

# Product Disclosure Sheet

## KEMBARA TAKAFUL SCHEME



Insurans Islam TAIB  
General Takaful Sdn Bhd  
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Bangunan Suria, Kiulap  
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Negara Brunei Darussalam  
☎ 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 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?

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 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 coverages provided?

**BASIC PACKAGE – This is specifically for travel by land and sea in Borneo only.**

Sec	COVERS AND LIMITS	BASIC
1	Accidental Death and Permanent Disablement	B\$5,000.00
2	Medical and Accidental Dental Expenses Incurred Overseas – Excluding Pre-Existing Condition (*For category 4 and 5 only due to COVID-19)	B\$20,000.00
3	Hospital Confinement Allowance While Overseas (*For category 4 and 5 only due to COVID-19)	B\$100.00
	Limit per person for each complete day (24 hours)	B\$10.00

\*Category 4 – Oxygen assistance and under close monitoring.

\*Category 5 – Assistance of artificial ventilation and treated in Intensive Care Unit.

**GOLD AND PLATINUM PACKAGE – ASEAN, ASIA, BORNEO AND WORLDWIDE (Travel by air, land and sea)**

Sec	COVERS AND LIMITS	PLATINUM	GOLD
1	Accidental Death and Permanent Disablement		
a.	Adult below 70 years old	B\$350,000	B\$250,000
b.	Adult from 70 years old to 75 years old	B\$150,000	B\$125,000
c.	Child as Defined	B\$100,000	B\$50,000
d.	Aggregate Limit for Family Plan	B\$1,000,000	B\$500,000
2	Medical and Accidental Dental Expenses Incurred Overseas – Excluding Pre-Existing Condition		
a.	Adult below 70 years old	B\$750,000	B\$300,000
b.	Adult from 70 years old to 75 years old	B\$200,000	B\$150,000
c.	Child as Defined	B\$300,000	B\$200,000
d.	Aggregate Limit for Family Plan	B\$2,000,000	B\$1,000,000
e.	Emergency Dental Care Abroad	B\$200	B\$100
f.	Mobility Aid Reimbursement	B\$200	B\$100
3	Hospital Confinement Allowance While Overseas	B\$25,000	B\$10,000
	Limit per person for each complete day	B\$300	B\$200
4	Emergency Medical Evacuation & Repatriation		
a.	Adult below 70 years old	USD 1 Million	USD 1 Million

b.	Adult from 70 years old to 75 years old	B\$150,000	B\$100,000
c.	Child as Defined	USD 1 Million	USD 1 Million
5	<b>Repatriation Expenses for Mortal remains</b>	USD 1 Million	USD 1 Million
6	<b>Compassionate Visit by a Relative or Friend</b>	B\$10,000	B\$5,000
7	<b>Child Help</b>	B\$10,000	B\$5,000
8	<b>Trip Cancellation</b>	B\$15,000	B\$10,000
	Sub-limit for trip Postponement	B\$3,000	B\$1,000
	Sub-Limit for Cancellation due to bankruptcy or insolvency of travel Agency	B\$7,000	B\$5,000
9	<b>Travel Deviation</b>	B\$1,000	B\$1,000
	Limit for each full 6 consecutive hours	B\$100	B\$100
10	<b>Trip Curtailment</b>	B\$10,000	B\$10,000
11	<b>Travel Delay</b>		
	a. While Overseas – Delay for each full 6 consecutive hours		
	(i) For Individual Plan	B\$100	B\$100
	(ii) For Family Plan	B\$250	B\$250
	b. Upon Return to Brunei – Delay for each full 6 consecutive hours		
	(i) For Individual Plan	B\$100	B\$100
	(ii) For Family Plan	B\$250	B\$250
	Maximum Limit for per Individual	B\$1,500	B\$1,000
	Maximum Limit for per Family Plan	B\$4,000	B\$2,000
	Sub-limit for Missed Event	B\$200	B\$100
Sub-limit for missed Departure	B\$200	B\$100	
12	<b>Replacement of Traveler</b>	B\$500	B\$250
13	<b>Travel Misconnection</b>	B\$250	B\$200
14	<b>Overbooked Schedule Public Conveyance</b>	B\$200	B\$100
15	<b>Baggage &amp; Personal Effects</b>	B\$8,000	B\$5,000
	a. Limit for Single/Pair or Set of Article	B\$1,000	B\$800
	b. Loss of sporting equipment	B\$500	B\$200
16	<b>Baggage Delay</b>	B\$1,000	B\$1,000
	a. Limit for each full 6 consecutive hours of delay while overseas	B\$300	B\$200
	b. Limit for each full 6 consecutive hours of delay upon return to origin country	B\$200	B\$100
	c. Maximum Limit for Family Plan	B\$3,000	B\$2,000
17	<b>Personal Money &amp; Travel Documents</b>	B\$10,000	B\$5,000
	a. Sub-limit of Personal Money	B\$700	B\$500
	b. Loss of Credit Card	B\$1,000	B\$500
18	<b>Personal Liability</b>	B\$1,000,000	B\$1,000,000
19	<b>Kidnap &amp; Hijacking</b>	B\$10,000	B\$5,000
	Limit for each full 6 consecutive hours	B\$500	B\$250
20	<b>HomeAway (per household)</b>	B\$10,000	B\$5,000
	Sub-Limit for Single/Pair or Set of Article	B\$500	B\$250
	Sub-limit for burglary	B\$2,000	B\$1,000
21	<b>Rental Vehicle Excess</b>	B\$1,000	B\$500
22	<b>Terrorism (Covers Passive Terrorism Only)</b>	Cover	Cover
	Covers all Sections up to the maximum benefit amount, excluding nuclear, chemical, and biological terrorism		
23	<b>Legal Assistance</b>	B\$10,000	B\$5,000

#### GEOGRAPHICAL LIMITS

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

<b>BORNEO</b>	Sabah, Sarawak, Kalimantan and Labuan.
<b>ASEAN</b>	Singapore, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam.
<b>ASIA</b>	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, Taibet, Tajikistan, Timor-Leste, Turkey, Turkmenistan, United Arab Emirates, Uzbekistan and Yemen and ASEAN countries.
<b>WORLDWIDE</b>	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?

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**For Basic Package only:** there is no age limit for any participation.

**For Gold and Platinum Package only:**

Individuals who are:

- From the age of eighteen (18) to seventy-five (75) years old.
- Aged above seventy-five (75) years old will be subject to underwriting requirements.

Coverage for each participant extends to:

- 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?

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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-holding 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.
- If You are travelling contrary to the advice of a Qualified 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 insurance.
- 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 in accordance with treatment prescribed and directed by a Qualified Medical Practitioner, but not for the treatment of drug addiction).
  - 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.
- 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 mysterious disappearances.
- 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)

Under Section 8 (Trip Cancellation) of the Certificate, the coverage is effective immediately upon issuance of the Certificate and shall terminate on commencement of the Trip from Brunei Darussalam.

In respect of all other sections, 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 Trip 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 Certificate.

### PERIOD OF TAKAFUL (FOR ANNUAL MULTI-TRIP ONLY)

Under Section 8 (Trip Cancellation) of the Certificate, the coverage is effective immediately from the time at which the Trip is booked and shall terminate on the commencement of the Trip from Brunei Darussalam during the Period of Takaful as shown in the Certificate.

In respect of all other sections, 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:

- a) the time of return to his/her place of residence or business in Brunei Darussalam, or,
- b) the maximum duration of ninety (90) days for any one (1) Trip, or,
- c) the expiry of this Takaful Certificate, whichever is earlier.

In any event the Trip 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 Certificate.

### 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 offered under this Scheme which are:

- Basic Package – for travel by land and sea only;
- Gold Package – for travel by air, land and sea; and
- Platinum Package – for travel by air, land and sea.

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

- Individual Plan
- Family Plan (for Gold and Platinum Package only)

You may choose your preferred sum covered for the Medical Expenses coverage due to COVID-19 as follows (for Gold and Platinum Package only):

- Package 1 – Sum Covered for Medical Expenses due to COVID-19 up to B\$30,000
- Package 2 – Sum Covered for Medical Expenses due to COVID-19 up to B\$50,000
- Package 3 – Sum Covered for Medical Expenses due to COVID-19 up to B\$100,000

### For Basic Package (Individual only) – for travel by land and sea

BASIC PACKAGE	
DESTINATION	BORNEO
	Individual
5 days and below	B\$5.00
Additional contribution for each day (maximum limit of 90 days for each trip)	B\$1.00
Annual contribution	B\$200.00

**For Individual Plan (Gold and Platinum Package)**

<b>CONTRIBUTION</b>						
<b>PACKAGE 1 – Individual (Sum Covered for Medical Expenses due to COVID-19 up to B\$30,000)</b>						
<b>DESTINATION</b>	<b>ASEAN</b>		<b>ASIA</b>		<b>WORLDWIDE</b>	
	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>
	B\$	B\$	B\$	B\$	B\$	B\$
1 – 3 days	41	51	53	63	93	105
4 – 6 days	46	56	62	72	115	127
7 – 10 days	69	79	88	98	135	147
11 – 14 days	89	97	103	113	169	181
15 – 18 days	109	119	121	131	200	212
19 – 22 days	125	135	138	148	223	235
23 – 27 days	136	146	152	162	244	256
28 – 31 days	151	161	165	175	271	283
Additional contribution for each week	24	28	33	37	49	53
Annual contribution	-	-	498	548	782	840

<b>CONTRIBUTION</b>						
<b>PACKAGE 2 – Individual (Sum Covered for Medical Expenses due to COVID-19 up to B\$50,000)</b>						
<b>DESTINATION</b>	<b>ASEAN</b>		<b>ASIA</b>		<b>WORLDWIDE</b>	
	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>
	B\$	B\$	B\$	B\$	B\$	B\$
1 – 3 days	51	63	64	76	106	120
4 – 6 days	58	70	76	88	131	145
7 – 10 days	87	99	108	120	154	168
11 – 14 days	112	122	127	139	192	206
15 – 18 days	137	149	148	160	227	241
19 – 22 days	157	169	169	181	254	268
23 – 27 days	171	183	185	197	277	291
28 – 31 days	189	201	202	214	307	321
Additional contribution for each week	31	35	41	45	56	60
Annual contribution	-	-	608	670	889	955

<b>CONTRIBUTION</b>						
<b>PACKAGE 3 – Individual (Sum Covered for Medical Expenses due to COVID-19 up to B\$100,000)</b>						
<b>DESTINATION</b>	<b>ASEAN</b>		<b>ASIA</b>		<b>WORLDWIDE</b>	
	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>
	B\$	B\$	B\$	B\$	B\$	B\$
1 – 3 days	76	96	93	111	138	156
4 – 6 days	87	107	110	128	170	188
7 – 10 days	130	150	157	175	200	218
11 – 14 days	168	184	184	202	250	268
15 – 18 days	206	226	215	233	295	313
19 – 22 days	236	256	245	263	330	348
23 – 27 days	258	276	269	287	360	378
28 – 31 days	285	303	294	312	400	418
Additional contribution for each week	46	52	59	65	72	78
Annual contribution	-	-	886	976	1,157	1,243

**For Family Plan (Gold and Platinum Package)**

<b>CONTRIBUTION</b>						
<b>PACKAGE 1 – Family (Sum Covered for Medical Expenses due to COVID-19 up to B\$30,000)</b>						
<b>DESTINATION</b>	<b>ASEAN</b>		<b>ASIA</b>		<b>WORLDWIDE</b>	
	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>
	B\$	B\$	B\$	B\$	B\$	B\$
1 – 3 days	94	128	115	157	209	263
4 – 6 days	110	140	146	180	242	317
7 – 10 days	166	197	193	244	296	367
11 – 14 days	195	244	229	283	371	452
15 – 18 days	267	297	288	327	433	529
19 – 22 days	299	338	335	369	479	587
23 – 27 days	327	366	366	404	536	639
28 – 31 days	363	403	380	437	587	707
Additional contribution for each week	55	62	75	83	110	118
Annual contribution	-	-	944	1,039	1,467	1,575

<b>CONTRIBUTION</b>						
<b>PACKAGE 2 – Family (Sum Covered for Medical Expenses due to COVID-19 up to B\$50,000)</b>						
<b>DESTINATION</b>	<b>ASEAN</b>		<b>ASIA</b>		<b>WORLDWIDE</b>	
	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>
	B\$	B\$	B\$	B\$	B\$	B\$
1 – 3 days	116	158	139	189	238	300
4 – 6 days	138	175	178	220	276	361
7 – 10 days	208	248	237	299	338	419
11 – 14 days	245	306	282	348	422	514
15 – 18 days	335	373	352	399	492	601
19 – 22 days	375	424	410	452	546	669
23 – 27 days	410	459	445	492	609	726
28 – 31 days	453	504	465	534	665	801
Additional contribution for each week	69	78	92	101	125	135
Annual contribution	-	-	1,153	1,269	1,668	1,791

<b>CONTRIBUTION</b>						
<b>PACKAGE 3 – Family (Sum Covered for Medical Expenses due to COVID-19 up to B\$100,000)</b>						
<b>DESTINATION</b>	<b>ASEAN</b>		<b>ASIA</b>		<b>WORLDWIDE</b>	
	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>	<b>GOLD</b>	<b>PLATINUM</b>
	B\$	B\$	B\$	B\$	B\$	B\$
1 – 3 days	175	238	202	276	310	390
4 – 6 days	208	266	258	319	358	469
7 – 10 days	313	373	345	436	439	544
11 – 14 days	369	461	409	505	549	669
15 – 18 days	506	563	512	581	639	781
19 – 22 days	566	639	594	656	709	869
23 – 27 days	619	692	647	716	971	944
28 – 31 days	683	759	678	778	866	1,044
Additional contribution for each week	103	116	133	146	162	174
Annual contribution	-	-	1,680	1,849	2,171	2,330

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

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### **In addition to contribution amount**

Stamp Duty B\$0.25

## **9. What are some of the Important notes that I should know?**

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### **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 sixty (60) 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 sixty (60) days of the takaful contribution warranty period.

### **Excess**

It is an amount you have to pay towards the cost of your claim. Excess is stated on the schedule and in the certificate.

### **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.

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

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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?**

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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.

## **12. What is a notice of expiry?**

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You will receive a notice of expiry two (2) months before the expiry date of the certificate (only applies to Kembara Annual policy).

The notice will be sent via postal service and email.

## **13. What happens in the event that a Takaful agent ceases to operate?**

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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?**

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If You are interested to apply for this Scheme, You only need to provide the following documentation:

- Completed Proposal Form.
- Copy of Identification Card.
- Copy of nominee's identification Card.
- Copy of Air Ticket. (for Gold and Platinum Package only).

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

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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 Suria, Kiulap  
Bandar Seri Begawan BE1518  
Negara Brunei Darussalam  
Tel: 222-3004  
E-mail: [enquiries@insuranstaib.com.bn](mailto: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 [fcf@bdcdb.gov.bn](mailto:fcf@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?**

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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](http://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 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>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>Name: I.C. No: Date:</p>
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