

Product Disclosure Sheet

DUYUFUR RAHMAN TAKAFUL SCHEME



Insurans Islam TAIB
General Takaful Sdn Bhd
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Important Note

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

For the purposes of this Product Disclosure Sheet:

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

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

1. What is this scheme about?

Duyufur Rahman Takaful Scheme provides compensation in the event of injuries, permanent total disablement or death caused by sudden and unforeseen accidents, medical expenses incurred as a result of an accident, travel inconvenience and travel assistance for Hajj and/or Umrah trips.

Period of cover is depending on the duration of the trip/journey.

2. What are the Syariah concepts applicable?

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

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

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

3. What are the coverage provided?

SCOPE OF COVERAGE	Maximum Limit Per Person (Unless otherwise stated)
	Basic
SECTION 1 - PERSONAL ACCIDENT COVERAGE	
1. Death as a result of an accident.	Up to B\$10,000.00
2. Permanent Total Disablement which occurs within 12 months due to bodily injury as a result of an accident	
The maximum amount of all benefits payable for one or more injuries shall not exceed the maximum limit stated.	
SECTION 2 - MEDICAL AND SURGICAL EXPENSES	
Medical and Surgical Expenses due to bodily injury as a result of an accident or newly diagnosed illness, inclusive of COVID-19.	Up to B\$50,000.00
Maximum limit for Pre-Existing Condition	Up to B\$12,500.00
Sub Limits for accident or newly diagnosed illness	
1. Treatment for miscarriage arising from an accident.	Up to B\$2,500.00
2. Compassionate visits to accompany the Participant due to bodily injury or illness within 6 months after incident.	Up to B\$2,500.00
3. Hospital allowance for each day of admission due to illness, accident or bodily injuries.	B\$50.00 / day
Maximum Limit	Up to B\$1,000.00
SECTION 3 - TRAVEL INCONVEIENCE	
1. Repatriation or Funeral expenses.	B\$1,000.00
2. Loss or damage of baggage or personal belongings which must exceed 24 hours after incident.	Up to B\$250.00
3. Delayed Baggage which must exceed 6 hours after incident.	B\$100.00 for every 6 hours
Maximum Limit	Up to B\$300.00

4. Loss of travel documents which must exceed 24 hours after incident.	Up to B\$1,000.00
5. Travel delay for return flight due to adverse weather, technical breakdowns which must exceed 12 hours from incident.	B\$50.00
Maximum Limit	Up to B\$150.00
6. Personal liability to third party for bodily injury and property damage.	Up to B\$50,000.00

SECTION 4 - EMERGENCY MEDICAL ASSISTANCE AND REPATRIATION	
Emergency Medical Evacuation & Repatriation	Up to B\$100,000.00
Maximum limit for Pre-Existing Condition	Up to B\$50,000.00

GEOGRAPHICAL LIMIT

The geographical limit is the territories or location stated in the policy document where the takaful benefit applied. We will only pay any benefits if it is linked to travel to, in and/or transit:

- Worldwide excluding countries that are restricted by the Brunei Darussalam Government and countries that are sanctioned by the United Nations.

4. Who can apply?

For Umrah trip

- Individuals who are between the age of 18 to 80 years old.
- Family members aged from a minimum of 6 weeks up to a maximum of 80 years old.

For Hajj trip: there is no age limit for any participation.

5. What are the exclusions under this Scheme?

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

- The result of pre-existing conditions as defined in the general definition.
- Directly or indirectly occasioned by, happening through, or in consequence of
 - Participation in any professional sports or in any games and sports whereby the participant would earn remunerations, donation, sponsorship or income of any kind;
 - Underwater activities requiring the use of artificial breathing apparatus except leisure scuba diving under the supervision of a qualified diving instructor; and
 - Accidents whilst engaged in racing, motor rallies and competitions, mountaineering (reasonably requiring the use of ropes), rock climbing and hiking/trekking in remote areas unless with licensed guides, pot-holing, aviation other than as fare paying passenger in an aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of such passenger and any activity involving the participant being airborne (whether suspended or not).
 - Accident during flight except as a paid passenger on a regular flight and operated by an airlines or air rental company properly licensed for the transportation of passengers.
- Resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to accidental bodily injury as provided under Medical Expenses.
- If the participant is traveling contrary to the advice of a medical practitioner or for the purpose of obtaining medical treatment.
- In respect of any property more specifically insured or any claim which but for the existence of this Takaful would be recoverable under any other Takaful.
- Directly or indirectly occasioned by, happening through or in consequence of:
 - Treatment of mental illness, psychiatric disorders, willfully self-inflicted injury or illness, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered medical practitioner, but not for the treatment of drug addiction), AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex), self-exposure to needles peril (except in an attempt to save human life);
 - Sexually transmitted disease, HIV (Human Immunodeficiency Virus) and/or HIV related disease including AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex).
 - Self-exposure to needless peril (except in an attempt to save human life).
 - Nuclear fission, nuclear fusion or radioactive contamination.
 - War, invasion, act of foreign enemies, hostilities (whether war be declared or not), a civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any Government or public or local authority or civil commotion through or by general mass media.
- This Takaful does not cover claims whilst the participant is engaging in naval, military, air force service or operations or testing of any kind of conveyance, offshore or mining, aerial photography or handling in explosives.
- Mysterious disappearances.
- Unexplained losses.

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

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

Period of Takaful

The Takaful commences when the participant leaves his/her place of residence or business in Brunei Darussalam (whichever is the later) to commence the planned trip until the time of return to his/her place of residence or business in Brunei Darussalam (whichever is the earlier) on completion of the planned trip. In any event, the planned trip should not commence more than twenty-four (24) hours prior to booked departure time or cease more than twenty-four (24) hours after booked return to Brunei Darussalam. A planned trip shall involve return to Brunei Darussalam within the period of Takaful stated hereon.

Automatic Extension

The period of Takaful shall be automatically extended up to thirty (30) days without additional contribution for such period as is reasonably necessary to complete the Trip in the event of delay beyond the control of the Person Covered as a direct result of:

- an Accident or Serious Illness sustained by the Person Covered; or
- the Schedule Public Conveyance in which the Person Covered is travelling being unavoidably delayed; or
- compulsory quarantine of the Person Covered whilst overseas by local or relevant authority which occurs during the Period of Takaful and the return Trip cannot be completed before the expiry of the period of Takaful.

Either one (1) of the above events must be admissible under this Takaful in the first instance.

7. How much contribution do I have to pay?

No	Travel Period	BASIC	
		HAJJ	UMRAH
1	16 days and below	B\$300.00	B\$120.00
2	17 – 30 days		Subject to underwriting
Additional contribution per day		B\$10.00	B\$8.00

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.

Takaful Contribution Warranty

You have to pay the full takaful contribution to Us or our wakil within thirty (30) days from the inception date of your certificate. Your certificate will be automatically cancelled if we or our wakil do not receive the contribution at the end of thirty (30) days of the takaful contribution warranty period.

Distribution of Surplus

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

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

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

Treatment of Small Payment Amount

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

Claims Requirement

To make a claim, You have to submit a complete Claims Form to us within fourteen (14) calendar days upon your return to Brunei Darussalam from the trip with all supporting documents listed as follows:-

- All certificates' affidavits, information and evidence shall be furnished at Participant expenses;
- Medical reports and evidence;
- Death Certificate;
- Qualified Medical Practitioner for the cause of death, injury and all information and evidence required.

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.

We will not refund anything if there is any benefit payable under your certificate or if the total refund of the net takaful contribution (after the *Wakalah* fee) is less than B\$5.00.

12. What is a notice of expiry?

The notice of expiry is not applicable to this product as the effective date is when the Person Covered leaves his/her place of residence or business in Brunei Darussalam (whichever is the later) to commence the Trip until the time of return to his/her place of residence or business in Brunei Darussalam or expiry of the Certificate (whichever is the earlier) on the completion of the Trip.

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:

- Completed Proposal Form.
- Copy of Identification Card / Birth Certificate / Passport.
- Copy of Nominee's Identification Card.
- Copy of Air Ticket.(if applicable)

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

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

Insurans Islam TAIB General Takaful Sdn Bhd
Unit 5, 6 & 7,
Bangunan Surla, Kiulap
Bandar Seri Begawan BE1518
Negara Brunei Darussalam
Tel: 222-3004
ST & T International: +966 567 326 785 / +65 9101 5110
EMA Global: +65 6715 8924
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@bdcdb.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 Duyufur Rahman Takaful Scheme. You may contact Us at 222-3004 or visit our website at www.insuranstaib.com.bn.

IMPORTANT NOTE:

Duyufur Rahman Takaful Scheme

YOU ARE ADVISED TO NOTE THE SCALE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR TAKAFUL CERTIFICATE. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF DUYUFUR RAHMAN TAKAFUL CERTIFICATE THAT YOU HAVE PARTICIPATED IN. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

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

<p>I/We hereby confirm having explained the Product Disclosure Sheet (PDS) to the Participant in their preferred language English/Malay.</p> <p>Signature:</p> <p>Name: I.C. No: Date:</p>	<p>I/We hereby received and understand the explanation of the Product Disclosure Sheet (PDS) given in my preferred language in English/Malay.</p> <p>Signature:</p> <p>Name: I.C. No: Date:</p>
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