

STUDENT TAKAFUL CERTIFICATE IN DETAIL

INSURANS
ISLAM TAIB



General
Takaful

STUDENT TAKAFUL CERTIFICATE

(Effective from 1st January 2019)

PART A: SCHEDULE OF BENEFITS

Death and/or Total Permanent Disablement as a result of Accident

Package 1 BND 5,000	Package 2 BND 10,000	Package 3 BND 15,000	Package 4 BND 20,000
-------------------------------	--------------------------------	--------------------------------	--------------------------------

Death Compensation

Package 1 BND 1,000	Package 2 BND 1,000	Package 3 BND 1,000	Package 4 BND 1,000
-------------------------------	-------------------------------	-------------------------------	-------------------------------

Daily Hospital Ward Allowance due to Accident (maximum limit: 30 days)

Package 1 BND 10 per day	Package 2 BND 10 per day	Package 3 BND 10 per day	Package 4 BND 15 per day
---------------------------------------	---------------------------------------	---------------------------------------	---------------------------------------

Education Allowance if either one of the Student's parents or legal guardian suffers Accidental Death or Loss of Limb

Package 1 BND 1,000	Package 2 BND 1,000	Package 3 BND 1,000	Package 4 BND 1,000
-------------------------------	-------------------------------	-------------------------------	-------------------------------

Loss or Damage of Textbook if the Student suffers Loss or Damage to textbook(s) (beyond use) due to road accident or house fire

Package 1 Nil	Package 2 BND 100	Package 3 BND 100	Package 4 BND 200
-------------------------	-----------------------------	-----------------------------	-----------------------------

Medical and Surgical Expenses due to Accident or Injury or Illness

Package 1 BND 250 excess BND 25	Package 2 BND 500 excess BND50	Package 3 BND 800 excess BND 50	Package 4 BND 1,000 excess BND 50
--	---	--	--

PART B : YOUR CERTIFICATE

Subject to receipt of payment of takaful Contribution as stipulated in the Schedule, We 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

Contribution

You have to remit the Contribution payment to Us within sixty (60) days from the inception date of Your Policy. If We have not received Your Contribution at the end of sixty (60) days period, We will cancel Your Policy and We have the right to claim from You a pro-rata Contribution for the period We have been on risk.

Tabarru' Concept

The Contribution You have made is for the purpose of covering other Participants of policies such as this Policy. This is based on the concept of tabarru' (donation) and Your Contribution will be allocated and pooled in the Risk Takaful Fund.

Mudharabah Concept

We will manage the Risk Takaful Fund based on the Mudharabah concept where takaful and investment activities take place. If there is any Surplus upon maturity of Your Policy, it will be shared between You and Us according to the agreed percentage stated on the declaration form.

Surplus

If there is any Surplus, we will be entitled to the share of Surplus as an incentive for good management of the takaful fund.

PART D: GENERAL POLICY DEFINITIONS

The following words or expressions found in the 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 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. written statement setting out the facts of case, confirmed by oath or affirmation for use as evidence in court.
5. **"Awards"** The final decision of an Arbitrator.
6. **"Benefits"** means the specified entitlement under this certificate for the Student.
7. **"Clinic"** means any medical establishment operated by 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 on the Scheduled.
- 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 We pay upon the Student's death.
- 13. "Endorsement"** means authorised revision(s) to this certificate.
- 14. "Excess"** means the amount the Student 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 center for nursing care, convalescent, 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, 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"** Illness(es) certified by a Registered Medical Practitioner to be the cause of performance of surgery covered under this certificate.
- 19. "Loss"** means an Injury and/or Damage sustained by the Student in consequence of the happening of any Accident.
- 20. "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.
- 21. "Mudharabah"** means an Islamic contract in which one party supplies the money and the other provides management expertise to undertake specific trade. Any profit generated from the trade will be shared between both parties according to pre-agreed ratio.
- 22. "Out-Patient"** means under the care of a Registered Medical Practitioner without being confined to a Hospital.
- 23. "Participant"** means a person or body to whom the Policy is issued, to provide Cover for the Student.
- 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 institutions 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. "Risk Takaful Fund" means Participants' fund where the contributions are collected from the participants and put in the Risk Takaful Fund 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. "Student" means the person named as person covered in the Schedule who is registered as a full time student at a Recognised Educational Institution.

33. "Sum Payable" means the sum specified against each of the Benefits stipulated in the Schedule which is the maximum amount We will pay in the event of claim(s) in a year.

34. "Surplus" means assets minus liabilities of the Risk Takaful Fund.

35. "Terms" means all terms, exclusions, conditions and limits which apply to this certificate.

36. "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.

37. "Total Disablement" means an inability of the Student to engage in, or attend to his/her usual daily or business activities as a result of any injury sustained through an Accident.

38. "Umpire" means a third party selected to independently render a decision when the Arbitrators disagree on some point.

39. "We/Us/Our" means Insurans Islam TAIB General Takaful Sdn Bhd.

40. "Wakil" means Our duly authorised representatives and agents.

41. "You/Your/Yourself" means the person(s) named as the Participant in the Schedule.

PART E: COVERS

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

Section a) – Accidental Death

If the Student sustains Injury caused by Accident resulting in his/her death within one (1) year from the date of Accident, We 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 Total Permanent Disablement

If the Student sustains Injury caused by an Accident resulting in his/her Total Permanent Disablement within one (1) year from the date of Accident, We will pay the Student the amount specified in the Schedule for "Total Permanent 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 Compensation

In the event of death of the Student resulting from an Accident or any other cause, We will pay the amount specified in the Schedule for "Death Compensation".

Section d) – Daily Hospital Ward Allowance

We will pay the amount specified in the Schedule for "Daily Hospital Ward Allowance" if the Student 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 e) – Education Allowance

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

Section f) – Loss or Damage of Textbook

If the Student 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 Student, We will reimburse up to the amount of Loss or Damage of Textbook specified in the Schedule.

Section g) – Medical and Surgical Expenses

We will reimburse the following medical and surgical expenses incurred by the Student due to Accident or Injury or Illness 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 Student 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 Student 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 Student for intensive care ward treatment rendered during confinement as an In-Patient.

(iv) Hospital Miscellaneous Services

Expenses incurred by the Student 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 Student for ambulance services (inclusive of attendance) to and/or from the hospital. Payment will not be made if the Student is not hospitalised as an In-Patient.

(vi) Paralysis

Expenses incurred by the Student for the paralysis treatment.

(vii) Anaesthetist Fee

(viii) Alimentary System Surgery

(ix) Genital - Urinary System Surgery

(x) Orthopaedic Surgery

(xi) Ear, Nose and Throat Surgery

(xii) Ophthalmic (Eyes) Surgery

(xiii) Coronary Artery Disease Surgery

(xiv) Major Organ Failure Surgery

(xv) Chronic Kidney Disease Surgery

PART F: SPECIAL CONDITIONS

Subject to the Terms of this certificate

1. Upon death of the Student, 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 (c) of Part E, or the maximum amount payable under Section (b) of Part E, We 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 TAIB General Takaful Sdn Bhd

We will not be liable in respect of any Injury or death occurring before the actual receipt of the takaful Contribution by Us or Our 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 We require You to give Us notice, You have to give Us in writing and address to Us. If there is any alteration or changes in Terms of the Policy or any Endorsement, it must be signed or initialled by Us or Our Wakil.

(ii) The Participant or Student has to give immediate notice to Us of:

a. Any change in Student's registration at the Recognized Educational Institution or residence;

b. Any disease, Injury or physical defect or infirmity which he 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. We will only pay Our 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 Takaful

- (i) We shall not be bound to renew the Policy or to send any notice of payment of the Takaful Contribution becoming due for the renewal of this takaful.
- (ii) We shall, at Our liberty, determine and cancel the contract at any time by giving fourteen (14) days' notice to the Participant, providing that no claim has arisen during the current period. The notice will be sent to Participant's address or residence as last known to Us.
- (iii) We shall return to the Participant or Student a proportionate part of the Takaful Contribution corresponding to the unexpired period of takaful.
- (iv) The takaful may also be terminated by the Participant in writing to Us in which case We shall apply the same procedure in respect of the Takaful Contribution as aforesaid.

5. Notice of Claim

- (i) The Participant or Student 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 Student 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 Student hereunder and shall be in such form and of such nature as We shall prescribe.
- (iii) The Student has to attend to medical examination if required by Us at Our expense. In the case of death there must be delivered to Us a certificate of death of the Student 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 We may require or consider necessary to consider a claim under this certificate.
- (iv) Notwithstanding the above, we 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 30 days from the date of occurrence of the loss;
 - (b) Our right to recover in the name of the Student 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 Student.

6. Arbitration

- i) All differences arising out of this certificate shall be referred to the decision of an Arbitrator to be appointed in writing by You and Us.
- (ii) If You and Us cannot agree upon a single Arbitrator to the decision of two Arbitrators, an Umpire shall be appointed in writing by You and Us within one calendar month after having been required in writing to do so.

(iii) In case the agreement cannot be reached by the Arbitrators, an Umpire shall be appointed in writing by the Arbitrator before entering upon the reference.

(iv) The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a Condition Precedent to any right of action against Insurans Islam TAIB General Takaful Sdn Bhd. The costs of and connected with the arbitration shall be in the discretion of Arbitrator or Arbitrators or Umpire.

7. Disclaim of Liability

In the event that We have to disclaim Our liability to You, the claim shall for all purposes be deemed to have 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 on this certificate.

8. Absolute Ownership

We shall (unless otherwise expressly by Endorsement on this certificate) be entitled to treat the Student 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 Student or his/her legal personal representative(s) of takaful Benefits under this certificate shall be effectual discharge to Our obligation.

9. Conditions Precedent to Liability

Before We make any payment under this certificate, We 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 Student or any claimant under this certificate and the truth of the statements and answers on the Proposal Form.

10. Share of Total Surplus

(i) If there is a total surplus of insurans Islam TAIB General Takaful fund, it will be shared in the agreed proportion 50% to the Participant Profit Fund (PPF) and 50% to Shareholder fund. At the end of the Period of Takaful stated in the schedule, the Participants, is entitled to received a proportionate amount of surplus from PPF based on financial valuation provided all ways that the Participant has not incurred any claim and/or not received any Benefits under the Policy whilst it is in force.

(ii) If the Participant is a Recognised Educational Institution, We shall donate the Participant's proportion of total surplus to any of charitable bodies in Brunei Darussalam or donate to the Participant as We shall in Our sole discretion deem fit.

11. Local Jurisdiction

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

PART H: EXCLUSIONS

1. This certificate will not Cover any event directly or indirectly arising out of:
 - (a) Intentional self-Injury, suicide, attempted suicide (whether felonious or not), provoked assault, intemperance or insanity;
 - (b) Any pre-existing physical or mental defect of infirmity, illness, disease, bacterial or viral infections even if contracted by Accident except bacterial infection that is the direct result of a cut or wound arising out of or caused by Accident;
 - (c) The Student engaging in or taking part in any professional sports;
 - (d) The Student engaging or participating in dangerous activities including but not limited to winter sport, skating of any kind, rock climbing, mountaineering (which requires the use of ropes and guides), pot-holing, sky diving, parachuting, power boating, underwater activities necessitating the use of underwater breathing apparatus, steeple chasing, big game hunting, racing of any kind other than on foot;
 - (e) Treatment related to cosmetic surgery for purposes of beautification whether or not as a result of burns, cuts or other Injury;
 - (f) Venereal disease, any conditions directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III (HTLV III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivatives or variations thereof or in way related to Acquired Immune Deficiency Syndrome or any syndrome or condition of a similar kind whatsoever to may be named, AIDS (Acquired Immunisation Deficiency Syndrome), ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) infection;
 - (g) Pregnancy, childbirth or miscarriage;
 - (h) Effect or influence (temporary or otherwise) of alcohol or drugs not prescribed by a Registered Medical Practitioner;
 - (i) Travel or flight in any vehicle or device for aerial navigation, other than solely as a passenger on a certificated passenger aircraft operated by a regularly established airline or regularly scheduled, non-scheduled, special or chartered flight;
 - (j) Declared or undeclared war or any act thereof, terrorism, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, exercise of military or usurped power;
 - (k) Strike, riot civil unrest and civil commotion;
 - (l) Any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - (m) Loss, Damage, cost or expense of whatever nature directly or indirectly cause by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism.

(n) Ionising radiations or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel;

(o) Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly, or of its nuclear component;

(p) The Student engaging in or taking part in naval, military or air force service or operations or participating in operations of an offensive nature planned or conducted by the civil or military authorities against bandits, terrorist or other elements;

(q) Any claims or damages or compensation for bodily Injury or property Damage unless the suit initiated in or initial judgement obtained from a court of competent jurisdiction within Brunei Darussalam. This certificate also will not indemnify the costs and expenses of litigation related to the claim unless these are incurred in and recoverable in terms of the judgement within Brunei Darussalam.

(r) The Student attaining the age 60 years at the inception, and of 65 years at the subsequent renewal date of the Policy; and

(s) Injury directly or indirectly attributable to any pre-existing physical defects or infirmity.

2. This certificate does not cover loss, damage, liability or expense arising from or in any way connected, whether directly or indirectly, with:

(a) the actual or anticipated failure or inability of any computer or electronic device or component or system or software or embedded programming, whether or not belonging to or in the possession of the direct Assured;

(i) correctly or unambiguously to assign any date to the correct day, week, year or century,

(ii) correctly to recognize sequence or compute any date which is or is intended to be beyond 31 December 1998,

(iii) to continue to operate as or would have done had its current date, the true date and any date relevant to any function being carried out by it been prior to 1 January 1999,

(b) the use of arbitrary, ambiguous or incompletely defined date or date-like code in any data, software or embedded programming;

(c) any measures taken whether preventative, remedial or otherwise with the intention of averting or minimizing any of the above.

3. Notwithstanding 2.a) and 2.b) above, this certificate shall be extended to include:

(a) loss or damage arising from physical loss of or physical damage to tangible property;

(b) liability for actual or alleged bodily injury;

(c) liability for physical loss of or physical damage to tangible property owned by another person and resulting loss of use of such physically lost or physically damaged property; provided that such loss, damage or liability above is within the terms, conditions and exclusions of the original policy(ies) or Contract(s).

4. For the purpose of 3. above, tangible property shall not include:
- (a) any data or embedded programming however stored or conveyed;
 - (b) any computer or electronic device or component or system or software, other than where such property forms part of an insured cargo or ship's machinery, which is in any way connected whether directly or indirectly with loss or damage claimed or from which such loss or damage arises.
5. This endorsement shall not include loss, damage, liability or expense arising from any Contract solely designed to cover losses arising from any matter referred to in 2. above.

In calculating the net loss under this Contract the Reassured shall not treat any matter referred to in this endorsement as a basis of aggregation.

PART I: SCALE OF PERMANENT DISABLEMENT BENEFITS

Schedule of Benefits	% of the 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 permanent 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%

Schedule of Benefits

% of the Covered

- Eye: Loss of	
· whole eye	100%
· sight of	100%
· sight of, exception of light	50%
· lens	50%
- Loss of four fingers and thumb of one hand	50%
- 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	3%
· 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%
· 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	
· both ears	75%
· one ear	15%
- Loss of speech	50%

IMPORTANT NOTES

Where the Injury is not specified, Insurans Islam TAIB General Takaful Sdn Bhd 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 Student 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 Student. All other Losses, smaller than 100%, if having been paid shall reduce the respective Student's Coverage under scale of Benefits A and B by that amount from the date of Accident until the expiration of the Policy.

CONTACT DETAILS

CLAIMS ENQUIRIES

223 2284

GENERAL ENQUIRIES

222 3004

OFFICE HOURS

MON - THURS

8.30 - 17.00

FRIDAY

8.30 - 11.15

2.30 - 17.00

SATURDAY

8.30 - 12.00

EMAIL

enquiries@insuranstaib.com.bn

BRANCHES

Cawangan-Cawangan

MAIN BRANCH

Unit 5, 6 & 7, Ground Floor
Bangunan Suria, Kiulap
BE1518

KUALA BELAIT

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

TAKAFUL DESKS

Kaunter-Kaunter Takaful

AIRPORT MALL

Perbadanan TAIB Airport Mall
Unit 18 & 19, Spg 13-25
Kg Jaya Setia, Berakas

BERAKAS

Pusat Memproses Mel
Jabatan Perkhidmatan Pos
Lapangan Terbang Lama

GADONG

Ibu Pejabat (Head Office)
Jabatan Pengangkutan Darat

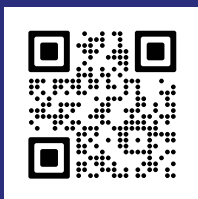
JALAN DEWAN MAJLIS

Ibu Pejabat Jabatan Buruh
Berakas

TUTONG

Perbadanan TAIB Tutong
Unit 28, Tingkat 1
Bgn Abdul Malik & Anak²

If you remain dissatisfied and wish to make a complaint, it may be possible in certain circumstances for you to refer the matter to the Complaints Sections, by scanning the QR code below or by visiting the following address:



Customer Service Representative
Unit 5, 6 & 7, Ground Floor
Bangunan Suria, Kiulap
BE1518

Follow us on our social media channels for latest updates:



insuranstaib