

BIBD MASTERCARD/ VISA CREDIT CARD TAKAFUL COVERAGE**PERSONAL ACCIDENT TAKAFUL - TRAVEL PERSONAL ACCIDENT****Covered Events**

1. While riding as a passenger in or boarding or alighting from or being struck by any air, land or water conveyance licensed for hired transportation; provided the fare has been fully charged to the Card account.
2. While riding as a passenger in a conveyance licensed for hired transportation but only:
 - a. When going directly to an airport for purpose of boarding an aircraft which the Covered Person is covered; or
 - b. When leaving an airport after alighting from such aircraft.

Covered Persons

- | | | |
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| <ol style="list-style-type: none">1. BIBD Mastercard World Cardholders2. BIBD Mastercard Gold Cardholders3. BIBD Visa Platinum Cardholders4. BIBD Visa Gold Cardholders | } | and/or Legal Spouse and/or Dependent between 1 and <u>25</u> years of age |
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Type of Cardholders

Basic and Supplementary Card Issued by Bank Islam Brunei Darussalam (BIBD).

Capital Sum Covered

Card Type	Coverage Amount
BIBD Mastercard World/ BIBD Visa Platinum	BND50,000 per Covered Person
BIBD Mastercard Gold/ BIBD Visa Gold	BND25,000 per Covered Person

Territorial Limits

Worldwide

Jurisdiction

Brunei Darussalam

Maximum aggregate limit

The Maximum aggregate liability to pay all Covered Persons arising out of one conveyance and from one single Accident shall be limited to BND 50,000 for BIBD Mastercard World/ BIBD Visa Platinum.

The Maximum aggregate liability to pay all Covered Persons arising out of one conveyance and from one single Accident shall be limited to BND25,000 for BIBD Mastercard Gold/ BIBD Visa Gold respectively.

Main Exclusion

Takaful Brunei Am Sdn Bhd shall not liable to pay for death or disablement of the Covered Person resulting either directly or indirectly from:

1. Any activities of the following:
 - a) The Covered Person is engaging in professional sports, speed contest, racing of any kind (other than on foot), winter sport, polo, ice hockey, parachuting or pot holing.
 - b) Motorcycling (whether as driver or passenger).
 - c) Any equestrian activity or horse-riding activities.
 - d) Mountaineering requiring the use of ropes.
 - e) The use of wood-working machinery driven by mechanical power whilst at work.
 - f) The Covered Person involvement in any underwater activity necessitating the use of artificial breathing apparatus.
 - g) The Covered Person is engaging in power boating, show jumping, water skiing and tricks or yachting outside territorial water.
 - h) Any other extreme or hazardous sports.
2. An aircraft passenger except whilst the Covered Person is travelling as a fare-paying passenger over established air routes in a fully licensed aircraft operated by a recognized airline.

3. Bodily injury that occurred under the influence of alcohol or drugs not prescribed by a Physician.
4. Any pre-existing physical defect or infirmity, childbirth or pregnancy.
5. Covered Person is found to be infected by Human Immunodeficiency Virus (HIV) or other sexually transmitted diseases and/or illness or disease not directly resulting from an accidental injury.
6. Provoked murder or assault by the Covered Person.
7. Any unlawful act(s) or such act(s) prohibited by law and/or Shariah by the Covered Person.
8. Ionization, radiations or contamination by radioactivity or arising from nuclear weapons material.
9. Attempted suicide or self - inflicted injury whilst sane or insane.
10. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection, military force or coup.

Schedule of Benefits

1. Accidental Death

In the event the Covered Person sustains Bodily Injury from an accident which results within **180** days of the accident in his/her death.

2. Accidental Permanent and Total Disability

In the event the Covered Person sustains Bodily Injury from an accident which results within **180** days of the date of the accident in permanent and total disability.

TABLE OF BENEFITS	
Death / Permanent Disability	Benefit Percentage
Death	100%
Permanent Total Disability	100%
Loss of two (2) Limbs	100%
Loss of sight in both eyes	100%
Loss of one (1) Limb and Loss of sight in one (1) eye	100%
Loss of one (1) Limb	50%
Loss of sight in one (1) eye	50%
Loss of a thumb and index finger of the same hand	25%

APPLICABLE LIMITS			
Covered Person	Cardholder	Spouse	Children
BIBD Mastercard World/ BIBD Visa Platinum	BND 50,000	BND 25,000	BND 10,000
BIBD Mastercard Gold/ BIBD Visa Gold	BND 25,000	BND 12,500	BND 6,500

MAXIMUM AGGREGATE LIMITS PER FAMILY PER CONVEYANCE	
BIBD Mastercard World/ BIBD Visa Platinum	BND 50,000
BIBD Mastercard Gold/ BIBD Visa Gold	BND 25,000

Claims Procedure

In the event of a claim:

1. The Covered Person shall notify Claims Department of Takaful Brunei Am Sdn Bhd within fourteen (14) days after the incident.
2. To provide documents including Hospital and Physicians Reports, Police report within twenty-four (24) hours and if death shall have resulted, a copy of the death certificate to be furnished.
3. Within fourteen (14) working days of notifying Claims Department of Takaful Brunei Am Sdn Bhd, the Covered Person shall provide:
 - a) Duly completed claim form together with any supporting information or documents required (including translation in Malay or English when necessary) by Takaful Brunei Am Sdn Bhd at the expense of the Covered Person.

- b) The Covered Person must cooperate with Claims Department of Takaful Brunei Am Sdn Bhd at all times in relation to provide the supporting evidence and such other information as may be reasonably required.

Terms & Conditions

Subject to the terms, conditions and exceptions of the policy issued by Takaful Brunei Am Sdn Bhd.

MUSAFIR TAKAFUL - SCHEDULE FLIGHT EVENT

Covered Persons

BIBD Mastercard World Cardholder and/or their immediate Family Members.

Family Members

'Family Members' shall mean Cardholder's legally married spouse and legally dependent children (age 1 to 25, unemployed and unmarried) who are residing in the same household and in the same country of residence as the Cardholder.

Type of Cardholders

Basic and Supplementary Card Issued by Bank Islam Brunei Darussalam (BIBD).

Territorial Limits

Worldwide

Jurisdiction

Brunei Darussalam

Coverage

Indemnify the Covered Person while travelling overseas, provided the tickets has been fully charged to the card account.

The benefits:

1. Missed Flight Connection (After 8 Consecutive Hours)
2. Trip Delay (After 8 Consecutive Hours)
3. Medical Expenses
4. Baggage Delay
5. Loss or Damage of Baggage
6. Repatriation of Mortal Remains

Reimbursement / Indemnity Limits

	Travelling Alone/ Family
Missed Flight Connection (After 8 Consecutive Hours)	BND400
Trip Delay (After 8 Consecutive Hours)	BND400
Medical Expenses	BND2,500
Baggage Delay	BND400
Loss or Damage of Baggage	BND1,000
Repatriation of Mortal Remains	BND5,000

Main Exclusion

1. Failure to notify airlines and tour operators immediately when any cancellation or change in itinerary is known.
2. Traveler's cheque and cash, travel documents or traffic documents.
3. Unattended baggage loss, baggage left behind and baggage or losses not immediately reported to the authorities concerned.
4. Loss of jewelry and watches.
5. Baggage or items confiscated by the authorities or Customer and Excise Department.

Claims Procedure

In the event of a claim:

1. The Covered Person shall notify Claims Department of Takaful Brunei Am Sdn Bhd within fourteen (14) days after the incident.
2. To provide documents including tickets, travel itinerary or documents, and certified written notification or acknowledgement from airline/carrier relevant official(s), medical report/ acknowledgement when trip is cancelled or delayed or shortened.
3. In respect of loss or damage of baggage, immediately lodge a police report at the place of incident within twenty-four (24) hours and certified written notification or acknowledgement from airline/carrier relevant officials.
4. Within fourteen (14) days of notifying Claims Department of Takaful Brunei Am Sdn Bhd, the Covered Person shall provide:
 - a) Duly completed claim form together with any supporting information or documents required (including translation in Malay or English when necessary) by Takaful Brunei Am Sdn Bhd at the expense of the Covered Person.
 - b) The Covered Person must cooperate with Takaful Brunei Am Sdn Bhd Claims Department at all times in relation to provide the supporting evidence and such other information as may be reasonably required.

Terms & Conditions

If the covered person has any other travel takaful or insurance in effect covering the same event, any claim can only be made under one policy.

Subject to the terms, conditions and exceptions of the policy issued by Takaful Brunei Am Sdn Bhd.

General Exclusions

Any liability, loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, arising out of, resulting from or in connection with any actual, alleged or threat of infectious disease.

ALL RISKS TAKAFUL - CARD PURCHASES

Covered Persons

1. BIBD Mastercard World Cardholders
2. BIBD Visa Platinum Cardholders

Type of Cardholders

Basic and Supplementary Card Issued by Bank Islam Brunei Darussalam (BIBD).

Coverage

Indemnify the Cardholder for physical loss of or damage to personal property purchased with the card and occurring during transit to the usual place of residence, and happening within 15 days from the date of purchase if the property is purchased in Brunei or within 30 days if purchased overseas, whichever is the earlier.

Excluded Purchase

Consumables, motor vehicles, property for the purpose of business or commercial use, money, livestock or pets, purchase made through mail order.

Territorial Limits

Worldwide

Jurisdiction

Brunei Darussalam

Sum Insured

Up to B\$5,000 any one article, pair of set with maximum of B\$5,000 for any one occurrence, for purchased under BIBD Mastercard World/ BIBD Visa Platinum.

Excess

B\$50 each and every occurrence.

Main Exclusion

Takaful Brunei Am Sdn Bhd shall not liable to pay your loss or damage due to:

1. Vermin, insects, mildew, wear or other deterioration or any process of repairing or renovating.
2. Riot, civil commotion, earthquake, volcanic, subterranean fire or other convulsion of nature.
3. Mysterious or unexplained loss or damage or theft.
4. Left unsupervised or unattended in a public place.
5. Confiscation, nationalization, requisition or willful destruction by any government, public authority, municipal, and local customs authority.
6. Mechanical or indirectly caused by or contributed to by or arising from:
 - a) War, invasion, act of foreign enemy, hostilities (whether be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
 - b) Ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from the combustion of nuclear fuel or any consequential loss.
 - c) Nuclear weapons material.

Claims Procedure

In the event of a claim:

1. The Covered Person shall notify Claims Department of Takaful Brunei Am Sdn Bhd within fourteen (14) days after the incident.
2. The Cardholder shall immediately lodge a police report at the place of incident within twenty-four (24) hours of the incident of any loss or damage to the covered items.
3. Within fourteen (14) working days of notifying Claims Department of Takaful Brunei Am Sdn Bhd, the Cardholder shall provide:
 - a) Duly completed claim form together with any supporting information or documents required including all bills, receipts and any proof of purchase or ownership.
 - b) The Cardholder must cooperate with Claims Department of Takaful Brunei Am Sdn Bhd at all times in relation to provide the supporting evidence and such other information as may be reasonably required.

Terms & Conditions

Subject to the terms, conditions and exceptions of the policy issued by Takaful Brunei Am Sdn Bhd.

CONTACT INFORMATION

The Covered Person can notify Claims Department of Takaful Brunei Am Sdn Bhd the incident at:

Claims Department
Takaful Brunei Am Sdn Bhd
2nd Floor, Unit 9 & 10,
Simpang 493, Kampong Beribi,
Jalan Gadong BE1118,
Brunei Darussalam.
Telephone Number: +673 245 1803
Fax Number: +673 245 6684