

# Product Disclosure Sheet

## PRIVATE MOTOR TAKAFUL SCHEME



**Insurans Islam TAIB  
General Takaful Sdn Bhd**  
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Bandar Seri Begawan BE1518  
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☎ 222-3004

### Important Note

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

**For the purposes of this Product Disclosure Sheet:**

**Insurans Islam TAIB General Takaful Sdn Bhd shall be referred to as "IITGT" or "Us".**

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

### 1. What is this scheme about?

Private Motor Takaful Scheme (this "Scheme") provides coverage against loss or damage to your motor vehicle, loss or damage to someone else's property, and death or bodily injury to other people. It also provides roadside assistance.

This Scheme also provides additional coverage with additional contribution such as:

- Excess Waiver
- Breakage of Glass in Windscreen, Window, Sunroof and Moonroof
- No Claim Discount Protection (NCD)
- Key System Replacement
- Floods and Natural Disasters
- Fallen Objects
- Strike, Riot and Commotion
- Tyre Replacement
- Unnamed Driver Benefit
- Personal Accident for Participant
- Personal Accident for Passenger
- Legal Liability for Passenger
- Theft of Motor Vehicle Accessories
- Extension of Cover for Ferry Transit to and/or from Sabah and The Federal Territory of Labuan

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

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

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

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

### 3. What are the coverage provided?

This Scheme covers:

#### i) Loss or damage to your motor vehicle

IITGT will cover your motor vehicle in the event of loss or damage due to:

No	Coverage	First Party Motor Takaful	Third Party Motor Takaful
1	Accidental Damage	√	X
2	Accidental Collision	√	X
3	Fire	√	X
4	Explosion	√	X
5	Malicious Act	√	X
6	Theft and attempted robbery	√	X
7	While in transit (including loading and unloading): - Road, rail, inland waterway - Direct sea route as follows: • Brunei Darussalam • Sabah • Sarawak • Labuan Federal Territory	√	X

**II) Additional Coverage for First Party Motor Private Takaful Scheme that have the option to choose:**

No	Coverage	Basic	Motor C+1	Motor C+Max
1	Loss or Damage to Motor Vehicle	√	√	√
2	Legal liability for bodily injury or death of a third party, Damage or Loss of property of a third party	√	√	√
3	iCARE Services (with additional contribution)	√	√	√
4	Motor Khairat Personal Accident (with additional contribution)	√	√	√
Additional Coverage (with additional contribution)			Limit of coverage	Limit of coverage
5	Excess Waiver	X	B\$5,000	B\$5,000
6	Breakage of Glass in Windscreen, Window, Sunroof and Moonroof	X	B\$500	Full Cover
7	No Claim Discount Protection (NCD)	X	√	√
8	Floods and Natural Disasters	X	√	√
9	Fallen Objects	X	X	√
10	Strikes, Riot and Civil Commotion	X	X	√
11	Tyre Replacement	√	√	√
12	Key System Replacement	X	X	B\$5,000
13	Unnamed Driver Benefit	X	√	√
14	Personal Accident for Participant	X	B\$10,000 per person	B\$10,000 per person
15	Personal Accident for Passengers	X	X	B\$10,000 per person
16	Legal Liabilities for Passenger	X	X	B\$500,000 any Accident
17	Theft of Motor Vehicle Accessories	X	X	B\$2,000
18	Extension of Cover for Ferry Transit to and/or from Sabah and the Federal Territory of Labuan	√	√	√

**iii) Additional Coverage for Third Party Motor Private Takaful Scheme**

No.	Coverage	Third Party Motor Private
1	Legal liability for bodily injury or death or a third party, Damage or Loss of property of a third party	√
2	iCARE Services (with additional contribution)	√
Additional Coverage (with additional contribution)		
3	Personal Accident for Participant	B\$10,000 per person
4	Unnamed Driver Benefit	√

**iv) 24/7 Towing and Roadside Assistance Services**

IITGT provides 24/7 towing and roadside assistance services, when required. For more information on the services, please call iCARE hotline at 242-2222.

No.	Coverage	First Party Motor Takaful	Third Party Motor Takaful	Motor C+1	Motor C+Max
1	24/7 Roadside Assistance Services	√	√	√	√

**v) Motor Khairat Personal Accident**

Subject to additional contribution of B\$10.00, IITGT will cover your death due to accident relating directly to:

- Any use of motor vehicle.
- Upon getting in or out during travelling on the private vehicle or as a result of violent, external and visible accident, which shall solely and independently be of any other cause.

Payment of benefit/compensation for the amount of B\$5,000 per certificate under the participant's name during the Period of Takaful. If the participant has any other Motor Takaful Certificate(s) that are still in effect with IITGT, compensation will be paid for each certificate.

#### 4. Who can apply?

Individuals who:

- Are citizens or permanent residents of Brunei Darussalam who own a motor vehicle;
- Hold a valid Driving Licence
- Are between the age of 18 to 65 years old.

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

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This Scheme does not cover certain losses, such as: -

- i) Death or bodily injury to a member of the same household.
- ii) Death or bodily injury to any person arising out of and in the course of your employment.
- iii) Damage to your property belonging to or held in trust by or in the custody or control of you or your legal representative or a member of the same household.
- iv) Anyone who has other takaful or insurance covering the same liability.
- v) Damage caused by you to any property you own or are responsible for.
- vi) Any incident happening outside Brunei Darussalam, Sabah, Sarawak and Labuan Federal Territory.
- vii) The driver was disqualified or suspended from driving.
- viii) The driver has consumed drugs or alcohol.
- ix) The driver was being willful and reckless at the time of occurrence of incident.
- x) Your vehicle was being illegally towed at the time of occurrence of the incident.
- xi) Your vehicle exceeded the number of passengers or load limits recommended by your vehicle's manufacturer at the time of occurrence of the incident.
- xii) Your vehicle was being used for illegal purposes or in an illegal manner, rental or test drive, business usage.
- xiii) Flood, storm, earthquake, natural disaster.
- xiv) Incidents occurring outside Brunei or Malaysia jurisdiction.
- xv) Mechanical, electrical, breakdown or damage, computer or electronic failures.
- xvi) Loss or damage to tyre(s).
- vi) Wear and tear, depreciation, loss of use, rust and corrosion.

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

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

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Duration of cover is for one (1) year. You need to renew your certificate annually.

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

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The contribution You have to pay may vary depending on the sum covered and cubic capacity (cc) of your vehicle, year of registration, No Claim Discount (NCD) entitlement, optional additional coverage required and our underwriting requirements including age of the vehicle, vehicle make and model as well as type of vehicle use.

Subject to minimum contribution of B\$10.00.

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

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In addition to contribution amount

Stamp Duty      B\$0.10

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

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### Your duty to tell us

The Takaful coverage under your certificate is based on the information You have given to us. Before You enter into a Takaful contract, You have a duty to tell us fully and faithfully anything that You know, or could reasonably be expected to know, that may affect our decision to cover You and on what terms. Otherwise You may receive no benefit from your certificate.

### Takaful Contribution Warranty

You have to pay the full takaful contribution to Us or our wakil within sixty (60) days from the inception date of your certificate. Your certificate will be automatically cancelled if we or our wakil do not receive the contribution at the end of sixty (60) days of the takaful contribution warranty period.

### Excess

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

### Distribution of Surplus

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

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

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

### Treatment of Small Payment Amount

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

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

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

## 11. What happens in the event of cancellation?

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

## 12. What is a notice of expiry?

You will receive a notice of expiry two (2) months before the expiry date of the certificate. The notice will be sent via SMS Push Services.

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

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

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

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

For new Participant:

- Completed Proposal Form.
- Copy of Identification Card / Passport.
- Copy of Driving License.
- Copy of previous Motor Takaful/Insurance Certificate (if any).
- Copy of Blue Card.
- Copy of Named Driver Identification Card and Driving License.

For renewal participant:

- Completed Renewal Proposal Form.
- Copy of previous Motor Takaful Certificate.

## 15. What are the documents that I need to submit to apply for this Scheme?

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

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

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

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

## 16. Where can I get further information?

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

### IMPORTANT NOTE:

#### Private Motor Takaful Scheme

YOU SHOULD ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT. IN THE EVENT OF AN ACCIDENT, YOU ARE ADVISED TO DEAL WITH APPROVED WORKSHOPS. IF YOU HAVE A COMPREHENSIVE COVER AND YOU ARE NOT AT FAULT, YOU ARE ADVISED TO SUBMIT YOUR CLAIM TO US WITHIN FOURTEEN (14) DAYS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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

I/We hereby confirm having explained the Product Disclosure Sheet (PDS) to the Participant in their preferred language English/Malay.

Name:  
I.C. No:  
Date:

I/We hereby received and understand the explanation of the Product Disclosure Sheet (PDS) given in my preferred language in English/Malay.

Name:  
I.C. No:  
Date: