

Product Disclosure Sheet

KEMBARA TAKAFUL SCHEME

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



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?

Kembara Takaful Scheme (this “Scheme”) provides compensation in the event of injuries, disablement or death caused by sudden and unforeseen accidents, and medical expenses incurred as a result of an accident or illness, travel inconvenience and travel assistance for domestic and overseas trips. The Participant may participate in this Scheme for themselves, their spouse and children.

This Scheme also covers Medical Expenses due to COVID-19.

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 percent (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 IIGT 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, IIGT 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 is the coverage provided?

Basic Package – ASEAN and Worldwide

Sections	Covers & Limits – Basic Package	Basic
1.	Accidental Death and Permanent Disablement	B\$5,000
2.	Medical and Accidental Dental Expenses Incurred Overseas – Excluding Pre-Existing Condition (*For category 4 & 5 only due to COVID-19)	B\$20,000
3.	Hospital Confinement Allowance While Overseas (*For category 4 & 5 only due to COVID-19)	B\$100
a.	Limit per person for each complete day	B\$10

*Category 4 - Oxygen assistance and under close monitoring

*Category 5 - Assistance of artificial ventilation and treated in Intensive Care Unit

Sections	Covers and Limits Silver and Gold Package – ASEAN, Asia and Worldwide	Maximum Limit Per Person (Unless otherwise stated)	
		Silver	Gold
1	Accidental Death and Permanent Disablement		
a.	Adult aged 80 years old and below	B\$100,000	B\$200,000
b.	Adult aged 81 years old and above	B\$50,000	B\$100,000
c.	Child as Defined	B\$25,000	B\$50,000
d.	Aggregate limit for Family Plan	B\$300,000	B\$400,000
2.	Medical and Accidental Dental Expenses incurred Overseas EXCLUDING Pre-Existing Condition		
a.	Adult aged 80 years old and below	B\$150,000	B\$300,000
b.	Adult aged 81 years old and above	B\$50,000	B\$100,000
c.	Child as Defined	B\$25,000	B\$50,000
d.	Aggregate limit for Family Plan	B\$300,000	B\$350,000
e.	Sub-limit: Emergency Dental Care Abroad	B\$100	
f.	Sub-limit: Mobility Aid Reimbursement	NIL	B\$100
g.	Sub-limit: Miscarriage Medical Treatment	B\$5,000	
h.	Sub-limit: COVID-19 Medical Treatment	B\$20,000	B\$50,000
3.	Compassionate Benefit While Overseas		
a.	Maximum limit per person	B\$20,000	
b.	Maximum limit for Family Plan	B\$30,000 per family	
4.	Hospital Confinement Allowance While Overseas		
a.	Limit per person for each complete day	B\$50	B\$100
b.	Maximum limit per person	B\$1,000	B\$3,000
c.	Maximum limit for Family Plan	B\$5,000 per family B\$100 per day per person	
5.	Emergency Medical Evacuation & Repatriation		
a.	Adult	USD300,000 per person	
b.	Child as Defined	USD300,000 per person	
c.	Aggregate limit for Family Plan	USD300,000 per family	
6.	Repatriation Expenses for Mortal Remains		
	Maximum limit per person	USD25,000	
7.	Compassionate Visit by a Relative or Friend		
	Maximum limit per person	B\$2,500	B\$5,000
8.	Child Help		
	Maximum limit per person	B\$2,500	B\$5,000
9.	Trip Cancellation		
a.	Sub-limit: Trip Postponement	B\$500	B\$1,000
b.	Sub-Limit: Cancellation due to bankruptcy or insolvency of travel agency	B\$3,000	B\$5,000
c.	Maximum limit per person	B\$5,000	B\$10,000
10.	Travel Deviation		
a.	Limit for each full 6 consecutive hours	B\$50	B\$100
b.	Maximum limit per person	B\$1,000	
11.	Trip Curtailment		
	Maximum limit per person	B\$5,000	B\$10,000
12.	Travel Delay		
a.	While overseas - Delay for each full 6 consecutive hours		
	(i) For Individual Plan	B\$50	B\$100
	(ii) For Family Plan	B\$200	B\$250

b.	Upon return to Brunei - Delay for each full 6 consecutive hours		
	(i) For Individual Plan	B\$50	B\$100
	(ii) For Family Plan	B\$200	B\$250
	Maximum limit per Individual Plan	B\$500	B\$1,000
	Maximum limit per Family Plan	B\$1,000	B\$2,000
c.	Sub-limit: Missed event	B\$50	B\$100
d.	Sub-limit: Missed departure	B\$50	B\$100
13.	Replacement of Traveller		
	Maximum limit per person	NIL	B\$250
14.	Travel Misconnection		
	Maximum limit per person	B\$100	B\$200
15.	Overbooked Schedule Public Conveyance		
	Maximum limit per person	B\$100	
16.	Baggage & Personal Effect		
a.	Limit for single/pair or set of articles (loss or damage)	B\$200	B\$800
b.	Loss of sporting equipment	NIL	B\$200
	Maximum limit per person	B\$2,000	B\$5,000
17.	Baggage Delay		
a.	Limit for each full 6 consecutive hours of delay while overseas	B\$100	B\$200
b.	Limit for each full 6 consecutive hours of delay upon return to origin country	B\$100	
c.	Maximum limit for Individual Plan	B\$1,000	
d.	Maximum limit for Family Plan	B\$1,000	B\$2,000
18.	Personal Money & Travel Documents		
a.	Sub-limit of personal money	B\$200	B\$500
b.	Loss of credit card	B\$500	
	Maximum limit per person	B\$2,000	B\$5,000
19.	Personal Liability		
	Maximum limit per person	B\$500,000	B\$500,000
20.	Kidnap & Hijacking		
a.	Limit for each full 6 consecutive hours	NIL	B\$250
b.	Limit for each complete day (24 hours)	B\$50	NIL
	Maximum Limit per person	B\$1,000	B\$5,000
21.	HomeAway		
a.	Sub-limit for single/pair or set of articles	B\$200	B\$250
b.	Sub-limit for burglary	B\$500	B\$1,000
	Maximum Limit per household	B\$1,000	B\$5,000
22.	Rental Vehicle Excess		
	Maximum Limit per person	NIL	B\$500
23.	Terrorism (Covers Passive Terrorism Only)	Covers all sections up to the maximum benefit amount, excluding nuclear, chemical and biological terrorism	
24.	Legal Assistance		
	Maximum Limit per person	B\$2,000	B\$5,000

GEOGRAPHICAL LIMITS

Geographical limit is the region or location stated in the Certificate where the Takaful benefits apply.

ASEAN	Singapore, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.
ASIA	Australia, Afghanistan, Armenia, Azerbaijan, Bahrain, Bangladesh, Bhutan, China, Cyprus, Georgia, Hongkong, India, Iran, Iraq, Japan, Jordan, Kazakhstan, Kuwait, Kyrgyzstan, Lebanon, Macau, Maldives, Mongolia, New Zealand, Nepal, Oman, Pakistan, Palestine, Qatar, Russia, Saudi Arabia, South Korea, Sri Lanka, Syria, Taiwan, Tibet, Tajikistan, Timor-Leste, Turkiye, Turkmenistan, United Arab Emirates, Uzbekistan and Yemen and ASEAN countries.
WORLDWIDE	Anywhere in the World (excluding countries that are restricted by the Brunei Darussalam Government and countries that are sanctioned by the United Nations.

4. Who can apply?

Individuals who are from the age of eighteen (18) and above.

Family Plan for Silver and Gold Package only:

- Legal spouse;
- Any number of the Participant's children under the age of eighteen (18) years old or up to twenty-three (23) years old who is/are studying full-time in a recognised institution of higher learning and is/are not married nor in employment at the time of participation of this Certificate.

5. What are the exclusions under this Scheme?

This Scheme does not cover certain losses, such as:

- Resulting from Pre-existing conditions as defined in the General Definitions.
- Directly or indirectly occasioned by, happening through, or in consequence of:
 - Participation in any professional sports or in any games and sports whereby You 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.
 - Accidents while 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 and any activity involving You being airborne (whether suspended or not).
 - Accidents while flying other than as a 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.
- Resulting from pregnancy including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to an accident.
- While the Participant is engaged in naval, military, air force service or operations, or testing of any kind of conveyance, offshore or mining, aerial photography or handling in explosives.
- In respect of 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 (FOR SINGLE TRIP ONLY)

The coverage is effective for any trip that starts and ends in Brunei Darussalam and begins within period of Takaful stated in Takaful Schedule.

The coverage shall commence when the Participant 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.

In any event, the coverage should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Brunei Darussalam.

A Trip shall involve return to Brunei Darussalam within the period of Takaful stated in the Takaful Schedule.

PERIOD OF TAKAFUL (FOR ANNUAL MULTI-TRIP ONLY)

The coverage is effective for any trip that starts and ends in Brunei Darussalam and begins within period of Takaful stated in Takaful Schedule.

The coverage shall commence when the Participant leaves from his/her place of residence or business in Brunei Darussalam (whichever is the later) to commence the Trip and ends on the earliest of the following:

- the coverage end date;
- 3 hours after you pass through Brunei Immigration;
- 90 days after your trip started (if you have an annual trip plan); or
- the date your Certificate is cancelled by other terms and conditions of the Certificate.

In any event, the coverage should not commence more than three (3) hours prior to booked departure time or cease more than three (3) hours after booked return to Brunei Darussalam.

A Trip shall involve return to Brunei Darussalam within the Period of Takaful stated in the Takaful Schedule.

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 Participant as a direct result of: -

- (a) an Accident or Serious Illness suffered by the Participant; or
- (b) the Scheduled Public Conveyance in which the Participant is travelling was unavoidably delayed; or
- (c) compulsory quarantine of the Participant 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 of the above events must be admissible under this Scheme in the first instance.

7. How much contribution do I have to pay?

There are three (3) types of packages (travel by land, sea and air) offered under this Scheme which are:

- Basic Package
- Silver Package
- Gold Package

There are two (2) types of plans under this Scheme:

- Individual Plan (for Basic, Silver and Gold Package)
- Family Plan (for Silver and Gold Package only)

For Basic Package (Individual only)

BASIC PACKAGE		
DESTINATION	ASEAN	WORLDWIDE
	Individual	
	B\$	B\$
1 - 5 days	5.00	15.00
6 - 8 days	6.00	18.00
9 - 11 days	10.00	30.00
12 - 14 days	14.00	42.00
15 - 17 days	18.00	54.00
18 - 20 days	22.00	66.00
21 - 23 days	27.00	81.00
24 - 26 days	31.00	93.00
Additional contribution for each day	1.00	3.00
Annual Contribution	200.00	600.00

For Individual Plan (Silver and Gold Package) –Aged 80 years old and below

CONTRIBUTION – INDIVIDUAL						
DESTINATION	ASEAN		ASIA		WORLDWIDE	
	SILVER	GOLD	SILVER	GOLD	SILVER	GOLD
	B\$	B\$	B\$	B\$	B\$	B\$
1 - 5 days	22.00	51.00	30.00	64.00	39.00	85.00
6 - 8 days	31.00	58.00	40.00	76.00	57.00	109.00
9 - 11 days	40.00	75.00	50.00	108.00	75.00	133.00
12 - 14 days	49.00	90.00	60.00	127.00	93.00	156.00
15 - 17 days	58.00	105.00	70.00	148.00	111.00	180.00
18 - 20 days	67.00	122.00	80.00	169.00	129.00	205.00
21 - 23 days	76.00	138.00	90.00	185.00	147.00	229.00
24 - 26 days	85.00	153.00	100.00	202.00	165.00	253.00
Additional contribution for each week or part	11.00	29.00	11.00	41.00	24.00	53.00
Annual contribution	-	-	542.00	608.00	713.00	845.00

For Individual Plan (Silver and Gold Package) – Aged 81 years old and above

CONTRIBUTION – INDIVIDUAL						
DESTINATION	ASEAN		ASIA		WORLDWIDE	
	SILVER	GOLD	SILVER	GOLD	SILVER	GOLD
	B\$	B\$	B\$	B\$	B\$	B\$
1 – 5 days	30.00	65.00	50.00	96.00	53.00	128.00
6 – 8 days	45.00	90.00	71.00	114.00	80.00	164.00
9 – 11 days	57.00	113.00	90.00	162.00	105.00	200.00
12 – 14 days	71.00	135.00	111.00	191.00	131.00	235.00
15 – 17 days	83.00	158.00	131.00	223.00	156.00	271.00
18 – 20 days	98.00	184.00	152.00	254.00	185.00	308.00
21 – 23 days	113.00	208.00	172.00	278.00	212.00	345.00
24 – 26 days	125.00	230.00	193.00	304.00	238.00	381.00
Additional contribution for each week or part	17.00	45.00	17.00	59.00	34.00	80.00

For Family Plan (Silver and Gold Package) - Aged 80 years old and below

CONTRIBUTION - FAMILY						
DESTINATION	ASEAN		ASIA		WORLDWIDE	
	SILVER	GOLD	SILVER	GOLD	SILVER	GOLD
	B\$	B\$	B\$	B\$	B\$	B\$
1 - 5 days	71.00	116.00	79.00	139.00	143.00	238.00
6 – 8 days	101.00	138.00	109.00	178.00	193.00	276.00
9 – 11 days	129.00	208.00	139.00	237.00	242.00	338.00
12 – 14 days	157.00	245.00	169.00	282.00	291.00	422.00
15 – 17 days	186.00	335.00	199.00	352.00	340.00	492.00
18 – 20 days	215.00	375.00	229.00	410.00	391.00	546.00
21 – 23 days	245.00	410.00	259.00	445.00	441.00	609.00
24 – 26 days	273.00	453.00	289.00	465.00	490.00	665.00
Additional contribution for each week or part	48.00	69.00	48.00	92.00	95.00	125.00
Annual contribution	-	-	988.00	1,153.00	1,330.00	1,668.00

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 immediately during participation unless we give you a grace period. Your Certificate will be automatically cancelled if we or our wakil do not receive the Takaful contribution.

Deductible

It is an amount you have to pay towards the cost of your claim. The deductible is B\$50.00 per claim specifically for Sections 2.

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

Treatment of Small Payment Amount

For any amount due and payable to You from surplus/refund that is B\$5.00 and below, IIGT 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:-

1. Medical reports and evidence;
2. Proof of ownership;
3. Trip invoices, ticket confirmation, boarding passes.
4. Photocopy of passport and visas;
5. Original invoices and receipts;
6. Police, airlines, transport and accommodation reports;
7. Accurate English translations (confirmed by oath if necessary) of any documents if we 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

For Annual-Trip Plan - You may cancel your Certificate at any time by giving written notice to Us. Upon cancellation, You are entitled to a pro-rata 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.

For Single-Trip Plan- You may cancel your Certificate prior to your trip by giving written notice to Us. Upon cancellation, You are entitled to a pro-rata 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 are any benefits payable under your Certificate or if the net Takaful contribution refund amount (after *Wakalah* fee) is less than B\$5.00.

12. What is a notice of expiry?

You will receive a notice of expiry two (2) months before the expiry date of the Certificate (only applies to Kembara Annual Plan). The notice will be sent via postal service and/or email.

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 documentations:

- Completed Proposal Form.
- Copy of Identification Card/Passport.
- Copy of Nominee's Identification Card.
- Copy of Air Ticket. (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
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@bdc.gov.bn or visit their address as follows:

Financial Consumer Issues
Brunei Darussalam Central Bank
Level 7, Ministry of Finance Building
Commonwealth Drive
Bandar Seri Begawan BB3910
Brunei Darussalam
Tel: 238-0007 / 838-0007

16. Where can I get further information?

If You require further information or need assistance on Kembara Takaful Scheme. You may contact Us at 222-3004 or visit our website at www.insuranstaib.com.bn.

IMPORTANT NOTE:

Kembara Takaful Scheme

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 IIGT. The final terms and conditions are stipulated in the Takaful Certificate after IIGT's 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:
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