



Musafir Takaful for Haj & Umrah with COVID-19 Coverage

This coverage is introduced in accordance with Prime Minister’s Office, Brunei Darussalam - Guideline for Exiting Brunei Darussalam Via Air Travel, Guideline for Exiting Brunei Darussalam Via Air Travel During Early Endemic Phase and statement of Ministry of Religious Affairs on Kebenaran Pelaksanaan Ibadah Umrah dan Haji Tahun 1443H/2022M.

Musafir Takaful for Haj & Umrah with COVID-19 coverage aims to ease the participant’s financial burden for Haj and Umrah pilgrims during epidemic and/or pandemic.

Individual (Firdaus) - Medical Expenses Abroad for COVID-19 Coverage for USD100,000		
Cover Period	For those Individual Aged 69 years old and below	For those Individual Aged 70 years old till 80 year old
1 - 10 days	BND118.00	BND207.00
11 - 15 days	BND152.00	BND266.00
16 - 20 days	BND186.00	BND326.00
21 - 25 days	BND219.00	BND383.00
26 - 30 days	BND270.00	BND473.00
31 - 35 days	BND321.00	BND562.00
Every addition of 3 days	BND51.00	BND89.00



Trip Cancellation & Curtailment Abroad

Individual Firdaus
Up to BND6,000

Extended Description of Takaful Benefits

Medical Expenses Abroad with COVID-19 Coverage

Section 2 - Medical Expenses Abroad

In the event of sudden illness due to COVID-19 occurring during the covered trip, you will be covered for the usual, customary, necessary, and reasonable costs of hospitalisation, surgery, medical fees and pharmaceutical product prescribed by the attending doctor.

Trip Cancellation & Curtailment Abroad

Section 6 - Trip Cancellation & Curtailment Abroad

Should at any moment, your trip is cancelled or curtailment is required, you will be covered in respect of all initial deposits, advance payments and other charges paid or due to be paid for travel and/or accommodation up to the amount shown in Your Schedule due to unforeseeable circumstances related to any expenses incurred as a result of any epidemics or pandemics.

Deductible

Claims made shall be subject to a deductible of BND100.00 for each and every claim.

Terms & Conditions apply.