

INSURANS ISLAM TAIB

تاك تڤاڤل

Tenaga Pengajar

Teachers

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Pelan Takaful Tenaga Pengajar menyediakan manfaat Takaful kepada Peserta apabila berlaku Kematian atau Keilatan Kekal Sepenuhnya akibat kemalangan atau penyakit sepanjang 24 jam, seluruh dunia.

Teachers Takaful Plan provides Takaful benefit in the event of Death or Permanent Total Disablement to the teacher as a result of accident or illness for 24 hours, worldwide.

- > Mengurangkan bebanan kewangan ahli waris Peserta disaat kehilangan  
Providing financial relief to the beneficiary in time of loss
- > Memberikan manfaat Takaful sekiranya berlaku Kematian akibat kemalangan atau penyakit  
Provide Takaful benefit in the event of Death due to accident or illness
- > Memberikan manfaat Takaful sekiranya Peserta ditahan di wad hospital akibat kemalangan  
Providing Takaful benefit in the event that the Participant is warded in the hospital due to accident

Skop Perlindungan Asas

Basic Scope of Cover

Kematian akibat kemalangan atau penyakit termasuk COVID-19

Death due to accident or illness including COVID-19

Keilatan Kekal Sepenuhnya akibat kemalangan atau penyakit termasuk COVID-19

Permanent Total Disablement due to accident or illness including COVID-19

Perbelanjaan Pengebumian

Funeral Expenses

Elaun Wang Tunai Wad Hospital akibat kemalangan dan penyakit yang baharu didiagnos termasuk COVID-19 bagi Kategori 4 dan 5

Cash Ward Hospital Allowance due to accident and newly diagnosed illness including COVID-19 of Category 4 and 5

Kelayakan

Eligibility

Tenaga Pengajar yang berdaftar di bawah:

Teachers who are registered under:

> Kementerian Pendidikan

Ministry of Education

> Jabatan Pengajian Islam di bawah Kementerian Hal Ehwal Ugama

Department of Islamic Religious Studies under Ministry of Religious Affairs

> Pusat Pembangunan Belia di bawah Kementerian Kebudayaan Belia dan Sukan

Youth Development Centre under the Ministry of Culture, Youth and Sports

> Pusat Latihan Kesenian dan Pertukangan Tangan Brunei di bawah Jabatan Perdana Menteri

Brunei Arts and Handicraft Training Centre under the Prime Minister's Office

Tempoh Takaful

Period of Takaful

Tempoh perlindungan adalah sepanjang satu (1) tahun dari tarikh penyertaan  
The period of cover is for one (1) year from the date of participation

Sumbangan

Contribution

Sumbangan adalah tertakluk kepada pelan yang dipilih  
Contribution depends on the plan selected

Manfaat Takaful dan Sumbangan

Takaful Benefits and Contribution

Duti Setem adalah dikira sebanyak B\$0.10 bagi setiap B\$1,000:-  
Stamp Duty is calculated as B\$0.10 for every B\$1,000 of:-

- > Jumlah perlindungan keseluruhan  
Total sum covered

Ilustrasi:  
Illustration:

| Pelan Plan | Jumlah Perlindungan Sum Covered |   | Kiraan duti setem Stamp duty calculation |   | Jumlah duti setem Stamp duty amount |
|------------|---------------------------------|---|------------------------------------------|---|-------------------------------------|
| A          | B\$15,000                       |   | B\$0.10/1000                             |   | B\$1.50                             |
| B          | B\$30,000                       | x | B\$0.10/1000                             | = | B\$3.00                             |
| C          | B\$50,000                       |   | B\$0.10/1000                             |   | B\$5.00                             |

Dokumen-dokumen Yang Diperlukan

Documents Required

Kad Pengenalan Peserta

Participant's Identity Card

Salinan Kad Pengenalan Waris

Copy of Beneficiary's Identity Card

Borang Cadangan Pelan Takaful Tenaga Pengajar

Teachers Takaful Plan Proposal Form

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

Branches

**Main Branch**  
Unit 6, Block A  
Setia Kenangan II  
Kiulap BE1518  
222 3006

**Kuala Belait**  
Unit 14, Block B  
Bgn Pg Haji Ali Bersaudara  
Jalan Jaya Negara  
333 8032

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