

ADDENDUM PRODUCT DISCLOSURE SHEET	TAKAFUL BRUNEI AM SDN BHD
<p>(Read this Product Disclosure Sheet before you decide to take up the Product. Be sure to also read the General Terms and Conditions. Kindly seek clarification from us if in the event that you do not understand any part of this document or the general terms).</p>	MUSAFIR (TRAVEL) TAKAFUL FOR HAJ & UMRAH WITH COVID-19 COVERAGE
	Date: 11/02/2022

1. What is this additional coverage about?

This coverage is introduced in accordance with Prime Minister’s Office, Brunei Darussalam - Guideline for Exiting Brunei Darussalam via Air Travel. This is an extension to the existing coverage of Musafir (Travel) Takaful for Haj & Umrah.

Musafir (Travel) Takaful for Haj & Umrah with COVID-19 coverage aims to ease the Participant’s financial burden particularly for those who intend to perform Haj and/or Umrah during the period of any epidemic and/or pandemic.

2. What are the additional coverage, conditions and exclusions provided?

1. Medical Expenses Abroad with COVID-19 Coverage

Benefit	Individual (Firdaus) Sum Covered
Medical expenses abroad due to COVID-19	USD100,000
Excess	BND100

Extended Description of Takaful Benefits:

We will cover the Participant for the usual, customary, necessary and reasonable costs of hospitalization, surgery, medical fees and pharmaceutical product costs prescribed by the attending doctor incurred due to expenses related to as a result of internationally and locally recognized epidemics or pandemics including COVID-19 occurring during the Covered Trip in accordance to the above Table of Benefit per person per trip.

Exclusions:

- i. Any known conditions or circumstances prior to the inception of the Certificate or Endorsement and/or prior to any trip;
- ii. Any pre-existing conditions whether You are aware of them or not;
- iii. Non-related medical expenses due to illness/disease as a result of internationally and locally recognized epidemics or pandemics;
- iv. The Person Covered being the subject of a Quarantine Order issued by the relevant Authority and/or Government of a Country but not hospitalised and/or suffering from COVID-19;
- v. Any expenses incurred for the mandatory pre-departure and/or post-arrival COVID-19 diagnostic tests that are required by the relevant Authority and/or Government of a Country;
- vi. Any costs or expenses incurred for the Quarantine Period of two (2) weeks including hotel or non-hospital accommodation costs and transportation cost; and/or
- vii. Any subsequent COVID-19 swab test expenses will be excluded if the Person Covered’s result is found to be negative.
- viii. Any expenses relating to any COVID-19 treatment where such treatment was first sought more than sixty (60) days from the time the COVID-19 was first diagnosed;
- ix. Any expenses relating to specialist treatment which are not prescribed and/or referred by a doctor in general practice; and/or

2. Trip Cancellation & Curtailment Abroad

Benefits / Plan	Individual Firdaus
Extension covers for Trip Cancellation & Curtailment Abroad	Up to BND 6,000
Excess	BND100

Extended Description of Takaful Benefits:

We will indemnify the Participant in respect of all irrecoverable deposits, advance payments and other charges paid or due to be paid for travel and/or accommodation up to the amount shown in the above Table of Benefit in the event of any cancellation or curtailment of the Covered Trip.

Covered Reasons for Cancellation or Curtailment

We will indemnify the Participant for any unforeseeable circumstances in relation to any expenses incurred as a result of internationally and locally recognized epidemics or pandemics inclusive of COVID-19.

Exclusions:

- i. Non-related expenses incurred by You as a result of unforeseeable circumstances due to internationally and locally recognized epidemics or pandemics;
- ii. Any conditions known to You at the time the trip was booked and/or at the time of participating in this Takaful Musafir, where such condition could have been expected to cause the cancellation or curtailment of Your Covered Trip; and/or
- iii. Any claims due to Trip Cancellation & Curtailment arising from Your failure to take the necessary COVID-19 diagnostic tests in a timely manner.

Conditions:

- i. Epidemic or Pandemic ought to be internationally and locally recognized;
- ii. Residents of Brunei Darussalam who intend to travel during the period of epidemic / pandemic must have approval from the Prime Minister's Office, Brunei Darussalam prior to travel outside Brunei Darussalam;
- iii. Must comply with the Ministry of Health (MOH) of Brunei Darussalam, World Health Organization (WHO) and Center for Disease Control and Prevention (CDC) travel guidelines; and/or
- iv. Travel countries must be part of the green list countries / region only (updated list provided in Brunei's Prime Minister's Office guideline).

4. How much contribution do I have to pay for COVID-19 coverage?

Cover Period	INDIVIDUAL (FIRDAUS)	
	Contribution (BND)	
	Individual aged 69 years old and below	Individual aged 70 years old till 80 years old
1 - 10 days	118.00	207.00
11 - 15 days	152.00	266.00
16 - 20 days	186.00	326.00
21 - 25 days	219.00	383.00
26 - 30 days	270.00	473.00
31 - 35 days	321.00	562.00
Every additional of 3 days	51.00	89.00

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR TRAVEL BENEFITS ARE COVERED. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT TAKAFUL BRUNEI AM SDN BHD DIRECTLY FOR MORE INFORMATION.

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