Product Disclosure Sheet

Insurans Islam
General Takaful Sdn Bhd
Company Registration No.: RC00008254

Head Office, Units 5, 6 & 7,
Bangunan Suria, Kiulap,
Bandar Seri Begawan, BE1518,
Negara Brunei Darussalam

673 222-3004

MEDICAL TAKAFUL SCHEME

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 General Takaful Sdn Bhd shall be referred to as "IIGT" or "Us".

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

1. What is this Scheme about?

This Medical Takaful Scheme provides coverage for medical expenses incurred for medical treatment due to an illness or accident.

2. What are the Syariah concepts applicable?

This Takaful Scheme 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 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 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 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.

3. What are the coverages provided?

The Medical Takaful Scheme offers two (2) categories, namely:

- Category 1 – offers three (3) Plans (Plan A, Plan B and Plan C).
- Category 2 – Offers one (1) Plan only – 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.

The following are the benefits:

No.	Scope of coverage	Category 1			Category 2
		Plan A	Plan B	Plan C	
1.	Hospital Room and Board Daily max 45 days ICU up to 20 days	B$50 / day B$100 / day	B$75 / day B$200 / day	B$100 / day B$300 / day	Overall annual limit B$100,000
2.	Hospital Miscellaneous Expenses	B$1,000	B$1,500	B$2,000	
3.	In-Hospital Doctor Visit Daily max up to 65 days	B$50 / day	B$60 / day	B$70 / day	
4.	Surgical Fees & Daycare Surgery	B$5,000	B$10,000	B$15,000	
5.	Accidental Outpatient and Accidental Dental	B$300	B$1,000	B$1,500	
6.	Pre-Hospital Diagnostic Services (within 30 days prior to hospitalisation)	B$300	B$450	B$800	
7.	Post-Hospital follow-up Treatment (within 30 days after discharge)	B$100	B$150	B$200	
8.	Ambulance Fees	B$300	B$300	B$300	
9.	Repatriation Expenses from Brunei	Nil	B$8,000	B$8,000	
10.	Khairat Benefit	B$700.00			B$700.00
11.	Co-Takaful borne by the Participant for Elective Treatment excluding USA, Canada and sanctioned countries	30%			Not applicable
12.	Emergency Overseas Medical Evacuation and Repatriation	USD300,000			Not applicable
13.	Repatriation of Overseas Mortal Remains to Brunei Darussalam	USD25,000			Not applicable
14.	Security Evacuation	USD100,000			Not applicable
15.	Compassionate Visit	1 economy class return airfare			Not applicable
16.	Return of Minor Child	1 economy class return airfare			Not applicable
17.	Convalescence Expenses	USD1,000 with sub-limit of USD250 per day			Not applicable
18.	Pre-existing Conditions	Optional Coverage (subject to additional contribution)			Inclusive
Overall annual limit (applicable for benefit No. 1 – 11 and 18 only)					
Adult		B$10,000	B$50,000	B$100,000	B$100,000
Child		B$10,000	B$25,000	B$50,000	Not applicable
Deductible		B$100 for each and every claim			

Geographical Limit	Optional: Brunei Darussalam or Worldwide	Brunei Darussalam

Note:
Geographical Limit: Brunei Darussalam – Treatment is limited to Brunei Darussalam's Government Hospital only (excluding Jerudong Park Medical Centre ("JPMC") and Pantai Jerudong Specialist Centre "PJSC"). Any treatment outside Brunei Darussalam's Government Hospital is not included except initially referred by Brunei Darussalam's Government Hospital.
Geographical Limit: Worldwide – Treatment at any Hospitals, including JPMC and PJSC.

Optional coverage that participants can choose:

No.	Scope of coverage	Category 1			Category 2	
		Plan A	Plan B	Plan C		
A.	Outpatient treatment due to illness					
1.	Maximum no. of claims per Participant	Not applicable	Not applicable	3	4 (per year)	8 (for 2 years)
2.	Deductible per outpatient claims	Not applicable	Not applicable	B$100.00	B$100	
3.	Co-Takaful borne by the Participant for specialised investigations including CT scans, MRI, PET scan, Amyloid scan, etc	Not applicable	Not applicable	50%	50%	
4.	Overall annual limit (**ADULT ONLY**)	Not applicable	Not applicable	B$1,500	B$1,000	
B	Cash Ward Allowance					
1.	Daily (maximum up to 30 days) (**ADULT ONLY**)	Not applicable	B$25 per day	B$50 per day	Not applicable	
C.	COVID-19					
1.	Maximum limit	Not applicable	Not applicable	B$20,000	Not applicable	

4. Who can participate?

This Takaful Scheme is eligible for:

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).

5. What are the exclusions under this Takaful Scheme?

This Takaful Scheme does not cover the following:

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.

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 Takaful Scheme?

Category 1:	The duration of cover is for one (1) year, and You may renew your Certificate annually.
Category 2:	The duration of cover is based on the number of days specified in the Entry Pass approved by Brunei Immigration and can be up to two (2) years.

7. How much contribution do I have to pay?

Each application is subject to the following contributions which are depending on the Plan You chose and shall be paid in lump-sum amount.

Category 1 - For Adult Contribution (aged 18 to 65 years old)

		Without pre-existing		With pre-existing	
Geographical Limit		Brunei only	Worldwide	Brunei only	Worldwide
Plan A	B$10,000 Sum Covered	B$62.00	B$73.00	B$155.00	B$183.00
Plan B	B$50,000 Sum Covered	B$128.00	B$150.00	B$320.00	B$375.00
Plan C	B$100,000 Sum Covered	B$228.00	B$268.00	B$570.00	B$670.00

Category 1 - For Child Contribution (aged 6 months to 17 years old)

		Without pre-existing		With pre-existing	
Geographical Limit		Brunei only	Worldwide	Brunei only	Worldwide
Plan A	B$10,000 Sum Covered	B$29.00	B$34.00	B$72.00	B$85.00
Plan B	B$25,000 Sum Covered	B$59.00	B$68.00	B$147.00	B$170.00
Plan C	B$50,000 Sum Covered	B$106.00	B$121.00	B$265.00	B$302.00

Category 1 - For Adult Contribution (aged 66 years old and above)

		Without pre-existing		With pre-existing	
Geographical Limit		Brunei only	Worldwide	Brunei only	Worldwide
Plan A	B$10,000 Sum Covered				
	66 – 75 years old	B$124.00	B$146.00	B$205.00	B$241.00
	76 – 85 years old	B$310.00	B$365.00	B$409.00	B$482.00
	86 – 95 years old	B$558.00	B$657.00	B$750.00	B$883.00
	96 years old and above	B$682.00	B$803.00	B$1,092.00	B$1,285.00
Plan B	B$50,000 Sum Covered				
	66 – 75 years old	B$256.00	B$300.00	B$422.00	B$495.00
	76 – 85 years old	B$640.00	B$750.00	B$845.00	B$990.00
	86 – 95 years old	B$1,152.00	B$1,350.00	B$1,549.00	B$1,815.00
	96 years old and above	B$1,408.00	B$1,650.00	B$2,254.00	B$2,641.00
Plan C	B$100,000 Sum Covered				
	66 – 75 years old	B$456.00	B$536.00	B$752.00	B$884.00
	76 – 85 years old	B$1,140.00	B$1,340.00	B$1,505.00	B$1,769.00
	86 – 95 years old	B$2,052.00	B$2,412.00	B$2,758.00	B$3,242.00
	96 years old and above	B$2,508.00	B$2,948.00	B$4,014.00	B$4,718.00

Optional Additional Benefit (with additional contribution)		
	Brunei Darussalam Only	Worldwide
A. Outpatient due to illness (for B$100,000 sum covered) **(for Plan C only)**	B$212.00	B$250.00
B. Cash Ward Allowance (65 years old and below)		
• B$25 per day benefit **(for Plan B only)**	B$10.00	B$15.00
• B$50 per day benefit **(for Plan C only)**	B$15.00	B$20.00
B. Cash Ward Allowance (66 years old and above)		
• B$25 per day benefit **(for Plan B only)**	B$25.00	B$38.00
• B$50 per day benefit **(for Plan C only)**	B$38.00	B$50.00
C. COVID-19 **(for plan C only)**	B$93.00	B$110.00
Reinstatement for B$100,000 sum covered **(for Plan C only)**	Pro-rated based on basic contribution (subject to underwriter's assessment)	

Category 2 - For Adult Contribution (aged 18 to 65 years old))

Geographical Limit	Brunei Darussalam Only
	With pre-existing illness
Pro-rated period is subject to a minimum contribution based on the duration of the visa validity	B$342.00 for 2 years For coverage period below 1 year: Minimum contribution B$90.00
Reinstatement for coverage amount of B$100,000	Pro-rated based on basic contribution (subject to underwriter's assessment)

Optional Additional Benefit (with additional contribution)	
Outpatient due to illness	B$175.00 for 2 years

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

In addition to contribution amount

Stamp Duty B$0.10.

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

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.

Consequences of Non-Disclosure

Non-disclosure may result in us voiding the Takaful Contract and refusing all claims.

Pre-existing conditions

An option for Pre-existing Conditions Coverage is available, subject to the following terms:

i. 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.
ii. A waiting period of ninety (90) days applies.
iii. 50% Co-Takaful arrangement applies for treatments received overseas.

Waiting Period

i. This refers to the time period starting from the Commencement Date of your Takaful Certificate or endorsement during which no claims will be payable.
ii. The Waiting Period for illness is thirty (30) days. Any claims made due to Illness in this period will not be payable.
iii. The Waiting Period for pre-existing conditions is ninety (90) days. Any claims made due to pre-existing conditions in this period will not be payable.
iv. Waiting Period is not applicable for injuries sustained due to accidents.
v. There will be a new Waiting Period for renewals made thirty (30) days after the expiry date.

Guarantee of Payment

We will provide guarantee of payment upon pre-authorisation assessment for inpatient treatment at any hospitals in Brunei Darussalam and overseas hospitals, subject to the Plan selected.

Reimbursement

Deductible

It is an amount You have to pay towards the cost of your claims. Deductible is stated in this Product Disclosure Sheet and Schedule.

Distribution of Surplus

No surplus shall be payable to the Participant. Any surplus from investment profit of the Participant Risk Fund shall remain in the Participants' Risk Fund.

Claims 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.

To make a claim, You have to submit the following documents to Us:

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).

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

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-rate 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?

The notice of expiry, which is a notification informing You of the date on which the Takaful coverage will end, 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.
- Copy of Visa and Pass (VLD) (if applicable).

For participant's renewal:

- Completed Renewal Proposal Form.
- Copy of Visa and Pass (VLD) (if applicable).

15. Where can I get assistance and redress?

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

Insurans Islam 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

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 fci@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 this Medical Takaful Scheme, You may contact Us at 222-3004 or visit our website at www.insuranstaib.com.bn.

IMPORTANT NOTE:

MEDICAL TAKAFUL SCHEME

YOU SHOULD SATISFY YOURSELF THAT THE TAKAFUL CONTRACT WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CONTRACT AND DISCUSS WITH THE AGENT AND/OR CONTACT INSURANS ISLAM GENERAL TAKAFUL DIRECLY FOR MORE INFORMATION.

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on IIGT. The final terms and conditions are stipulated in the Certificate after IIGTs assessment.

I/We hereby confirm having explained the Product Disclosure Sheet (PDS) to the Participant in their preferred language English/Malay. Signature: 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. Signature: Name: I.C. No: Date: