Insurans Islam

General Takaful Sdn Bhd

Company Registration No.: RC00008254

MEDICAL TAKAFUL SCHEME

DEFINITIONS

Unless otherwise required by the context, the following definitions shall apply:

Accident	An unforeseen event, which is caused solely and directly by external, violent, sudden, and accidental means.
Assistance Company	IIGT's appointed service provider responsible for delivering 24-hour worldwide medical, travel, and other related Emergency assistance services.
Bodily Injury	Bodily Injury affected directly and independently of all other causes by Accident of which, except in the case of drowning or of internal injury revealed by autopsy, there is evidence of a visible contusion or wound on the exterior of the body.
Cancer	Any malignant tumour positively diagnosed with historical confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant includes leukemia, lymphoma and sarcoma.
Co-Takaful	The proportion of covered Medical Expenses claims which the Participant must pay. The amount of any Co-Takaful and the items of cover to which they apply are stated in the Schedule.
Chronic	A condition which, with current medical knowledge, treatment can alleviate but not cure.
Confinement	Admission to a Hospital in a continuous and uninterrupted period with a minimum of six (6) hours where the Participant is admitted as an inpatient upon the advice of and under the regular care and attendance of a doctor, which shall be evidenced by a room and board charge by the Hospital upon discharge.
Commencement Date	The date of commencement or renewal of cover, as shown on the Certificate or Endorsement.
Deductible	The amount the Participant must contribute towards the cost of each claim or course of treatment. The amount of any Deductible and the items of cover to which they apply are stated in the Schedule.
Emergency	A situation in which, IIGT considers a life-threatening medical Emergency requiring immediate medical attention in order to avoid death or serious impairment to the Participant's immediate or long-term health prospects.

Hospital/Government Hospital	Any lawfully operating institution, which has twenty-four (24) hours a day nursing services by registered nurses, one or more physicians available at all times and organized facilities for diagnosis and major surgery and shall not primarily be a clinic, a place for alcoholics or drug addicts, a nursing, rest for convalescent home or home for the aged or similar establishment.
Illness	Sickness or disease contracted and/or commencing after thirty (30) days following the effective date or date of Endorsement, whichever is later.
Medical Expenses	Any reasonable and customary Physician's fee, ambulance services, hospitalisation fees, medical supplies and medications, all of which are only claimable once the Participant has contracted the Illness.
Period of Takaful	The Period of Takaful is specified in the Schedule and includes any extensions that may be granted by IIGT at its sole discretion.
Physician	A qualified and registered medical practitioner licensed under any applicable laws and acting within the scope of his / her licensing and training. The attending Physician shall not be the Participant or Participant's business partner, employer, employee, agent, or person who is related to the Participant in any way.
Pre-existing Conditions	Any injury, Illness, condition or symptom: a) for which treatment or medication or advice or diagnosis has been sought or received or was foreseeable prior to the commencement of this Takaful coverage; or b) which presented signs or symptoms of which the Participant was aware or should reasonably have been aware or which originated or existed prior to the commencement of this Takaful coverage.
Reasonable and Customary Charges	Charges for medical care which shall be considered by IIGT or IIGT's medical advisers to be reasonable and customary to the extent that they do not exceed the general level of charges being made by others of similar standing in Brunei Darussalam where the charges are incurred when giving like or comparable treatment, services or supplies to individuals of the same sex and of comparable age for a similar disease or injury. Any scales of charges which may be agreed from time to time between IIGT, Hospitals and Physicians shall also be indicative of such Reasonable and Customary Charges.

Schedule	The Schedule to this Certificate and the information that contains the details of Participant, Basic and Additional Coverages if any, Contributions, and the Period of Takaful
Security Event	Any situation jeopardising the Participant’s safety including scenarios of civil unrest, natural disasters, and political instability.

MEDICAL TAKAFUL SCHEME CERTIFICATE

WHEREAS the Certificate Holder (hereinafter called 'the Participant') described in the Schedule hereto (hereinafter called 'the Schedule') by a written Proposal and Declaration has applied to Insurans Islam General Takaful Sendirian Berhad (hereinafter called 'IIGT) for the Takaful coverage hereinafter mentioned for the Participant and has paid or agreed to pay the Takaful contribution stated in the Schedule as consideration for the said Takaful coverage.

NOW THIS CERTIFICATE WITNESSETH that during the Period of Takaful as described in the Schedule and any subsequent period for which the Participant pays and IIGT accepts the required Takaful contribution:-

a) in the event that the Participant incurs Medical Expenses resulting from accidental injury, Illness or disease,

then IIGT will pay to the Participant the appropriate benefit(s) as specified in the Schedule subject to the terms, limitations, exclusions and conditions contained in this Certificate, the Schedule and any endorsements to this Certificate (hereinafter collectively referred to as 'the Terms of this Certificate').

The following shall make up the whole of this contract of Takaful:-

(a) this Certificate together with the Schedule;
(b) the written Proposal and Declaration and any other statements in writing relating to this Takaful coverage given by the Participant at the time of the Participant's application for this Takaful coverage (which form the basis of this contract);
(c) any subsequent written notice given by IIGT to the Participants.

In addition, the Participant shall co-operate fully with IIGT and IIGT's medical advisers and will fully and faithfully disclose all material facts and matters which the Participant knows or ought to know and will upon request execute any document to empower IIGT to obtain relevant information, at the Participant's expense, from any doctor or Hospital or other sources.

SECTION 1: BASIC INPATIENT TREATMENT

Basic Cover is provided on a per Participant per contract year limit basis and subject to sub-limits as shown in the Schedule:

1. Hospital Room and Board
The coverage includes Hospital accommodation, meal charges, nursing care and intensive unit care charges, subject to the Participant being admitted as an inpatient upon a Physician's recommendation.

The amount of benefit and period payable shall be based on the actual charges imposed by the Hospital during the Participant's Confinement, subject to a maximum daily limit as specified in the Schedule.

2. Hospital Miscellaneous Expenses
The Hospital miscellaneous expenses shall cover all medically necessary treatments and services provided by or upon the order of a Physician to the Participant while admitted as a registered inpatient.

The amount of benefit and period payable shall be based on the actual charges imposed by the Hospital during the Participant's Confinement and shall not exceed the maximum benefit specified in the Schedule.

3. In-Hospital Doctor's visit
In addition to the above benefits, IIGT shall pay the Regular and Customary Charges for visits made by a Physician to the Participant in the Hospital in connection with the treatment of accidental Bodily Injury or sickness. Benefits are limited to one (1) visit per day and are subject to the Certificate year limit as specified in the Schedule.

However, if surgery has been performed, this benefit shall be included in the Surgical Benefits and Day Care Surgery and therefore will not be payable under this section.

4. Surgical Fees and Day Care Surgery
Surgical benefits shall be payable based on the actual charges incurred for the surgical procedure, subject to a maximum limit as specified in the Schedule.

Surgical benefits include surgeon's fees, in-Hospital visits by the surgeon, operating theatre charges, attending doctor's fees, anaesthesia charges and anaesthetist's fees. Day Care Surgery covers all medically necessary surgical procedures and related treatments provided by or upon the order of a Physician to the Participant in a Hospital, which do not require an overnight stay.

5. Accidental Outpatient and Accidental Dental Treatment
Covers medical treatment received by the Participant for injuries sustained due to Accident, provided such treatment is administered on an outpatient basis at a Hospital. This benefit also includes necessary medical treatment for dental injuries resulting from an Accident.

6. Pre-Hospital Diagnostic Services
Covers laboratory tests, x-rays and other medically necessary diagnostic procedures ordered by a Physician within thirty (30) days which results in the Participant being admitted as a registered inpatient for the treatment of the diagnosed medical condition, provided that such medical condition is covered under this Certificate. This benefit also includes consultation fees and medication prescribed related to the diagnostic services.

7. Post-Hospital Treatment
Covers medically necessary follow-up treatment ordered by a Physician for the Participant to receive within thirty (30) days immediately following the Participant's discharge from the Hospital. Coverage is limited to follow-up treatment for the specific medical condition for which the Participant was admitted and received inpatient treatment under this Certificate.

8. Ambulance Fees
Covers the medically necessary transportation of the Participant by ambulance to a Hospital for Emergency treatment or admission.

9. Khairat Benefit

In the event of death of the Participant, IIGT shall, upon satisfactory proof, pay the Khairat Benefit up to the limit specified in the Schedule.

10. Repatriation Expenses
IIGT will, subject to the Terms of this Certificate and this Clause and upon satisfactory proof, pay the repatriation expenses if during the Period of Takaful the Participant shall sustain Bodily Injury or suffer from disease or Illness resulting in death.

The amount of the said repatriation benefit to be paid shall be equal to the actual charges incurred for repatriation of the Participant from Brunei Darussalam to his / her country of origin provided that the total repatriation benefit payable under this Clause shall not exceed the maximum amount shown in the Schedule.

11. Co-Takaful for Elective Treatment excluding USA, Canada and sanctioned countries
If the Participant is seeking elective treatment for medical conditions, IIGT will cover for Reasonable and Customary Charges for the elective treatments, subject to thirty percent (30%) Co-Takaful of the total medical cost.

For coverage covering Pre-Existing Conditions, if the Participant is seeking elective treatment for Pre-Existing Conditions, IIGT will cover for Reasonable and Customary Charges for the elective treatments, subject to a fifty percent (50%) Co-Takaful of the total medical cost.

IIGT will not cover any costs of transportation to the place of treatment or accommodation other than as an inpatient, or any treatments in USA, Canada or sanctioned countries.

12. Emergency Overseas Medical Evacuation and Repatriation
IIGT will cover the Participant for Emergency medical evacuation expenses and Emergency medical repatriation necessitated by Accident, Illness or death occurring when the Participant is travelling outside Brunei Darussalam.

Assistance for Emergency Medical Evacuation
IIGT will arrange for the air and surface transportation, as well as communication for relocating the Participant to the nearest Hospital where appropriate medical care is available. IIGT will cover for the medically necessary expenses of such transportation and communication and all usual and customary ancillary charges incurred in such services.

Assistance for Emergency Medical Repatriation
IIGT will arrange for the Participant's return to Brunei Darussalam by air and surface transportation following an Emergency medical evacuation. IIGT will cover the Participant for the expenses necessarily and unavoidably incurred.

IIGT 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 circumstances of which IIGT were aware at the relevant time.

13. Repatriation of Overseas Mortal Remains to Brunei Darussalam
IIGT will cover the Participant for repatriation for mortal remains necessitated by Accident, Illness or death occurring when the Participant is travelling outside Brunei Darussalam.

Assistance for Emergency Mortal Remains
IIGT will arrange for transporting of the Participant's mortal remains from the place of death to Brunei Darussalam or country of origin and cover the Participant for all expenses reasonably and unavoidably incurred in the air and surface transportation arranged or approved by IIGT or alternatively, cover the cost of burial at the place of death, subject to any governmental regulations.

14. Security Evacuation
IIGT shall arrange for Participant's security evacuation and facilitation of prompt transportation to a safer location in the event of a Security Event.

15. Compassionate Visit
IIGT will cover the cost of one (1) round-trip ticket for the Participant's nominated relative to travel to the Participant's location in the event that the Participant is travelling alone and is hospitalised.

16. Return of Minor Child
In the event that the Participant is unable to care for their minor child due to a medical emergency, IIGT shall cover the cost of one (1) economy-class return airfare ticket for the child to travel to the Participant's home country.

17. Convalescence Expenses
IIGT will cover the Participant for additional hotel accommodation expenses necessarily and unavoidably incurred by the Participant related to an incident requiring Emergency medical evacuation, Emergency medical repatriation or hospitalisation.

Conditions for Pre-Existing Coverage:
The coverage for Pre-Existing Conditions is limited to B$10,000 during the first year of participation, provided that the Participant has maintained continuous Basic Cover for twelve (12) months with no gap in cover. From the second year onwards, the coverage limit for Pre-Existing Conditions will be restored to the full original sum covered.

SECTION 2: ADDITIONAL COVERAGE

Additional Coverage A: Outpatient Treatment due to Illness

This option includes cover for medically necessary outpatient treatments provided to the Participant without the need for Hospital admission.

Coverage includes:

1.	**General Outpatient Services**	IIGT will cover the Participant for all medically necessary outpatient treatment and services provided by or on the order of a Physician.
2.	**Specialist Outpatient Services**	IIGT will cover the Participant for all medically necessary outpatient treatment and services provided by or on the order of a Physician who is a licensed Specialist or Consultant.
3.	**Outpatient Laboratory and X-ray Services**	IIGT will cover the Participant for any laboratory testing, radiographic and nuclear medicine procedures used to diagnose or treat medical conditions that is provided by or ordered by a Physician. CT scans, MRI, PET Scan, Amyloid Scan are subject to Co-Takaful stated in the Schedule.
4.	**Outpatient Prescription Medicine**	IIGT will cover the Participant for any medications prescribed by the Physician.

Conditions:

i. Cover under this section is subject to the limit and Deductible stated on the Schedule.
ii. Deductible shall be applicable on a per claim per Participant.
iii. This section does not cover expenses that can be claimed under any other coverage in the Certificate.

Additional Coverage B: Cash Ward Allowance

1.	**Cash Ward Allowance**	IIGT will provide the Participant a cash benefit in the event where the Participant is warded and confined in any Hospital on the recommendation of a Physician.

Conditions:

i. Confinement must be subject to a minimum of three (3) days and not exceeding sixty-five (65) days;
ii. Illness must occur for more than thirty (30) days after the Commencement Date or reinstatement, whichever is the latter.

Unless:

a) The Participant has been covered continuously under the Basic Cover for twelve (12) months with no gap in cover; and
b) is confined for three (3) consecutive days but not exceeding sixty-five (65) days.

Additional Coverage C: COVID-19 Cover

Indemnification

IIGT will cover the Participant for Medical Expenses as a direct result of contracting COVID-19 as diagnosed by a Physician who is directly treating, testing or attending to the Participant.

Special Exclusions

1. Any known conditions or circumstances prior to the inception of the Takaful Certificate or Endorsement or prior to any trip;
2. Any expenses not directly related to medical treatment are excluded, including, but not limited to, accommodation, travel expenses, and COVID-19 swab-tests;
3. Any expenses related to any Quarantine Order issued by the relevant authorities or any government of a country, which does not require hospitalisation; or
4. Any expenses relating to specialist treatment, which are not prescribed or referred by a Physician.

IIGT's Assistance Company

The scope of services is specified in Appendix A.

TERMS AND CONDITIONS

1. THE CONTRACT

This Certificate, the Schedule and any endorsement to this Certificate shall be read together as one contract and any word or expression to which specific meaning has been attached to any part of this Certificate or the Schedule or any endorsement to this Certificate shall bear such specific meaning wherever it may appear.

2. NON-DISCLOSURE OF FACTS

This Certificate shall become void and IIGT shall not be liable to pay the Takaful benefit under this contract of Takaful in the event of misrepresentation, misdescription or non-disclosure of facts by the Participant.

3. CONDITION PRECEDENT TO LIABILITY

The due observance and fulfillment of the Terms of this Certificate by the Participant and the truth of the statements and answers in the Proposal and Declaration shall be conditions precedent to any liability of IIGT to make any payment under this Certificate.

4. GEOGRAPHICAL LIMIT

The geographical limit is Worldwide or Brunei Darussalam only.

5. ELIGIBILITY

Participation under this Takaful Certificate is subject to the following criteria:

For Category 1:

- Citizens of Brunei Darussalam, Permanent Resident and Foreign Nationals.
- Adult: Individuals aged between eighteen (18) years (age at their next birthday) and above.
- Child: Individuals aged between six (6) months and seventeen (17) years old (age at their next birthday).

For Category 2:

- Permanent Residents of Brunei Darussalam (entry permit holders) who are foreign nationals under the category of foreign nationals contributing to the economy and under the Professional Group.
- Adult: Individuals aged between eighteen (18) years and sixty-five (65) years old (age at their next birthday).

6. AMOUNT OF COVERAGE

The maximum limit of benefits payable by IIGT for each claim and in the aggregate for one Period of Takaful are as stated in the Schedule.

7. EVIDENCE OF AGE

IIGT reserves the right at any time to require that the age of the Participant under this Takaful Certificate be proven to its satisfaction.

8. REIMBURSEMENT CURRENCY

All reimbursements will be made in Brunei Dollars (B$), with foreign currency transactions converted at the prevailing bank exchange rates.

9. RENEWAL OF CERTIFICATE

IIGT shall not be bound to accept any renewal of this Certificate or to send any notification of the renewal Takaful contribution becoming due.

Participant is advised to renew the Certificate upon its expiry. In the event of any gap in cover, it will be considered as new participation.

IIGT reserves the right to vary the terms and provisions of this Certificate on any Certificate anniversary.

10. ALTERATION OF CERTIFICATE

This Certificate may, at any time, be amended and changed upon written request being made by the Participant and agreed to by IIGT but any amendment shall be without prejudice to any claim arising prior to the date of the change and subject to such terms and provisions IIGT may impose.

No change in this Certificate shall be valid unless evidenced by endorsement signed by an authorised officer of IIGT.

11. CANCELLATION

The Participant or IIGT may cancel this Certificate at any time during the Period of Takaful.

(a) Cancellation by **Participant**:

- The Participant may cancel this Certificate at any time, by returning the Certificate to IIGT if no claim has occurred or was made during the Period of Takaful.
- After returning the Certificate, the Participant will be entitled to a refund of the balance of the Takaful contribution on a pro-rata basis for the period the Certificate was not in force.
- IIGT will not return the *Wakalah* fee to the Participant unless the cancellation was made by the Participant due to unforeseen circumstances***** and subject to IIGT'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 **IIGT**:

- IIGT 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 Certificate.
- IIGT will return the *Wakalah* fee to the Participant on a pro-rata basis for the period the Takaful was not in force.

(c) ***Note: "Unforeseen circumstances" means in the event of insanity (as certified by Physician) and bankruptcy declared by the courts of Brunei Darussalam.***

12. NON-ASSIGNMENT

This Certificate and the benefits under this Certificate are not assignable by the Participant.

13. MISSTATEMENT OF AGE

If the age of the Participant was misstated in his/her proposal form by the Participant, then no benefit will be payable.

14. PREVENTION OF ACCIDENT, DISEASE AND ILLNESS

The Participant shall take all reasonable precautions to safeguard himself / herself against Accidents, diseases and Illnesses and shall comply with all statutory obligations.

15. 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 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.

16. JURISDICTION

IIGT shall not be liable under this contract of Takaful in respect of judgments that are not in the first instance delivered by or obtained from a Court of competent jurisdiction within Brunei Darussalam.

17. *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 seventy-five per cent (75%) 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.

18. *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 IIGT 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, IIGT will charge a fee of twenty-five per cent (25%) 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.

19. DISTRIBUTION OF SURPLUS

The Participant understands that the surplus arising from the Takaful fund, if any, shall be managed in a manner deemed fit by IIGT and accordance to the Syariah principles. The surplus will be determined at the end of the financial period and the surplus (if any) from the Takaful Fund will remain therein for the benefit of the Takaful participants and the Takaful Fund itself.

20. NOTICE

Any notice or communication between the parties shall be in writing.

Any notice required to be served to the Participant shall be deemed to be sufficiently served if the same is delivered personally to the address of the Participant at his/her last known address in Brunei Darussalam or if by post then by prepaid registered letter addressed to the Participant at his/her last known address in Brunei Darussalam and such notice shall be deemed to have been served in the normal course of post.

Any notice required to be served to IIGT shall be delivered personally by hand or by registered post to its Head Office address as stated herein or at such other address as IIGT shall notify the Participant in writing from time to time.

21. WAITING PERIOD

Coverage under this Takaful Certificate shall be subject to the following waiting periods:

Illness: Any claims arising from or related to Illness shall be covered only if the symptoms first occur or the diagnosis is made after a waiting period of thirty (30) days for newly diagnosed Illnesses and ninety (90) days for Pre-existing Conditions from the effective date of the Certificate.

Accident: Coverage for injuries resulting from accidental causes shall be effective immediately from the Commencement Date of the Certificate, with no waiting period applicable.

22. OTHER TAKAFUL

If at the time any claim arises under this Takaful Certificate and should there be any other subsisting Takaful whether effected by the Participant or by any other person(s) covering the same loss, damage or liability, IIGT shall not be liable to pay or contribute more than its rateable proportion of any claim for such loss, damage or liability.

23. FRAUDULENT CLAIMS

If the Participant or any person acting on his/her/their behalf make any claim under this contract of Takaful knowing the claim to be fraudulent or exaggerated or make false declaration in support of any claim, then this contract of Takaful shall become void and all benefits shall be forfeited. IIGT reserves the right to take legal action against the Participant in such event, and there shall not be a refund of the Takaful contribution.

24. LEGAL PROCEEDINGS

No action at law or in equity shall be brought to recover under this contract of Takaful after the expiration of one (1) year from the date the proof of claim has been provided by the Participant in accordance to conditions of this contract of Takaful.

25. GOVERNING LAW

This contract of Takaful is governed by the laws of Brunei Darussalam.

26. LANGUAGE VERSION

In the event of any discrepancy between the English and Bahasa Melayu versions of this contract of Takaful, the English version shall be definitive for all purposes of this contract of Takaful.

27. REINSTATEMENT

In the event that the coverage or benefit limit of this Takaful Certificate has been partially or fully utilised due to claims, the Participant may reinstate the coverage by paying an additional contribution. The contribution for reinstatement shall be calculated on a pro-rated basis, based on the remaining Period of Takaful. Upon reinstatement, the Takaful coverage will be restored in accordance with the terms and conditions of this Takaful Certificate.

29. AMENDMENTS

IIGT reserves the right to amend this Takaful Certificate and its related documents at any time without assigning any reasons whatsoever and without any prior notice. Any amendments shall be communicated to the Participant accordingly.

30. PRIVACY NOTICE

IIGT is committed to protecting the Participant's privacy and the handling of the Participant's personal data. Participants may refer to the Privacy Notice at https://www.insuranstaib.com.bn/privacypolicy.html.

GENERAL EXCLUSIONS

IIGT shall not be liable to the Participant under this contract of Takaful for claims arising either directly or indirectly as a result of:-

1. Any unlawful act(s) and other causes prohibited by the law and/or Syariah.
2. Emotional, mental or psychiatric illness or psychological disorder, psychogeriatric or psychiatric condition, stress, anxiety and depression.
3. Under the influence of alcohol, misuse of drugs and/or hallucinogenic substances.
4. Suicide, attempted suicide or self-inflicted injuries by the Participant whilst sane or insane.
5. Sexually transmitted diseases, Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases.
6. Pregnancy, miscarriage or childbirth, menopause, peri-menopausal symptoms, including hormonal replacement therapy, polycystic ovarian syndrome and related conditions.
7. Participation in or training for any dangerous or hazardous sport or competition, hobbies or activities (such as racing, glider flying, hunting and other comparably dangerous and risky activities) or riding or driving in any form of race or competition.
8. Communicable diseases, including but not limited to pandemics, epidemics, and endemics.
9. Routine check-ups, vision and hearing aids, diagnostic procedures for vision or hearing aids, cosmetic and elective procedures or treatments, circumcision, fertility treatments, alternative medicine, cosmetic treatment or surgeries, or any non-Emergency medical care.
10. Any tax levied on any medical treatments or any costs arising out of any dispute or litigation with the medical provider providing treatment.
11. All kinds of Cancer, genetic conditions, Alzheimer's, Dementia, Parkinson's Disease, autoimmune diseases, regular or long-term kidney dialysis in Chronic or end-stage kidney failure.
12. Pre-existing Conditions (unless stated otherwise).
13. Any condition that becomes Chronic (acute phases of that condition will be covered).
14. Dental treatments or oral surgery (unless caused by an Accident).
15. Traveling outside specified areas contrary to the advice of a Physician or for obtaining medical treatment.
16. Cornea, muscular, skeletal, human organ or tissue transplant.
17. Experimental or pioneering or advanced medical and surgical techniques.
18. Armed forces or police which are actively participating in wars or missions (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
19. Non-medical personal services (ie. Telephone, television, newspapers etc.), hotel or non-Hospital accommodation costs, convalescent care, hospice care, rehabilitation, rest cures and services or treatment in nursing home or home for the aged or similar treatment, spa, hydro-clinic, sanatorium or long-term care facility that is not a Hospital.
20. Any activity required from or on a ship or oil-rig platform, or at a similar off- shore location.

21. Any nuclear weapon or device or chemical or biological agent or radioactive contamination.
22. Alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatments.
23. Any medical or physical conditions arising during the Waiting Period except where the Participant is hospitalised due to a covered Accident occurring after the commencement of the Period of Takaful.
24. Any treatment, consultation, investigation, hospitalisation, or medication related to sleep disorders, including but not limited to insomnia, sleep apnea, narcolepsy, restless leg syndrome, parasomnia, or any condition primarily associated with abnormal sleep patterns or behavior, unless such condition is a direct result of a covered underlying medical condition and is specifically included by endorsement.
25. Any diagnosis, treatment, therapy, or services related to developmental delays, including but not limited to delays in speech, language, motor skills, cognitive function, or social development. This exclusion applies regardless of whether the condition is congenital or acquired, and includes therapies such as speech therapy, occupational therapy, behavioral therapy, and educational interventions, unless specifically covered under an additional coverage.
26. Any treatment, investigation, or complications arising from obesity, overweight conditions, or metabolic disorders related to excessive body weight. This includes, but is not limited to, consultations, weight reduction programs, bariatric surgery (such as gastric bypass or sleeve gastrectomy), medications for weight loss, nutritional counseling, and fitness programs.
27. Any vitamins, minerals, dietary supplements, or nutritional products, whether prescribed or purchased over the counter, unless they are medically necessary as part of treatment for a covered medical condition and specifically prescribed by a licensed Physician.
28. Any Medical Expenses incurred in the Participant's (Permanent Residents and Foreign Nationals only) home country or country of origin.

CLAIMS PROCEDURE

To ensure the efficient processing of the Participant's claim, adherence to the following procedures is mandatory. Failure to comply with these guidelines may result in the denial of the Participant's claim.

Notification, Submission and Proof of claims:

1. **Immediate Notification and Submission**
   Notification of claims must be submitted to IIGT as soon as reasonably practicable, and in any case no later than fourteen (14) calendar days following an incident that may give rise to a claim. The notification must include sufficient details to identify the claimant and the nature of the claim. Failure to provide timely notification may result in the claim being rejected.

2. **Documentation and Proof**
   Claims must be accompanied by all relevant documentation, including but not limited to medical reports, police reports, death certificate, as applicable. All proof of claims must be original documentation, and photocopies will not be accepted. These documents serve as proof of the incident and substantiate the claim being made. Documentation must be in English/Malay or accompanied by certified translations.

Method of Claims

1. **Pre-Authorisation and Guarantee of Payment**
   In the event of an inpatient treatment (except in the event of an Accident or medical emergency), the Participant may apply Guarantee of Payment for IIGT to arrange direct settlement to the Hospital. Pre-Authorisation request form is to be completed and submitted to IIGT seven (7) days prior to the intended date of admission.

   The approved Pre-Authorisation is valid for only fourteen (14) days from the date of approval and the treatment must be obtained within the said period. Thereafter, a new Pre-Authorisation request form is required.

   In the event where inpatient treatment occurs outside of Brunei Darussalam or the Participant requires Emergency medical evacuation services, the Participant may contact IIGT's Assistance Company to assist the Participant with the arrangements and Guarantee of Payment.

   No Pre-Authorisation and Guarantee of Payment shall be given to outpatient services.

2. **Reimbursement**
   For claims on a reimbursement basis, the Participant shall submit a completed Claims Form and accompanied by original relevant supporting documentation.

   For any avoidance of doubt, all claims incurred for outpatient treatment and treatments for which no Pre-Authorisation or Guarantee of Payment has been obtained, will be processed on a reimbursement basis only.

CLAIMS DOCUMENTATION REQUIREMENT:
To make a claim, the Participant must submit the following documents to IIGT:

1. Completed Claims Form;
2. Copy of Participant’s Identification Card;
3. Original Medical Receipt;
4. Hospital Discharge Ticket/Report;
5. Original Police Report (if applicable);
6. Additional documents, as required (subject to claims assessment).

For any assistance, please contact IIGT at:

Insurans Islam General Takaful Sdn Bhd
Unit 5, 6 & 7,
Bangunan Suria, Kiulap
Bandar Seri Begawan BE1518
Negara Brunei Darussalam
Tel: (673) 222-3004
E-mail: enquiries@insuranstaib.com.bn

Claims Division
Accident Care Centre (“ACC”)
Insurans Islam General Takaful Sendirian Berhad, Unit
1 & 2, The Green Industrial Parkland,
Spg 128-11-26 Tungku Link, Jalan Tungku,
Bandar Seri Begawan BE3619,
Negara Brunei Darussalam
Tel: (673) 223 2284 or 242 8454

Appendix A

Indemnification

IIGT's Assistance Company provides a 24-hour Emergency Assistance Services, operated for the Participant's benefit who travels outside Brunei for periods not exceeding ninety (90) consecutive days per trip so that in the event of an emergency medical problem covered by this Takaful Contract, help and advice will be given by IIGT Assistance Company and if necessary, Emergency Medical Evacuation and Repatriation will be provided.

Scope of services

(a) Medical Assistance

The Services provided hereunder are rendered on a worldwide basis.

1. **Phone Medical Advice**
   To obtain medical advice via phone for remote diagnosis.

2. **Medical Service Provider Referral**
   To request for the list of accredited medical facilities for Participant to choose from, based on the Participant's medical needs and location.

3. **Outpatient Visit/Care**
   To Schedule an appointment for outpatient care and to request a review of the Participant's medical treatment plan.

4. **Inpatient Hospital Admission**
   To obtain assistance in arranging for admission to an appropriate medical facility including Guarantee of Payment (GOP) and review of the Participant's medical treatment plan.

5. **Dispatch of Medication and Medical Supplies**
   To obtain assistance in arranging for the delivery of essential medications to the Participant's location, such as a hotel, if the Participant is unable to pick them up from a pharmacy.

6. **Second Medical Opinion**
   In the event the Participant is unsure of their diagnosis or treatment plan, the Participant may seek second medical opinion advice.

7. **Arrangement of Compassionate Visit**
   To obtain assistance if the Participant is hospitalised overseas alone and requires someone to be with the Participant. A round-trip ticket for a nominated relative to travel to the Participant's location.

8. **Arrangement of Return of Minor Children**
   To obtain assistance for arranging the Participant's minor child's safe return home if the Participant travelled with them and is unable to care for them due to a medical Emergency.

9. **Arrangement of Convalescence Expenses**
   To obtain assistance and arrangement of the Participant's additional hotel accommodation in the event where the Participant's requires Emergency medical evacuation, Emergency medical repatriation or hospitalisation.

10. **Medical Evacuation & Repatriation**
    To obtain assistance in the event of medical evacuation or repatriation and coordination of the transport and medical care if required.

11. **Repatriation of Mortal Remains and Final Care Assistance**
    To obtain assistance for repatriation of the Participant's mortal remains in the unfortunate event of the Participant's death while traveling or for arrangements of the Participant's final care in the country of the Participant's passing.

(b) Travel Assistance

1. **Transport arrangements**
   To obtain assistance in making travel arrangements, such as booking flights or arranging ground transportation.

2. **Legal Referrals**
   To obtain legal assistance while travelling, IIGT's Assistance Company shall provide referrals to local attorneys.

3. **Loss of ID documents**
   In the event the Participant loses their passport, or other important travel documents, IIGT's Assistance Company shall guide the Participant on how to replace lost documents.

4. **Visa Assistance**
   To guide Participants in obtaining visas for travel to certain countries.

5. **Interpreters**
   If the Participant needs help communicating in a foreign language, IIGT's Assistance Company can provide referrals to interpreters.

(c) Security Assistance Benefits

The services provided hereunder are rendered on a worldwide basis.

1. **Security Evacuation**

   The Participant may request assistance for the arrangement of secure security evacuation services and facilitation of prompt transportation to a safer location in the event of a Security Event.

   Security evacuation coverage does not apply under the following circumstances:

   - Voluntary evacuation;
   - Travel undertaken against official government advice;
   - Evacuation denied by local authorities;
   - Evacuation of non-participants;
   - Travel into known high-risk areas without prior clearance;
   - Costs beyond reasonable and necessary evacuation logistics;
   - Failure to comply with evacuation instructions.