



INSURANS
ISLAM



General
Takaful

Usahawan

insuranstaib.com.bn

Skim Takaful Usahawan melindungi pemilik perniagaan dari kerugian atau kerosakan harta benda.

Usahawan Takaful Scheme protects business owner from loss or property damages.

- Menyediakan perlindungan Takaful kepada pemilik perniagaan jika berlaku kerugian atau kerosakan terhadap harta benda akibat kebakaran, kilat, letupan, rusuhan dan mogok, bencana alam, kerosakan air, kerosakan pesawat, niat jahat dan kecurian.

Provides Takaful protection to business owner in the event of loss or damage to property due to fire, lightning, explosion, riot and strike, natural disaster, water damage, aircraft damage, malice and theft.



Skop Perlindungan

Scope of Cover



- **Kerosakan bahan (isi kandungan) akibat api dan bencana-bencana lain**
Material damage (contents) due to fire and other perils
- **Kerugian perbelanjaan operasi dengan tempoh pampasan maksima selama dua belas (12) bulan**
Loss of operating expenses with a maximum of twelve (12) months indemnity period
- **Kehilangan wang di premis atau ketika dalam perjalanan**
Loss of money in premise and in transit
- **Kaca pecah di premis perniagaan**
Breakage of glass at business premise
- **Pampasan pekerja adalah termasuk perbelanjaan perubatan dan adalah terhad kepada lima (5) orang pekerja (dalam bangunan sahaja)**
Workmen compensation is inclusive of medical expenses and limited up to five (5) employees (indoors only)
- **Tanggungjawab awam dalam mana-mana satu kemalangan**
Public liability of any one accident
- **Kemalangan diri termasuk perbelanjaan perubatan, Kematian atau Keilatan Kekal (skala 2) bagi pemilik perniagaan**
Personal accident is inclusive of medical expenses, Death and Permanent Disablement (scale 2) for business owner
- **Jaminan daripada ketidakjujuran atau penipuan terhad kepada dua (2) orang pekerja sahaja**
Fidelity guarantee limited up to two (2) employees
- **Barangan dalam perjalanan menggunakan kenderaan sendiri di Brunei Darussalam sahaja**
Goods in transit by own transportation within Brunei Darussalam only

Kelayakan

Eligibility



**Syarikat perniagaan yang berdaftar
di Negara Brunei Darussalam**

Registered business company in Brunei Darussalam

Tempoh Takaful

Period of Takaful



- **Satu (1) tahun**
One (1) year

Sumbangan tahunan

Annual Contribution



**Sumbangan tertakluk kepada pakej yang
dipilih**

Contribution is subject to the package selected

Manfaat Takaful dan Sumbangan

Takaful Benefits and Contribution



No. No.	Skop perlindungan Scope of Cover	Pakej 1 Package 1	Pakej 2 Package 2	Pakej 3 Package 3	Pakej 4 Package 4	Pakej 5 Package 5	Pakej 6 Package 6
1.	Kerosakan bahan (isi kandungan) <i>Material damage (contents)</i>	B\$5,000	B\$20,000	B\$50,000	B\$100,000	B\$300,000	B\$500,000
	> Kecurian (sublimit kerosakan bahan) <i>Theft (sublimit material damage)</i>	B\$2,500	B\$10,000	B\$25,000	B\$50,000	B\$150,000	B\$250,000
2.	Kerugian perbelanjaan operasi <i>Loss of operating expenses</i>	B\$1,000	B\$1,500	B\$2,000	B\$3,000	B\$3,000	B\$5,000
3.	Kehilangan wang <i>Loss of money</i>	B\$500	B\$1,000	B\$2,000	B\$5,000	B\$5,000	B\$5,000
4.	Kaca pecah di premis perniagaan <i>Breakage of glass at the business premise</i>	B\$250	B\$500	B\$500	B\$1,000	B\$1,000	B\$1,000
5.	Pampasan pekerja termasuk perubatan <i>Work injury compensation inclusive of medical expenses</i>	WC Act B\$100,000	WC Act B\$100,000	WC Act B\$100,000	WC Act B\$100,000	WC Act B\$100,000	WC Act B\$100,000
	> Perubatan (sublimit setiap seorang) <i>Medical expenses (sublimit per person)</i>	B\$10,000	B\$10,000	B\$10,000	B\$10,000	B\$10,000	B\$10,000
6.	Tanggungjawab awam <i>Public liability</i>	B\$50,000	B\$100,000	B\$250,000	B\$500,000	B\$500,000	B\$500,000
7.	Kemalangan diri termasuk khairat kematian bagi pemilik <i>Personal accident inclusive of death compensation to owner</i>	B\$10,000	B\$25,000	B\$25,000	B\$50,000	B\$50,000	B\$100,000
8.	Khairat (sub limit) <i>Death compensation (sub limit)</i>	B\$1,000	B\$1,000	B\$1,000	B\$1,000	B\$1,000	B\$1,000
	> Elaun hospital (mak. 30 hari) <i>Hospital allowance (max. 30 days)</i>	\$25/hari	\$25/hari	\$25/hari	\$50/hari	\$50/hari	\$50/hari
9.	Jaminan daripada ketidakjujuran atau penipuan <i>Fidelity guarantee</i>	B\$500	B\$1,000	B\$2,500	B\$5,000	B\$5,000	B\$5,000
10.	Barangan dalam perjalanan <i>Goods in transit</i>	B\$500	B\$1,000	B\$1,500	B\$2,000	B\$2,000	B\$2,000

	Pakej 1 Package 1	Pakej 2 Package 2	Pakej 3 Package 3	Pakej 4 Package 4	Pakej 5 Package 5	Pakej 6 Package 6
Sumbangan <i>Contribution</i>	B\$50.00	B\$100.00	B\$200.00	B\$300.00	B\$400.00	B\$850.00

Dokumen Yang Diperlukan

Documents Required



Salinan Kad Pengenalan Peserta

Copy of Identification Card of Participant



Borang Cadangan Skim Takaful Usahawan

Usahawan Takaful Scheme Proposal Form



Profil Perniagaan

Business Profile

Konsep Syariah

Syariah Concept

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

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

Cawangan-cawangan dan meja-meja Takaful

Branches and Takaful desks

Head Office

Unit 5, 6 & 7,
Bangunan Suria, Kiulap
BE1518
222 3004

Airport Mall

Perbadanan TAIB
Unit 26, First Floor
Kg Jaya Setia, Berakas

Gadong

Ibu Pejabat (Head Office)
Jabatan Pengangkutan Darat

Kuala Belait Branch

Unit 14, Block B
Bgn Pg Haji Ali Bersaudara
Jalan Jaya Negara
333 2445

Tutong

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

Berakas

Pusat Memproses Mel
Jabatan Perkhidmatan Pos
Lapangan Terbang Lama

Follow us on

  insuranstaib



Applikasi Mobile IIT
IIT Mobile App



Laman Web
Website



General Takaful
Helpline
222-3004

*Terms and conditions apply.

Nota Penting/Important Notice

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

This brochure highlights the summary on the main features of this plan for your illustration and does not form part of the Takaful contract. Participants are advised to refer to the original certificate document for more clarity including the information stated in this brochure.