



Insurans Islam  
**General Takaful** Sdn Bhd

**CERTIFICATE FOR  
GROUP PERSONAL ACCIDENT FOR  
STUDENT TAKAFUL SCHEME**

(Effective from 18<sup>th</sup> April 2022)

**PART A: SCHEDULE OF BENEFIT**

BASIC PLAN		PACKAGE 1 B\$	PACKAGE 2 B\$	PACKAGE 3 B\$	PACKAGE 4 B\$
A	Death or Permanent Total Disablement as a result of an accident.	5,000	10,000	15,000	20,000
B	Death or Permanent Total Disablement due to unknown cause or natural death.	1,000	2,000	3,000	4,000
C	Education Allowance If either one of the Participant's parents or legal guardian suffers accidental death or loss of limb.	1,000	1,000	1,000	1,000
D	Loss & Damage of Textbooks up to B\$200.00. If the Participant suffers loss or damage of textbook(s) (beyond use) due to motor road accident or house fire.	Nil	100	100	200
E	Hospital Ward Cash Allowance due to accident (maximum limit 30 days)	10 per day	20 per day	30 per day	40 per day
F	Caretaker Cash Allowance for each day in a hospital as a result of an accident, up to a maximum of 30 days in continuance commencing from the date of accident	Nil	Nil	10 per day	10 per day
<b>G</b>	<b>MEDICAL EXPENSES (TOTAL MAXIMUM COVERAGE IN A YEAR)</b>	<b>500</b>	<b>1,000</b>	<b>1,500</b>	<b>2,000</b>
	Sub-limit				
	Medical and Surgical Expenses as a result of disease or listed illnesses including diseases related to COVID-19.	250 Excess 50	500 Excess 50	500 Excess 50	1,000 Excess 50
	Medical and Surgical Expenses as a result of an accident.	500 Excess 50	1,000 Excess 50	1,500 Excess 50	2,000 Excess 50
	Mobility Aid. Reimbursement for cost of purchase of mobility aid equipment (e.g. wheelchair, crutches, prosthesis expenses etc).	Nil	Nil	250	500
	Immobility Facilities such as toilet and fences to assist with walking.	Nil	Nil	500	500

ADDITIONAL COVERAGE ONLY APPLIES FOR PACKAGES 3 AND 4			
		PACKAGE 3	PACKAGE 4
MEDICAL EXPENSES		B\$	
1	Hospital Miscellaneous Services (including ambulance services, anesthetic fees, implants).	Up to 10,000 per policy	
2	Surgical Fees		
3	In-Hospital Doctor's Visit (Daily maximum up to 30 days)		
4	Pre-Hospital Specialist Consultation (Within 30 days prior to hospitalization)		
5	Post-Hospital Treatment (Within 30 days after discharge)		
6	Medical Expenses incurred 30 days prior to admission & 30 days after discharge		
7	Miscarriage (including Ectopic Pregnancy)		
Sub-limit			
8	Medical And Surgical Expenses as a result of disease or listed illnesses including disease related to COVID-19.	500 Excess 50	1,000 Excess 50
9	Medical And Surgical Expenses as a result of an accident.	1,500 Excess 50	2,000 Excess 50
10	Mobility Aid. Reimbursement for cost of purchase of mobility aid equipment (e.g wheelchair, crutches, prosthesis expenses etc)	250	500
11	Immobility Facilities such as toilet and fences to assist with walking.	500	500

ADDITIONAL COVERAGE ONLY APPLIES FOR PACKAGE 3 AND 4		
		B\$
EMERGENCY AID & RELIEF		
12	Repatriation Expenses (Maximum of one (1) destination only)	Full Cover
13	Emergency Medical Evacuation and Repatriation	Up to 1 Million
14	Compassionate Emergency leave (Maximum of one (1) economy return airfare)	2,000
15	Emergency Assistance Service	Cover
16	SOS International	Worldwide
TRAVEL BENEFITS		
17	Baggage Loss/Damage	200
18	Baggage Delay	200
19	Trip Cancellation	1,000
20	Trip Curtailment	1,000
21	Strikes & Hijacks	500
22	Computer or Laptop Loss/Damage	1,000

## PART B: YOUR CERTIFICATE

Subject to receipt of payment of Takaful Contribution as stipulated in the Schedule, IIGT will provide Takaful Cover under the Terms of this certificate during the Period of Takaful as shown in the Schedule.

This certificate, Schedule, Proposal Form, declaration and any applicable Endorsement shall be considered as part of this certificate.

## PART C: IMPORTANT INFORMATION

### 1. **TABARRU'**

*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 help and joint guarantee should any fellow Participants suffer from a defined loss.

### 2. **WAKALAH**

*Wakalah* refers to a contract in which a party as principal (*Muwakkil*) authorizes another party as his or her agent (*Wakil*) to perform a particular task, in matters that may be delegated, either voluntary or with imposition of a fee.

The Participant will make contribution to the Takaful fund as *Tabarru'*. Then all the Participants in a group will appoint or authorize Insurans Islam General Takaful Sendirian Berhad as their agent (*Wakil*) to manage the Takaful fund for the purpose of executing Takaful activities such as underwriting, risk management and claims management. In this *Wakalah* arrangement, Insurans Islam General Takaful Sendirian Berhad 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. **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 Insurans Islam General Takaful Sendirian Berhad with the proportion of seventy per cent (70%) to the Participants' Fund and thirty per cent (30%) to Insurans Islam General Takaful Sendirian Berhad. The surplus in the Participants' Fund will then be declared and distributed to the eligible Participants. Based on *Ju'alah* concept, Insurans Islam General Takaful Sendirian Berhad is entitled for the surplus distribution from the Takaful fund as fee for the good performance of Insurans Islam General Takaful Sendirian Berhad in managing the Takaful fund.

For the Participants who have incurred claims or received benefit, their portion of surplus will not be distributed back to them and shall be credited back as *Tabarru'* to the Takaful Fund.

For the Participants who have surrendered their Takaful certificate before financial year end, they are entitled for the surplus. The surplus will be calculated based on their contribution and participation period in the Takaful Fund.

### 4. **TREATMENT OF SMALL PAYMENT AMOUNT**

For any amount due and payable to the Participants from refund/surrender/maturity/termination/claim that is B\$5.00 and below, Insurans Islam General Takaful Sendirian Berhad will donate to charity which will be utilized as 'amal jariah' on behalf of the Participants.

## **PART D: GENERAL POLICY DEFINITIONS**

The following words or expressions found in this certificate and/or Policy shall have the meanings as defined below.

1. "Accident" means a sudden unforeseen and fortuitous event.
2. "Accidental Death" means death by reason of Accident.
3. "Affidavit" means a formal written statement setting out the facts of a case, confirmed by oath or affirmation for use as evidence in court.
4. "Arbitrator(s)" means person(s) who conduct(s) an arbitration and serve(s) as judge(s) to settle a dispute with a written statement setting out the facts of case, confirmed by oath or affirmation for use as evidence in court.
5. "Award" means the final decision of an Arbitrator.
6. "Benefits" means the specified entitlement under this certificate for the Participant.
7. "Clinic" means any medical establishment operated by a Registered Medical Practitioner.
8. "Condition Precedent" means an event which must occur, unless its non-occurrence is excused, before performance under any contractual duty exists.
9. "Contribution" means the specified amount of payment required periodically by Us to provide Coverage under this certificate for the Benefits specified in the Schedule.
10. "Cover(s)/Coverage" means the extent of Takaful protection afforded by this certificate.
11. "Damage" means harm to property, resulting in Loss of value or the impairment of usefulness.
12. "Death Compensation" means a sum of Benefit that IIGT pay upon the Participant's death.
13. "Endorsement" means authorised revision(s) to this certificate.
14. "Excess" means the amount the Participant must pay towards any claim.
15. "Hospital" means any institution lawfully operating twenty-four (24) hours a day for the care and treatment of injured persons with organised facilities including but not limited to diagnosis, surgery, nursing service and medical supervision, but excluding any institution used as a centre for nursing care, convalescence, geriatric care, mental care, rehabilitation or extended care, and/or the care or treatment of alcoholics or drug addicts.
16. "In-Patient" means a person necessarily and continuously confined to a Hospital, under the care of a Registered Medical Practitioner for more than six (6) hours, or confinement being certified as necessary by the attending Registered Medical Practitioner.
17. "Injury" means bodily Injury caused solely and directly by an Accident, independent of any other cause.
18. "Illness" means illness(es) certified by a Registered Medical Practitioner to be the cause of performance of surgery covered under this certificate.
19. "International SOS" means twenty-four (24) hours Emergency Assistance Services in the event the Participant encounters difficulties whilst traveling outside Brunei Darussalam during the period of Takaful.

20. "Loss" means an Injury and/or Damage sustained by the Participant in consequence of the happening of any Accident.
21. "Loss of Limb" means Loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable Loss of use of hand, arm or leg.
22. "Out-Patient" means a person under the care of a Registered Medical Practitioner without being confined to a Hospital.
23. "Participant" means the person named in the Schedule who is registered as a full-time student at a Recognised Educational Institution.
24. "Period of Takaful" means the period specified on the Schedule or in any Endorsement.
25. "Permanent" means a condition that had lasted for twelve (12) consecutive months or more and at the expiry of that period, without hope of improvement.
26. "Policy" means the following documents:  
(a) Schedule(s), and (b) Endorsement(s)
27. "Proposal Form" means the form to be signed by the Participant providing material information relevant to the Cover and declaration.
28. "Recognised Educational Institution" means any pre-school, primary school, secondary school and tertiary educational institution in Brunei which is recognised by the Ministry of Education, Brunei Darussalam.
29. "Registered Medical Practitioner" means a medical practitioner or doctor who is registered with the relevant body and is duly licensed to practice western medicine.
30. "Participants' Fund" means a fund where the contributions are collected from the Participants to be utilised for the purpose of managing Takaful activities.
31. "Schedule" means the document containing salient and relevant information pertaining to this certificate including the list of Benefits and Sum Payable.
32. "Sum Payable" means the sum specified against each of the Benefits stipulated in the Schedule which is the maximum amount IIGT will pay in the event of claim(s) in a year.
33. "Surplus" means assets minus liabilities of the Participants' Fund.
34. "Terms" means all terms, exclusions, conditions and limits which apply to this certificate.
35. "Terrorism" means an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious ideological or similar purposed including the intention to influence any government and/or to put the public, or any section of the public, in fear.
36. "Total Disablement" means an inability of the Participant to engage in, or attend to his/her usual daily or business activities as a result of any injury sustained through an Accident.

37. "Umpire" means a third party selected to independently render a decision when the Arbitrators disagree on some point.
38. "IIGT" means Insurans Islam General Takaful Sendirian Berhad.
39. "Wakil" means IIGT duly authorised representatives and agents.
40. "You/Your/Yourself" means the person(s) named as the Participant in the Schedule.

## **PART E: COVERAGE**

### **BASIC COVERAGE**

During the Period of Takaful, the following are the Covers provided to the Participant under this certificate:

#### **Section a) – Accidental Death**

If the Participant sustains Injury caused by Accident resulting in his/her death within one (1) year from the date of Accident, IIGT will pay the amount specified in the Schedule for "Death as a result of Accident", provided that death was caused solely and directly by the Accident, independent of any other cause.

#### **Section b) – Accidental Permanent Total Disablement**

If the Participant sustains Injury caused by an Accident resulting in his/her Permanent Total Disablement within one (1) year from the date of Accident, IIGT will pay the Participant the amount specified in the Schedule for "Permanent Total Disablement as a result of Accident" according to the "Scale of Permanent Disablement Benefits", provided that the Permanent Disablement was caused solely and directly by the Accident, independent of any other cause.

#### **Section c) – Death or Permanent Total Disablement**

In the event of death occurred as a result of unknown caused or natural death of the Participant, IIGT will pay the amount specified in the Schedule

#### **Section d) – Education Allowance**

If either one of the Participant's parents or legal guardian suffers Accidental Death or Loss of Limb, IIGT will pay the "Education Allowance" specified in the Schedule.

#### **Section e) – Loss or Damage of Textbook**

If the Participant suffers Loss of or Damage to textbook(s) (beyond use) due to a road Accident or fire at the permanent place or stay/residence of the Participant, IIGT will reimburse up to the amount of Loss or Damage of Textbook specified in the Schedule.

#### **Section f) – Hospital Ward Cash Allowance**

IIGT will pay the amount specified in the Schedule for "Hospital Ward Cash Allowance" if the Participant is hospitalised as an In-Patient in a Hospital for twenty-four (24) consecutive hours up to a maximum of thirty (30) days for treatment or surgery due to an Accident.

#### **Section g) – Caretaker Cash Allowance**

Caretaker Cash Allowance (This benefit is provided only if it is included in the Schedule) - Cash allowance will be paid to the person who provides regular care to the Participant who has sustained injury or disability or suffers from illness when the Participant is confined in a hospital, each day up to a maximum of thirty (30) days with the condition that the immediate family is the Participant's father or mother or son or daughter or brother or sister.

## **Section h) Medical and Surgical Expenses**

IIGT will reimburse the following medical and surgical expenses incurred by the Participant due to Accident or as a result of listed Illness (including Covid-19) up to the amount specified in the Schedule for "Medical and Surgical Expenses", per Accident.

- (i) **Accidental Emergency Outpatient Medical Expenses**  
Expenses incurred by the Participant for treatment while he/she is an Out-patient at the Clinic or Hospital up to twenty-four (24) hours following an Accident.
- (ii) **Room, Board and General Nursing Benefits**  
Expenses incurred by the Participant for room and board for at least six (6) consecutive hours from the first day of hospital confinement and general nursing services and meals for each day of confinement up to thirty (30) days following an Accident.
- (iii) **Intensive Care Ward**  
Expenses incurred by the Participant for intensive care ward treatment rendered during confinement as an In-Patient.
- (iv) **Hospital Miscellaneous Services**  
Expenses incurred by the Participant for x-rays, laboratory fees, drugs and medicines consumed on premises, dressings, physiotherapy and other customary services rendered or supplied during the confinement period as an In-Patient.
- (v) **Ambulance Fee**  
Expenses incurred by the Participant for ambulance services (inclusive of attendance) to and/or from the Hospital. Payment will not be made if the Participant is not hospitalised as an In-Patient.
- (vi) **Paralysis**
- (vii) **Expenses incurred by the Participant for paralysis treatment.**
- (viii) **Anaesthetist Fee**
- (ix) **Alimentary System Surgery**
- (x) **Genital - Urinary System Surgery**
- (xi) **Orthopaedic Surgery**
- (xii) **Ear, Nose and Throat Surgery**
- (xiii) **Ophthalmic (Eyes) Surgery**
- (xiv) **Coronary Artery Disease Surgery (xiv)Major Organ Failure Surgery**
- (xv) **Chronic Kidney Disease Surgery**

### **Section i) – Mobility Aid and Immobility Facilities**

Medical Appliances and Mobility Aid Benefit (This benefit is provided only if it is included in the Schedule) - The necessary medical equipment needed and durable after Hospital confinement or day surgery as advised or by order of the Physician which will help the Participant's mobility for his/her daily activities. Such types of durable medical appliances and mobility aids are as below (including but not limited to):

- Wheelchairs
- Walkers
- Hospital beds
- Power scooters
- Portable oxygen equipment

IIGT will also cover medical appliances and mobility facilities such as:

- Equipment mainly intended to help the Participant outside his/her home. For example, if he/she can walk on his/her own for short-distances - enough to get himself/herself around his/her home – IIGT will provide a motorized scooter that he/she may only need outside the home.
- Most items intended only to make things more convenient or comfortable. This includes stairway elevators, air conditioners, and bathtub and toilet seats.
- Items that get thrown away after use or that are not used with equipment. For example, IIGT covers incontinence pads, catheters, surgical facemasks or compression leggings. Catheters may be only covered as prosthetics if the Participant has a permanent condition.
- Modification to the Participant's home, such as ramps or widened doors for improving wheelchair access.

## **MEDICAL EXPENSES**

### **(1) Hospital Miscellaneous**

A special hospital service benefit shall be paid during the time that the Participant is registered as a bed patient in a Hospital and is furnished/rendered any special hospital service which is regularly given by the Hospital for treatment of that disability. The amount of benefit shall be equal to the actual charges made by the Hospital during the Participant's confinement but in no event shall this benefit exceed the maximum benefit set forth in the Schedule of Benefits.

The special hospital services shall include the following:-

- Use of Operating Room;
- Drugs and Medicine consumed on premises;
- Dressing, Ordinary splints and Plaster;
- Laboratory Examination;
- Electrocardiograms;
- Basal Metabolism Tests;
- Physical Therapy;
- X-ray Therapy, Radium Therapy, Radium and Isotopes;
- X-ray Examination;
- Intravenous Infusions; and
- Cost of Blood or Blood Plasma transfusion

## **(2) Surgical Fees**

In addition to the benefits, surgical benefits will be paid in an amount equal to the sum actually charged for such operation provided. However, the maximum benefit for all surgical operations performed shall not exceed the sum obtained by multiplying the appropriate percentage shown for that operation in the surgical schedule of fees by the maximum surgical benefit shown in the Schedule of Benefits. If two or more procedures are performed through a single incision, reimbursement for expenses for all such procedures shall not exceed the amount indicated for the one surgical procedure performed for which the largest amount is payable. If surgery for disability is performed in various stages over a period of time, then all surgical fees incurred in the various stages for the said disability will be aggregated.

## **(3) Hospital Doctors' Visit**

In addition to the benefits, IIGT will pay the Participant, who requires the services of a registered Medical Practitioner in connection with the treatment of accidental bodily injury or sickness, the regular and customary charges for visits made by the Registered Medical Practitioner in connection with disability from bodily injuries or sickness. Benefits are payable for one daily visit up to the maximum daily benefit shown in the Schedule of Benefits.

However, this benefit shall be included in the total of the maximum surgical fee payable under the surgical schedule of fees.

## **(4) Pre-Hospital Diagnostic Services**

'In-Hospital Doctors' Visit' provides reimbursement of charges incurred for outpatient diagnostic x-ray and laboratory examination. This is based on recommendation by a physician in connection with a disability resulting from bodily injuries or sickness.

The total payment of this benefit shall not exceed the maximum limit shown in the Schedule of Benefits. Within thirty (30) days, no payment shall be made after diagnostic x-ray and laboratory examination, hospitalization or surgical treatment is not required.

## **(5) Hospital Specialist Consultation**

IIGT will pay the actual expenses incurred by the Participant for outpatient specialist consultation, excluding medication, which are recommended by a physician arising from an illness or injury. Payment for all such services furnished as a result of any one disability shall not exceed the maximum benefit shown in the Schedule of Benefits. No payment shall be made if within thirty (30) days after the specialists' consultation, hospitalization or surgical treatment is not required.

## **(6) Medical Expenses incurred 30 days prior to admission and 30 days after discharge**

IIGT will pay the actual expenses incurred by the Participant for outpatient specialist consultation, excluding medication, which are recommended by a physician, arising from an illness or injury. Payment for all such services furnished as a result of any one disability shall not exceed the maximum benefit shown in the Schedule of Benefits. No payment shall be made if within thirty (30) days after the specialists' consultation; hospitalization or surgical treatment is not required.

## **(7) Miscarriage**

Pregnancy and delivery-related complications benefit pays for inpatient hospital treatment for the following:

- ectopic pregnancy
- pre-eclampsia or eclampsia
- disseminated intravascular coagulation (DIC)
- miscarriage where the foetus of the Participant dies as a result of a sudden unexpected and involuntary event which must not be due to a voluntary or malicious act
- ending a pregnancy if an obstetrician considers it necessary to save the life of the Participant
- acute fatty liver diagnosed during pregnancy
- postpartum haemorrhage with hysterectomy done
- amniotic fluid embolism - abruptio placentae (placenta abruption)

- choriocarcinoma and hydatidiform mole
- a histologically confirmed choriocarcinoma or molar pregnancy
- placenta previa
- antepartum haemorrhage

## **EMERGENCY AID & RELIEF**

### **(1) Repatriation Expenses**

IIGT will, subject to these Terms, pay upon satisfactory proof, the Participant or his/her beneficiary the repatriation expenses if during the Period of Takaful, the Participant sustains bodily injury or sickness resulting in death or hospitalization as an in-patient in any registered and licensed Hospital worldwide for treatment and subsequently certified by the attending Registered Medical Practitioner to be unfit to attend to the Participant.

### **(2) Emergency Medical Evacuation & Repatriation**

International SOS Pte Ltd will provide and pay for services in respect of emergency medical evacuation, emergency medical repatriation and repatriation of mortal remains necessitated by accident, illness or death of the Participant occurring when he is travelling outside Brunei for a period not exceeding ninety (90) consecutive days on any one trip.

#### *Arrangement and Payment of Emergency Medical Evacuation:*

International SOS Pte Ltd will arrange for the air and/or surface transportation and communication for moving the Participant when in a serious medical condition to the nearest Hospital where appropriate medical care is available. International SOS Pte Ltd shall pay for the medically necessary expenses such as transportation, communication and all usual and customary ancillary charges incurred in such services arranged by International SOS Pte Ltd.

International SOS Pte Ltd retains the absolute right to decide whether the Participant's medical condition is sufficiently serious to warrant emergency medical evacuation. International SOS Pte Ltd further reserves the right to decide the place to which the Person Covered shall be evacuated and the means or method by which evacuation will be carried out having regard to all the assessed facts and circumstance of which International SOS Pte Ltd is aware at the relevant time.

#### *Arrangement and Payment of Emergency Medical Repatriation:*

International SOS Pte Ltd will arrange for the return of the Participant to Brunei by air and/or surface transportation following an emergency medical evacuation where the Participant is evacuated to a place outside Brunei for in-hospital treatment. International SOS Pte Ltd shall pay for the expenses necessarily and unavoidably incurred in the services arranged by International SOS Pte Ltd.

International SOS Pte Ltd reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstance of which International SOS Pte Ltd is aware at the relevant time.

#### *Arrangement and Payment of Repatriation of Mortal Remains:*

International SOS Pte Ltd will arrange for transporting the Covered Person's mortal remains from the place of death to Brunei and pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation arranged by the International SOS Pte Ltd or alternatively pay the cost of burial at the place of death as approved by International SOS Pte Ltd.

### **(3) Compassionate Emergency Leave**

IIGT will pay one economy class return airfare from place of study to visit a closed family member up to the age of 75 years in the event of medical condition resulting in this close family member being placed on critical list or upon his/her death. Limited to one return journey per year.

## **TRAVEL BENEFITS**

### **(1) Baggage Loss/Damage**

IIGT provides indemnity for eligible loss, breakage or damage, occurring during the trip from Brunei Darussalam to country of study and vice versa, to the Participant's baggage or personal property carried on the journey.

PROVIDED ALWAYS THAT:-

- IIGT shall not be liable for losses other than those resulting from theft, burglary, accident or mishandling by carrier. If the loss has been reported to the police, the carrier or a responsible authority within twenty-four (24) hours of the occurrence;
- The Participant shall observe ordinary proper care for the safety of the property covered, including examination of baggage when received and in the event of any destruction, loss or damage. The Participant shall give IMMEDIATE notice to:-
  - a) The police in case of theft, loss or willful damage by a third party, and obtain a certified copy of the official police report;
  - b) The carriers when loss or damage has occurred during transit, and obtain a copy of the official Baggage Irregularity Report.
- The limit of IIGT liability each item/pair or set shall be B\$200.00.
- IIGT will indemnify the Participant against such loss or damage either by replacement or repair which shall be in excess of B\$30.00 deductible for each occurrence provided that the maximum limit paid by IIGT shall not exceed B\$200.00.

### **(2) Baggage Delay**

IIGT will pay up to the amount shown in the Schedule of Benefits for the emergency purchase of essential items of clothing or requisites consequent upon temporary deprivation of baggage for at least twelve (12) hours from the date of arrival at destination due to delay or misdirection in delivery.

The abovementioned claims of benefit shall be subject to the following:

- The delay is certified by an official Baggage Irregularity Report from the airline or in writing by letter from the tour operator;
- The delay is not a result of detention or confiscation by customs or other officials;
- Documentation (including original purchase receipts) is produced by the Participant showing the details of the expenditure;
- This benefit can only be utilized once during period of takaful;
- A claim cannot be made under this section if the same loss is claimed for under the baggage section of this certificate;
- No cover is provided after return home or on reaching the final destination.

**(3) Trip Cancellation**

IIGT will pay back the Participant against losses of trip or airfare deposits or payments for other travel arrangement. They are irrecoverable from the tour operator or airline concerned provided that such losses arise from:

Witness summons, jury service, government restrictions or compulsory quarantine. In addition, they also do not arise from medical or physical conditions or other circumstances affecting the Participant known to exist on the date of issue of the ticket.

PROVIDED ALWAYS THAT:

Benefit for the loss of airfares shall apply from the date of issue until the confirmed date of the first departure. Or until the final date of the scheduled itinerary as stipulated before departure which ever shall occur later.

**(4) Trip Curtailment**

IIGT will pay back the Participant against losses on a pro-rata basis of the unused portion of pre-paid transport or accommodation charges. This will include the trip from Brunei Darussalam to place of study and vice-versa arising from necessary and unavoidable curtailment of the trip as a direct result of bodily injury or sickness of the Participant, the hijack of an aircraft or conveyance in which the Participant is travelling as a fare-paying passenger.

PROVIDED ALWAYS THAT:

- Any such cause does not arise from medical or physical conditions or other circumstances, affecting the Participant, known to exist on the date of issue of the ticket;
- The Participant whose condition appears in any claims, that was not receiving in-patient treatment in a Hospital or nursing home or was on the waiting list for such treatment or had received a terminal prognosis, at the date of issue of this certificate;
- Satisfactory documentary evidence must be produced to support any claim.

**(5) Strike and Hijacks**

IIGT will cover up to B\$50.00 each day up to limit of B\$500.00 if the Participant is delayed or prevented from reaching the scheduled destination due to hijack. IIGT will only cover up to when the Participant is on board an aircraft or conveyance for more than twelve (12) hours in duration when the hijacking occurs/takes place.

**(6) Computer or Laptop Loss/Damage**

IIGT will cover the damage or loss of a computer or laptop during the trip from Brunei Darussalam to country of study and vice versa to the amount stated in the Schedule of Benefits.

PROVIDED ALWAYS THAT:

- IIGT will indemnify the Participant against such loss or damage by replacement or repair which shall be in excess of B\$30.00 deductible for each occurrence provided that the maximum of IIGT shall not exceed the sum covered;
- If indemnification is by replacement, replacement value will be the depreciable value calculated over five (5) years for a desktop computer and three (3) years for a laptop since the date of purchase.

## **PART F: SPECIAL CONDITIONS**

Subject to the Terms of this certificate:

1. Upon death of the Participant, payment shall be made under Section (a) of Part E and Section (c) of Part E. No payment shall be made under Section(b) of Part E.
2. In any event, during the Period of Takaful, the maximum amount payable under Section (b) of Part E shall not exceed the amount specified in the Schedule.
3. Upon the payment of the Benefit under Section (a) of Part E and Section (b) of Part E, IIGT shall be discharged from any further claim, except for additional Benefits and/or expenses incurred under other Sections of Part E arising from the same Injury (solely and directly caused by the same Accident).

## **PART G: GENERAL CONDITIONS**

1. **The Contract**  
This certificate, the Schedule, Proposal Form, Declaration and any Endorsement shall be read together as one contract. Any word of expression that has a specific meaning attached in any part of this certificate or of the Schedule shall have such specific meaning wherever it may appear.
2. **Liability of Insurans Islam General Takaful Sendirian Berhad**  
IIGT will not be liable in respect of any Injury or death occurring before the actual receipt of the Takaful Contribution by Us or IIGT *Wakil* unless credit has been allowed by specific agreement for such payment of the Takaful Contribution to be made at a later date.
3. **Notice to be Made in Writing**
  - (i) If IIGT require the Participant to give notice, The Participant have to give Us the notice in writing and address it to Us. If there is any alteration or changes in the Terms of the Policy or any Endorsement, it must be signed or initial by IIGT *Wakil*.
  - (ii) The Participant or Participant has to give immediate notice to Us of:
    - a. Any change in the Participant's registration at the Recognized Educational Institution or residence;
    - b. Any disease, Injury or physical defect or infirmity which the Participant has become affected with or become aware of, and shall pay any additional Takaful Contribution that may be required by Us;
    - c. Any other Takaful or insurance effected against Accident and/or incapacity. IIGT will only pay their own rateable proportion of the "Medical and Surgical Expenses" specified in the Schedule of Benefits if any Accident, Injury and/or Loss covered under this Policy is covered by any other Takaful or insurance Policy(ies).

#### 4. Cancellation of Coverage

Participant or Insurans Islam General Takaful Sendirian Berhad may cancel this Certificate at any time during the Period of Takaful.

##### a. Cancellation by Participant;

- Participant can cancel this Certificate at any time, by returning the Takaful Certificate to us if no claim has occurred or was made during the period of Takaful.
- After returning the Takaful Certificate, Participant will be entitled to a refund of the balance of the takaful contribution on a pro-rata basis for the period the Takaful Certificate was not in force.
- Insurans Islam General Takaful Sendirian Berhad will not return the *Wakalah* fee to the Participant unless the cancellation was made by the Participant due to unforeseen circumstances\* and subject to Insurans Islam General Takaful Sendirian Berhad's discretion and approval, which shall not be unreasonably withheld. In such event, no cancellation fee will be imposed on the Participant who makes the cancellation.

##### b. Cancellation by Insurans Islam General Takaful Sendirian Berhad:

- Insurans Islam General Takaful Sendirian Berhad may also cancel this Certificate by giving the Participant fourteen (14) calendar days' notice by registered letter to the Participant at his last known address.
- Participant will be entitled to a pro rata refund of the contribution for the remaining period calculated on a pro-rata basis fourteen (14) calendar days from the date of the notice to the expiry date of the Takaful Certificate.
- IIGT will return the *Wakalah* fee to the participant on a pro-rata basis for the period the Takaful was not in force.

**\*Note: Unforeseen circumstances means event of death, insanity (as certified by qualified medical practitioner) and bankruptcy declared by the courts of Brunei Darussalam.**

#### 5. Notice of Claim

- (i) The Participant or Participant has to give Us notice within fourteen (14) days after the happening of any Accident that is likely to give rise to a claim under this certificate together with full particulars of the Accident and any Injury(ies) sustained.
- (ii) The Participant or Participant has to procure and act on proper medical or surgical advice without delay. All certificates, Affidavits, information and evidence required by Us shall be furnished at the expense of the Participant hereunder and shall be in such form and of such nature as IIGT shall prescribe.
- (iii) The Participant has to attend to medical examination if required by Us at IIGT expense. In the case of death, there must be delivered to Us a certificate of death of the Participant issued by the relevant authorities and/or other reports from a medical examiner stating as fully as possible the nature, extent and duration of the Injury, the cause of death and all such other information and evidence as IIGT may require or consider necessary to consider a claim under this certificate.
- (iv) Notwithstanding the above, IIGT will still provide Coverage under this certificate in the case of any inadvertent delays, errors or omission in notifying Us of any circumstances giving rise to a claim under this certificate provided always that:-
  - (a) such delay in notification does not exceed thirty (30) days from the date of occurrence of the loss;
  - (b) IIGT have the rights to recover in the name of the Participant or otherwise from any responsible party for the loss are not prejudiced; and

(c) the burden of proving that a loss has occurred is upon the Participant.

6. Arbitration

The Participant and IIGT shall make every effort to amicably resolve, by direct informal negotiations, any disagreement or disputes arising or relating to this Certificate. If the Participant and IIGT are unable to amicably resolve any disagreement or dispute within thirty (30) business days from the date when the negotiation failed, either party shall notify in writing for the disagreement or dispute to be referred for resolution by arbitration in accordance with the provisions of the Brunei Darussalam Arbitration Order, 2009. The arbitration tribunal shall consist of a single arbitrator, such person to be agreed between the Participant and IIGT, or failing agreement, to be nominated in accordance with the Arbitration Order, 2009. The applicable rules of arbitration shall be the UNCITRAL Rules of Arbitration. The seat and place of arbitration shall be Brunei Darussalam and the language of arbitration shall be English. All rights and obligations of the Participant and IIGT under this Certificate shall continue in full force and effect pending the final outcome of such arbitration. Any reference to arbitration under this clause shall be a submission to arbitration within the meaning of the Arbitration Order, 2009 for the time being in force in Brunei Darussalam.

7. Disclaim of Liability

In the event that IIGT have to disclaim their liability to the Participant, the claim shall for all purposes be deemed to have been abandoned and not recoverable under this certificate provided that such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provisions contained in this certificate.

8. Absolute Ownership

IIGT shall (unless otherwise expressly by Endorsement on this certificate) be entitled to treat the Participant as the absolute owner of the Policy and shall not be bound to recognize any claim to or interest whatsoever on the Policy. The receipt by the Participant or his/her legal personal representative(s) of Takaful Benefits under this certificate shall be effectual discharge to IIGT obligation.

9. Conditions Precedent to Liability

Before IIGT make any payment under this certificate, IIGT will look into the due observance and fulfilment of the Terms of this certificate in so far as they relate to anything to be done or complied with by the Participant or Participant or any claimant under this certificate and the truth of the statements and answers on the Proposal Form.

10. Local Jurisdiction

This certificate shall be governed by and construed in accordance with the laws of Brunei Darussalam.

## PART H: EXCLUSION

### 1. HEALTHCARE

The following treatments, items, conditions, activities and their related or consequential expenses are excluded from the certificate and IIGT shall not be liable to pay for:

1. Cost or expenses incurred for sickness contracted within the waiting period of thirty (30) days from commencement date of Certificate or Endorsement;
2. Pre-Existing Condition as defined and/or as agreed by IIGT in writing prior to the Commencement Date of the certificate. However, any condition that is or becomes chronic will be excluded although the policy will continue to cover any acute phases of that condition;

In addition, it is further understood that the following specified illnesses are not covered:

- All kinds of internal tumours;
  - Cancer including leukemia;
  - Endometriosis;
  - Genetic conditions;
  - Alzheimer's Dementia, Parkinson's Disease;
  - Autoimmune Disease;
  - Regular or long term kidney dialysis in chronic or end-stage kidney failure.
3. Routine medical examinations or check-ups, routine eye or ear examinations, vaccinations, medical certificates, examinations for employment or travel, spectacles, contact lenses, hearing aids, acne and primary hirsutism or related medical conditions, vitamins, supplements, interferon injections and similar medicine, all dental treatment or oral surgery related to teeth (unless within the terms of the Accident Dental Benefit);
  4. Cosmetic treatment or surgery including non-complicated varicose veins either symptomatic or not, deviated nasal septum, uvuloplasty for any reason and any treatment or procedure of navi which are not proved malignant;
  5. Any expenses for the Participant who is travelling outside Brunei contrary to the advice of a physician or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-Existing Conditions;
  6. Tests or treatment related to infertility, contraception, sterilization, impotence, sexual dysfunction, birth defects, congenital illnesses, hereditary conditions, genetic conditions, any abortion performed, any cryo preservation, implantation or re-implantation of living cell;
  7. Pregnancy, miscarriage or childbirth, menopause, peri-menopausal symptoms include hormonal replacement therapy, polycystic ovarian syndrome and related condition, unless otherwise stated.
  8. Prosthesis, corrective devices and medical appliances which are not surgically required, treatment by a family member and all treatment that is not scientifically recognized by Western European or North American standards;
  9. Traditional Chinese medicine, homeopathy, acupuncture, Unani medicine, Ayurveda, chiropractic and osteopathy treatment;
  10. All costs relating to comea, muscular, skeletal, human organ or tissue transplant from a donor to a recipient and all expenses directly;

11. Treatment of emotional, mental or psychiatric illness, psychological disorders, self-inflicted injury, suicide, drug addiction or abuse, alcohol and substance abuse;
12. Sexually transmitted diseases and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases;
13. Elective overseas treatment for non-emergency or chronic medical conditions where covered treatment can reasonably be postponed until the Participant returns to Brunei;
14. Experimental or pioneering or advanced medical and surgical techniques;
15. Any expenses incurred as a result of engaging in active service in the armed forces or police of any nation, active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection;
16. Any expenses related to the commission of, or the attempt to commit, any unlawful act;
17. Any expenses, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent or radioactive contamination, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war;
18. Travel costs in respect of trips made specifically for the purpose of obtaining medical treatment (unless in the course of an approved Emergency Medical Evacuation) and all Emergency Medical Evacuation costs not approved in advance by IIGT or its appointed International SOS service provider;
19. Hotel or non-Hospital accommodation costs, convalescent care, hospice care, rehabilitation, rest cures and services or treatment in nursing home or home for aged or similar treatment, spa, hydro-clinic, sanatorium or long term care facility that is not a Hospital as defined;
20. Any expenses related to accident or injury occurring whilst engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;
21. Any treatment or expenses in respect of Participant less than six (6) months of age or more than sixty five (65) years of age at the date of the onset of the agent giving rise to a claim, unless agreed otherwise by IIGT prior to the commencement of the certificate;
22. The cost of transporting the Participant by means of his or her employer's owned or leased watercraft or aircraft or the cost of medical treatment rendered by the employer's personnel or at the employer-provided medical facilities unless agreed otherwise in writing by IIGT prior to the inception of the certificate. This exclusion shall also apply to transportation and medical treatment which Participant is entitled to receive by virtue of a contract between his or her employer and IIGT;
23. Costs arising out of any litigation or dispute between the Participant and any medical person or establishment from whom treatment has been sought or given, or any other costs not specifically related to the payment of the medical expenses covered by the Certificate;
24. Goods and Services Tax and other government tax which may be levied on the treatment;
25. Communicable diseases requiring by law isolation or quarantine in the event of an epidemic or pandemic;

26. Diagnostic procedures or devices to correct hearing including but not limited to including hearing aids and cochlear implants;
27. Any circumcision whether or not due to illness or infection;
28. Treatment for obesity, weight reduction or weight improvement;
29. Non-medical personal services such as telephone, television, newspaper and the like;
30. Any treatment arising from causes which are prohibited by Syariah;
31. Any expenses related to the engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route;
32. Any expenses incurred for or as a result of any activity required from or on a ship or oilrig platform, or at a similar off-shore location.

### **REPATRIATION EXPENSES**

No payment will be made under this benefit if death or Permanent Total Disablement of the Participant is caused directly or indirectly by the Participant.

### **EMERGENCY MEDICAL EVACUATION, MEDICAL REPATRIATION AND REPATRIATION OF MORTAL REMAINS**

The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless International SOS has given its prior written approval:

- (1) Any cost or expenses not expressly covered by the International SOS program and not approved in advance and in writing and/or not arranged by International SOS. This exception shall not apply to emergency medical evacuation from remote or primitive areas when International SOS cannot be contacted in advance and delay might reasonably be expected in loss life or harm to the Participant;
- (2) Any event occurring when the Participant is within the territory of Brunei, his/her Home Country or Usual Country of Residence;
- (3) Any expenses for the Participant who is travelling outside Brunei following the advice of a physician, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-Existing Condition.
- (4) Any expenses for medical evacuation or repatriation if the Participant is not suffering from Serious Medical Condition, and/or in the opinion of the International SOS physician, the Participant can be adequately treated locally, or treatment can be reasonably delayed until the Participant returns to Brunei;
- (5) Any treatment or expenses related to childbirth, miscarriage or pregnancy;
- (6) Any expenses related to accident or injury occurring whilst engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee jumping, ballooning, hang gliding, deep sea diving utilizing hard helmets with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;
- (7) Any expenses incurred for emotional, mental or psychiatric illness;

- (8) Any expenses incurred as a result if a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases;
- (9) Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS-related condition or diseases;
- (10) Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment;
- (11) Any expenses incurred as a result of engaging in active service in the armed forces or police of any nation, active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection;
- (12) Any expenses in respect of the Participant who is more than sixty-five (65) years of age at the date of participation;
- (13) The cost of burial in Brunei or Home Country;
- (14) The cost of transporting the Participant by means of owned or leased watercraft unless agreed otherwise in writing by International SOS prior to the commencement date of the Agreement;
- (15) More than one emergency evacuation and/or repatriation for any single medical condition of a Participant during the term of this certificate, subject to a maximum of one (1) year unless otherwise decided by International SOS as medically necessary;
- (16) Any expenses for medical evacuation or repatriation where the Participant, in the opinion of the International SOS physician, can travel as an ordinary passenger without a medical escort;
- (17) Any expenses related to the Participant engaging in any form of aerial flight except as a passenger on a schedule airline flight or licensed charter aircraft over an established route;
- (18) Any expenses related to the Participant engaging in the commission of, or the attempt to commit, an unlawful act;
- (19) Any expenses, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war;
- (20) Any expenses incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location;
- (21) Any expenses which is direct result or radiation;
- (22) Any expenses incurred as a result of a Pre-Existing Condition

## **2. TRAVEL BENEFITS**

### **a) Personal Liability**

This indemnity shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Brunei Darussalam.

### **b) Baggage Loss / Damage**

This takaful does not cover:

1. Loss or damage in consequences of delay, confiscation, detention or examination by customs authorities or other officials;
2. Loss of cash, bank notes, negotiable instruments, bonds or securities, and documents of any kind and all expenditures resulting from loss of passports, visas, air tickets, transportation, accommodation and any other IIGT vouchers;
3. Unaccompanied baggage or baggage left behind or losses arising from personal negligence, or unexplainable disappearance;
4. Breakage or damage to fragile articles of every description, stereo, video and other electronic equipment, cassette and record players, radios, household appliances, china, glassware, porcelain, object d'art, set and unset precious or semiprecious gemstones, jewelry;
5. Sports equipment whilst in use;
6. Wear and tear, moth or vermin, cleaning, repairing or restoring process, atmospheric or climatic charges, or depreciation in value and such depreciation shall be applied wholly at the discretion of IIGT;
7. Loss, breaking damage to eyeglasses, eye lens, denture and other refraction aids, or to hearing-aids.

### **c) Trip Cancellation & Trip Curtailment**

No benefit shall be payable in respect of losses arising out of pregnancy or gynecological disease.

## **3. DEATH BENEFIT**

IIGT shall not pay takaful benefit if the death of the Participant resulted either directly or indirectly from:

1. Pre-Existing Conditions defined and/or as agreed by IIGT in writing prior to Commencement Date of the certificate;
2. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming military uprising, insurrection, rebellion, military or usurped power or any act or any person action on behalf or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence;
3. Any unlawful act(s) or such act(s) prohibited by law and/or Syariah principles;
4. Suicide;

5. Being under the influence of alcohol, misuse of drugs, hallucinogenic substances;
6. Directly or indirectly being infected by Acquired Immune Deficiency Syndrome (AIDS) or related conditions.

#### **4. PERMANENT TOTAL DISABLEMENT AND ACCIDENTAL DEATH**

IIGT shall not pay any benefit if Permanent Total Disablement or Accidental Death of the Participant resulted either directly or indirectly from:

1. Pre-existing Condition as defined and/or agreed by IIGT in writing prior to the commencement effective date of the certificate;
2. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming military uprising, insurrection, rebellion, military or usurped power or any act or any person action on behalf or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing to it by terrorism or violence;
3. Any unlawful act(s) or such act(s) prohibited by law and/or Syariah principles;
4. Attempted suicide or self-inflicted injury whilst sane or insane;
5. Any breach of the law by the Participant inclusive of those which resulting imprisonment or any assault provoked by him;
6. Under the influence of alcohol, misuse of drugs, hallucinogenic substance;
7. Aviation, gliding or any other form of aerial flight other than as a fare paying passenger of a recognized airline or charter services;
8. Participation in or training for any dangerous or hazardous sport or competition or riding or diving in any form of race or competition;
9. Involvement in any underwater activity necessitating the use of artificial breathing apparatus;
10. Serving in any capacity for any navy, army, air force, police force or security personnel;
11. Directly or indirectly being infected by Acquired Immune Deficiency Syndrome (AIDS) or related condition;
12. Any disability or Participant after age of sixty (60) years.

Schedule of Benefits	% of the Sum Covered
A Accidental Death	100%
B Permanent Disablement:	
- Loss of limbs	100%
- Loss of both hands, or of all fingers and both thumbs	100%
- Total loss of sight of both eyes	100%
- Total paralysis	100%
- Injuries resulting in being permanently bedridden	100%
- Any other injury causing Permanent Total Disablement	100%
- Loss of arm at shoulder	100%
- Loss of arm between shoulder and elbow	100%
- Loss of arm at elbow	100%
- Loss of arm between elbow and wrist	100%
- Loss of hand at wrist	100%
- Loss of leg	
- at hip	100%
- between knee and hip	100%
- below knee	100%
- Eye: Loss of	100%
- whole eye	100%
- sight of	50%
- sight of, exception of light	50%
- lens	50%
- Loss of four fingers and thumb of one hand	
- Loss of four fingers	40%
- Loss of a Thumb	
- both phalanges	25%
- one phalanx	10%
- Loss of an index finger	
- three phalanges	10%
- two phalanges	8%
- one phalanx	4%
- Loss of middle finger	
- three phalanges	6%
- two phalanges	4%
- one phalanx	2%
- Loss of ring finger	
- three phalanges	5%
- two phalanges	4%
- one phalanx	2%
- Loss of little finger	
- three phalanges	4%
- two phalanges	3%
- one phalanx	2%
- Loss of metacarpal	
- first or second (additional)	3%
- third, fourth or fifth (additional)	2%
- Loss of metacarpal	
- all	15%

Schedule of Benefits	% of the Sum Covered
- great, both phalanges	5%
- great, one phalanx	2%
- other than great, if more than one toe lost, each	1%
- if more than one toe lost, each	1%
- Loss of hearing	75%
- both ears	15%
- one ear	50%
- Loss of speech	

## IMPORTANT NOTES

Where the Injury is not specified, Insurans Islam General Takaful Sendirian Berhad reserves the right to adopt a percentage of disablement which in its opinion is not inconsistent with the above.

Permanent total Loss of use of limb shall be treated as Loss of limb.

The aggregate of all percentages payable in respect of any one Accident to any one Participant shall not exceed 100%. In the event of total Loss of 100% having been paid, all Coverage hereunder shall immediately cease to be in force in respect of that Participant. All other Losses, lower than 100%, if having been paid shall reduce the respective Participant's Coverage under scale of Benefits A and B by that amount from the date of Accident until the expiration of the Policy.