years or older) to become the Certificate owner/participant if the Certificate owner/participant dies.

### *Changing your nominee(s)*

You may nominate one or more persons to receive the death benefit either as an executor or as a beneficiary. You can change your nominees at any time.

## Cancelling your Certificate

We will refund a part of your takaful contribution on a pro-rata basis for the period the takaful was NOT in force. We will not return the *Wakalah* fee to you.

However, we will not refund anything if there are any benefits payable under your Certificate or if the net takaful contribution refund amount (after deduction of *Wakalah* fee) is less than B\$5.

### *14-day free-look period*

If you aren't completely satisfied with your Certificate, and you haven't made a claim under it, you have 14 days from the date you receive your Certificate to cancel it and receive your contributions back.

### *Our right to cancel*

We may cancel your Certificate by giving you 14 days' notice in writing.

If we cancel your Certificate, we will send the notice to the postal address we received from you. We will refund the pro-rata takaful contribution you have paid for the remaining period calculated from the date of the notice to the expiry date of the Certificate.

You will still be able to claim a benefit within any period before the Certificate cancellation.

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### When your Certificate ends

Your Certificate ends on the earliest of the following dates:

- The Certificate expiry date shown in your Takaful schedule.
- The end of the 30-day grace period, if we do not receive your contribution before then.
- The date we approve your request to cancel (terminate) your Certificate.
- The date we are told to cancel your Certificate by law or regulation.
- The date when we have paid all benefits under this Certificate.

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# Important things to know

In this section, we explain the important legal rights and obligations under your Certificate.

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## You must provide the correct and truthful information to us

*Read all parts of your Certificate to make sure they are correct*

Your Certificate is based on the information you gave us during the application process, as the information given will help us to decide if you are eligible for the Certificate, and how much you need to pay. It is, important that the information provided is correct and you are truthful with all of the information you provide.

You should let us know immediately if the information you gave us during the application was inaccurate, misleading, or exaggerated. You should also inform us immediately if the information you gave us changes after your Certificate becomes active.

## *You need to provide correct and complete information*

If we find out that any information is incorrect, or incomplete, we may do any of the following:

- Not pay your claim.
- Change your takaful coverage by charging a different contribution.
- Cancel your Certificate and treat it as if it had never been taken out.



If you need to change your information or if you have any questions, please contact us at +673 222 3006

## This is a Brunei takaful contract

Your Certificate is a takaful contract between you and us and is governed by the laws of Brunei Darussalam. Under this contract of takaful, we agree to provide the benefits and protection based on the terms and conditions set out in your Certificate, and you agree to keep to those terms and conditions.

## *Changes to your Certificate to comply with the law*

We have the right to make any changes to your Certificate if required to comply with the law. If we need to make any changes to the Certificate, we will give you a written notice.

## *All amounts are in Brunei dollars*

All amounts payable by you or us in relation to this Certificate will be in Brunei dollars.

## *No benefits are paid if they are illegal*

We will not pay any benefit under this Certificate for any illegal activities.

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## Legal action against you

If there is legal action against you under this Certificate, you have to do the following:

- You should inform us immediately.
- Forward all communication that you receive regarding any legal action to us.
- Check with us before communicating to any third party (including the police) about any legal action.
- You or any person acting for you must not negotiate, admit or reject any claim without our approval in writing.

We may take over to settle or defend any legal claim.

We may take over any rights to defend or settle any claim and to take legal action in your name to enforce your rights, or ours, against any other person.

We may also take legal action in your name (at our own expense) to recover any payment we have made under this Certificate to anyone else.

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# The main people under your Certificate

This section explains who the main people under your Certificate are, what rights they have, and how they are treated.

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## Who's covered under your Certificate

Your Certificate covers all of the people named as persons covered on your takaful schedule.

### *Person covered*

This is the person who is covered under your Certificate. A person covered (other than the Certificate owner/participant) cannot make changes to your Certificate.

### *Age requirements for person covered*

Age requirements apply for the person covered, which are shown in the following table.

Person covered	Eligible age
Certificate owner/participant	Must be between 18 and 60 years old

Note: age implies the age at next birthday

### *Certificate owner/participant (you)*

You (the Certificate owner/participant) own the Certificate, and your details are shown in the takaful schedule or endorsement.

You are the only person who may make changes to, or enforce any rights under, your Certificate. If you make a change under your Certificate, we will not check whether you have permission from anyone else to make that change.

You may nominate a person to receive the benefits payable upon your death under this Certificate either as an executor or beneficiary.

### *No assignment of benefits*

You cannot assign the benefits under your Certificate to someone else.

## Nominees

This is a person(s) who will receive the death benefit under this Certificate. Nominee(s) cannot make changes to your Certificate.

You have the following options for your nominee(s).

- You can appoint up to 2 nominees, and you may decide how much of the death benefit each nominee will receive.
- You can choose for the nominee(s) to receive the benefit as a *Wasi* or as a beneficiary.

You should regularly check if your nominees are still appropriate. You can change your nominees by informing us in writing.

### Types of nominees

When you choose your nominees, you classify them either as:

- 'Wasi'; or
- 'Beneficiary'.

### Wasi

The *Wasi*/Executor is a trustee who is responsible to distribute the takaful benefits to the legal heirs.

### Beneficiary

The Beneficiary is a recipient of the takaful benefits on the basis of Conditional Hibah (Gift). Conditional Hibah has the effect of transferring ownership of the takaful benefits payable to the Beneficiary upon the death of the participant and shall not form part of the estate of the participant or be subject to his/her debts.

### Death benefit payment rules

No living nominees	If you have not chosen a nominee, or if your sole nominee dies before you and is not replaced, we will pay the proceeds to your estate.
If a nominee dies before you	If there is more than one nominee and a particular nominee dies before you, we will pay the share of the deceased nominee to your estate unless you have made a subsequent nomination in place of the deceased nominee.
If a nominee dies before the benefits are paid	If a nominee dies after you, and we have not yet paid the takaful benefits to them, we will pay the takaful benefits to: <ul style="list-style-type: none"> <li>▪ your estate, if the nominee is an executor; or</li> <li>▪ the estate of the deceased nominee, if the nominee is a beneficiary.</li> </ul>

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# How to reach us

In this section, we explain your options if you have any questions or problem with your Certificate.

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## If you have questions



### Write to us

You can also email us at [enquiries@insuranstaib.com.bn](mailto:enquiries@insuranstaib.com.bn).



### Call us

Alternatively, you can call us at **+673 222 3006** if you prefer to speak to our customer service team.

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## How to resolve complaint

We want to resolve any concerns or complaints you may have as quickly as possible. You should follow the steps below to resolve your concern.

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### Step 1

#### Talk to us

The first thing you should do is talk to one of our consultants about your concerns or complaints. Call our hotline at **+673 222 3006** (8.15am to 4pm – Mondays to Thursdays, 8.15am to 11.15am and 2.30pm to 4pm – Friday and 8.15am to 11.15am – Saturday (excluding public holidays)). The consultant may be able to resolve your concerns or complaints. If not, they may refer you to a manager.

The consultant will try to resolve your complaints or concerns as soon as possible.

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### Step 2

#### Call or write to our Complaint Handling Function

If you feel that your complaint has not been resolved, you can write to:

Insurans Islam Family Takaful Sendirian Berhad.  
Head Office, Unit 2, Ground Floor,  
Bangunan Suria,  
Kiulap BE1518  
Negara Brunei Darussalam  
Tel: +673 222 3006  
Email: [enquiries@insuranstaib.com.bn](mailto:enquiries@insuranstaib.com.bn)  
Website: [www.insuranstaib.com.bn](http://www.insuranstaib.com.bn)

We will respond to your complaint within 3 working days of us receiving it.

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**Step 3**

Seek an external review from

Financial Consumer Issue, Brunei Darussalam Central Bank

If we cannot arrive at a mutual agreement, you may approach the FCI BDCB, a free, independent and fair dispute resolution centre for resolution of disputes between financial institutions and consumers. You can lodge your concerns or complaints by post, online, or in-person. The FCI BDCB details are:

Financial Consumer Issues  
Brunei Darussalam Central Bank  
Level 7, Ministry of Finance and Economy Building  
Commonwealth Drive, BB3910  
Brunei Darussalam  
Email: [fci@bdcg.gov.bn](mailto:fci@bdcg.gov.bn)  
Website: [www.bdcg.gov.bn](http://www.bdcg.gov.bn)  
Hotline: +673 238 0007

You need to remember to quote your Certificate number in any communication with us or with FCI BDCB.

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**Step 4**

Mediation and arbitration

Any unresolved dispute must first be referred to FCI BDCB as above. If the dispute remain unresolved and is outside the jurisdiction of FCI BDCB, you agree to resolve the dispute through mediation via the Brunei Darussalam Arbitration Centre (BDAC) in accordance with their mediation rules.

If you agree to take part in the mediation, you and we will be required to agree to participate in good faith and agree to adhere to the terms of any settlement reached.

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**Step 5**

Court

If the dispute is still not settled, you may take your matter to Court.

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# Important words and phrases

The list below explains the meanings of important words and phrases shown in your Certificate.

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<b>Accident</b>	An accident is the sudden, violent, unexpected and unintentional visible contact between the person insured and another object or substance. It does not include an illness, degenerative process or any other naturally occurring condition.
<b>Certificate</b>	The contract of takaful between you and us. It is made up of the documents listed below. We will provide them to you in electronic form. <ul style="list-style-type: none"><li>- This certificate;</li><li>- Your takaful schedule;</li><li>- Any endorsement to your Certificate.</li></ul>
<b>Commencement date</b>	The date cover starts under your Certificate. The date is shown in your takaful schedule.
<b>Endorsement</b>	An extra document attached to your Certificate that outlines any adjustments that we make to your Certificate.
<b>Expiry date</b>	The date that your Certificate ends. The expiry date is shown in your takaful schedule.
<b>Family member</b>	Your spouse or legally recognised partner, children, parents, brothers and sisters, parents-in-law, brothers-in-law, sisters-in-law, grandparents, grandparents-in-law, daughters-in-law, sons-in-law, or grandchildren.
<b>Medical practitioner</b>	A person who has a medical degree, is licensed or registered in the country in which they operate and is accredited by a medical board or equivalent organisation to render medical services, in the region they practice. A medical practitioner cannot be any of the following people unless we agree in writing. <ul style="list-style-type: none"><li>- A person covered</li><li>- A person covered family member or business partner</li><li>- You</li><li>- Your spouse, family member or business partner</li></ul>
<b>Occupational class 1</b>	Professionals, managerial or persons engaged in executive, administrative or clerical duties.

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Owner or Certificate owner or Participant	You, the person who owns this Certificate. Your details are shown in the takaful schedule or endorsement. We also use the term 'you', or 'your' in this Certificate.
Person covered	The person (or persons) covered by this Certificate and shown on the takaful schedule.
Period of takaful	The period of time between the coverage starts date and coverage end date (both inclusive) as shown in the takaful schedule.
Syariah	Means Islamic law. Any interpretations and decisions about Syariah regarding your Certificate will be made by our Syariah Advisory Committee, and they are binding on us and you.
Syariah Advisory committee	The committee formed by us to make sure that our takaful business complies with the Syariah.
Sum covered	The amount of benefits to be paid. The sum covered is shown in the takaful schedule.
Takaful schedule	<p>The document attached to your Certificate. The summary shows important information about your Certificate, including the following:</p> <ul style="list-style-type: none"> <li>- Certificate number;</li> <li>- Certificate owner/participant and person covered details;</li> <li>- plan name;</li> <li>- geographical area;</li> <li>- the period of takaful;</li> <li>- your contribution details;</li> </ul> <p>the optional benefits that you paid additional contribution for.</p>
We, us, and our	Insurans Islam Family Takaful Sendirian Berhad, the issuer of your Certificate.
You, and your	Any person covered under this Certificate.

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# Definitions of conditions covered under the Early Cancer, Heart Attack and Stroke Benefit

## Definitions of conditions covered under the Early Cancer, Heart Attack and Stroke Benefit

**Early cancer** means a diagnosis of any of the following conditions:

a. Carcinoma in-situ	A focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.  For carcinoma-in-situ of cervix uteri, it must be at a grading of CIN III. We do not cover all neoplasms or tumours which are classified as pre-malignant, having borderline malignancy, having any degree of malignant potential, having suspicious malignancy or of uncertain or unknown behaviour.
b. Early prostate, thyroid or urinary bladder cancer	Must be histologically described using the TNM Classification as T1N0M0 (TNM Classification).
c. Early chronic lymphocytic leukaemia	Must be diagnosed at RAI Stage 1 or 2.
d. Neuroendocrine tumours	Must be histologically classified as T1N0M0 (TNM Classification).
e. Early invasive melanoma	Must have not invaded beyond the epidermis.
f. Gastro-intestinal stromal tumours	Must be histologically classified as Stage I or IA according to the latest edition of the AJCC Cancer Staging Manual.
g. Bone marrow malignancies	Must not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment.

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*All tumours and malignancies in the presence of HIV infection will be excluded.*

**Early heart attack** means a diagnosis of any of the following conditions:

a. **Cardiac defibrillator insertion** Insertion of a permanent cardiac defibrillator as a result of cardiac arrhythmia which cannot be treated via any other method. The surgical procedure must be certified to be absolutely necessary by a specialist in the relevant field. Cardiac defibrillator insertion in the presence of HIV infection is excluded.

b. **Cardiac pacemaker insertion** Insertion of a permanent cardiac pacemaker that is required as a result of serious cardiac arrhythmia which cannot be treated via other means. The insertion of the cardiac pacemaker must be certified to be absolutely necessary by a specialist in the relevant field.  
  
Cardiac pacemaker insertion in the presence of HIV infection is excluded.

c. **Coronary artery disease** The narrowing of the lumen of two coronary arteries by a minimum of 60%, as proven by coronary arteriography, regardless of whether any form of coronary artery has been recommended or performed.  
  
Coronary arteries herein refer to right coronary artery, left main stem, left anterior descending and left circumflex, but not their branches.  
  
Note that any non-invasive method of determining coronary artery stenosis is not acceptable.

d. **Early cardiomyopathy** The unequivocal diagnosis of cardiomyopathy which has resulted in the presence of permanent physical impairments to at least Class III of the New York Heart Association (NYHA) classification of cardiac impairment.  
  
The diagnosis must be confirmed by a specialist in the relevant field. Cardiomyopathy that is directly related to alcohol misuse is excluded.  
  
The NYHA classification of cardiac impairment:  
  
**Class I** No limitation of physical activity. Ordinary physical activity does not cause undue fatigue, dyspnea, or anginal pain.  
**Class II** Slight limitation of physical activity. Ordinary physical activity results in symptoms.  
**Class III** Marked limitation of physical activity. Comfortable at rest, but less than ordinary activity causes symptoms.  
**Class IV** Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.  
  
Early cardiomyopathy in the presence of HIV infection is excluded.

e. Increased pulmonary blood pressure	<p>Primary or secondary pulmonary hypertension with established right ventricular hypertrophy leading to the presence of permanent physical impairment of at least Class III of the New York Heart Association (NYHA) classification of cardiac impairment.</p> <p>The diagnosis must be established by cardiac catheterisation by a specialist in the relevant field.</p>
f. Keyhole coronary bypass surgery or coronary artery atherectomy or myocardial laser revascularisation or enhanced external counter pulsation	<p>The actual undergoing for the first time for the correction of the narrowing or blockage of one (1) or more coronary arteries via “keyhole” surgery, atherectomy, myocardial laser revascularisation or enhanced external counterpulsation.</p> <p>All other surgical procedures will be excluded from this benefit.</p>
g. Large asymptomatic aortic aneurysm	<p>Asymptomatic abdominal or thoracic aortic aneurysm or dissection greater than 55mm in diameter as evidenced by appropriate imaging technique, and confirmed by a specialist in the relevant field.</p>
h. Minimally invasive surgery to aorta	<p>The actual undergoing of surgery via minimally invasive or intra-arterial techniques to repair or correct an aneurysm, narrowing, obstruction or dissection of the aorta, as evidenced by a cardiac echocardiogram and confirmed by a specialist in the relevant field. For the purpose of this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.</p>
i. Percutaneous valvuloplasty, valvotomy, percutaneous valve replacement or device repair	<p>The actual undergoing of valvotomy or valvuloplasty or percutaneous valve replacement necessitated by damage of the heart valve as confirmed by a specialist in the relevant field and established by a cardiac echocardiogram.</p> <p>The procedure should be performed totally via intravascular catheter-based techniques.</p> <p>Any procedure on heart valves that involves opening or entering the chest by any thoractotomy incision is excluded.</p>
j. Pericardectomy	<p>The undergoing of a pericardectomy or undergoing of any surgical procedure requiring keyhole cardiac surgery as a result of pericardial disease. Both these surgical procedures must be certified to be absolutely necessary by a consultant cardiologist.</p> <p>Pericardectomy in the presence of HIV infection is excluded.</p>

**Early stroke** means a diagnosis of any of the following conditions:

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| <p>a. <b>Amyotrophic lateral sclerosis</b></p>                       | <p>Unequivocal diagnosis by a medical practitioner who is a neurologist confirming well defined neurological deficit with persistent signs of involvement of the spinal nerve columns and the motor centres in the brain and with spastic weakness and atrophy of the muscles of the extremities. Claims shall only be admitted if the condition is confirmed by a medical practitioner who is a neurologist as progressive and resulting in irreversible damage to the nervous system.</p> |
| <p>b. <b>Bacterial meningitis with full recovery</b></p>             | <p>Bacterial infection resulting in severe inflammation of the membranes of the brain or spinal cord which requires hospitalisation.</p> <p>This diagnosis must be confirmed by:</p> <ul style="list-style-type: none"> <li>- the presence of bacterial infection in cerebrospinal fluid by lumbar puncture; and</li> <li>- a consultant neurologist.</li> </ul> <p>Bacterial meningitis in the presence of HIV infection is excluded.</p>  |
| <p>c. <b>Brain aneurysm surgery (via craniotomy)</b></p>             | <p>The actual undergoing of surgical repair of an intracranial aneurysm or surgical removal of an arteriovenous malformation via craniotomy. The surgical intervention must be certified to be absolutely necessary by a specialist in the relevant field.</p>  |
| <p>d. <b>Brain aneurysm surgery (via endovascular procedure)</b></p> | <p>The actual undergoing of surgical repair of an intracranial aneurysm or surgical removal of an arteriovenous malformation via endovascular procedures. The surgical intervention must be certified to be absolutely necessary by a specialist in the relevant field.</p>   |
| <p>e. <b>Carotid artery surgery</b></p>                              | <p>The actual undergoing of endarterectomy of the carotid artery which has been necessitated as a result of at least 80% narrowing of the carotid artery as diagnosed by an arteriography or any other appropriate diagnostic test that is available.</p> <p>Endarterectomy of blood vessels other than the carotid artery are specifically excluded.</p> <p>Percutaneous carotid angioplasty is excluded.</p>  |
| <p>f. <b>Cavernous sinus thrombosis surgery</b></p>                  | <p>The actual undergoing of a surgical drainage for cavernous sinus thrombosis. The presence of cavernous sinus thrombosis as well as the requirement for surgical intervention must be certified to be absolutely necessary by a specialist in the relevant field.</p>   |

g. Cerebral shunt insertion	The actual undergoing of surgical implantation of a shunt from the ventricles of the brain to relieve raised pressure in the cerebrospinal fluid. The need of a shunt must be certified to be absolutely necessary by a specialist in the relevant field.
h. Polio induced muscle weakness	Unequivocal diagnosis of infection with the poliovirus leading to paralytic disease as evidenced by impaired motor function or respiratory weakness. In respect of this definition, claims shall only be admitted if poliomyelitis causes neurological deficit resulting in paralysis in limbs that is permanent.  The unequivocal diagnosis must be made by a specialist in the relevant medical field.
i. Primary lateral sclerosis	A progressive degenerative disorder of the motor neurons of the cerebral cortex resulting in widespread weakness on an upper motor neuron basis. Clinically it is characterised by progressive spastic weakness of the limbs, preceded or followed by spastic dysarthria and dysphagia, indicating combined involvement of the corticospinal and corticobulbar tracts. The unequivocal diagnosis must be made by a neurologist and confirmed by appropriate neuromuscular testing such as electromyogram (EMG).  The condition must result in the permanent inability to perform, without assistance, at least 3 of the 6 “activities of daily living”. These conditions have to be medically documented for at least 3 consecutive months.
j. Progressive supranuclear palsy	A degenerative neurological disease characterised by supranuclear gaze paresis, pseudobulbar palsy, axial rigidity and dementia. The unequivocal diagnosis of progressive supranuclear palsy must be confirmed by a medical practitioner who is a neurologist.  The condition must result in the permanent inability to perform, without assistance, at least 3 of the 6 “activities of daily living”. These conditions have to be medically documented for at least 3 consecutive months.
k. Severe progressive bulbar palsy	Neurological disorder with paralysis in the head region, difficulties in chewing and swallowing, problems in speaking, persistent signs of involvement of the spinal nerves and the motor centres in the brain and spastic weakness and atrophy of the muscles of the extremities. The disease must be unequivocally diagnosed by a medical practitioner who is a neurologist.  The condition must result in the permanent inability to perform, without assistance, at least 3 of the 6 “activities of daily living”. These conditions have to be medically documented for at least 3 consecutive months.