



BIBD MASTERCARD CREDIT CARD TAKAFUL COVERAGE

PERSONAL ACCIDENT TAKAFUL - TRAVEL PERSONAL ACCIDENT

Covered Events

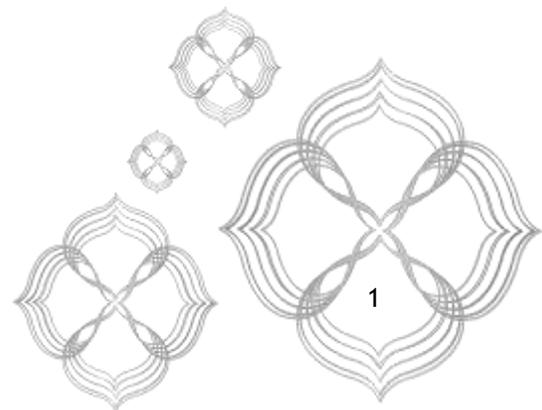
1. While riding as a passenger in or boarding or alighting from or being struck by any air, land or water conveyance licensed for hired transportation; provided the fare has been fully charged to the Card account.
2. While riding as a passenger in a conveyance licensed for hired transportation but only:
 - 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

1. BIBD MasterCard Classic Cardholders and/or legal Spouse and/or Dependent Children between 1 and 25 years of age.
2. BIBD MasterCard Gold Cardholders and/or legal Spouse and/or Dependent Children between 1 and 25 years of age.
3. BIBD MasterCard Platinum Cardholders and/or legal Spouse and/or Dependent Children between 1 and 25 years of age.

Type of Cardholders

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



Capital Sum Covered

Card Type	Coverage Amount
BIBD MasterCard Classic	B\$75,000 per Covered Person (Cardholder)
BIBD MasterCard Gold	B\$250,000 per Covered Person (Cardholder)
BIBD MasterCard Platinum	B\$500,000 per Covered Person (Cardholder)

Territorial Limits

Worldwide.

Jurisdiction

Brunei Darussalam.

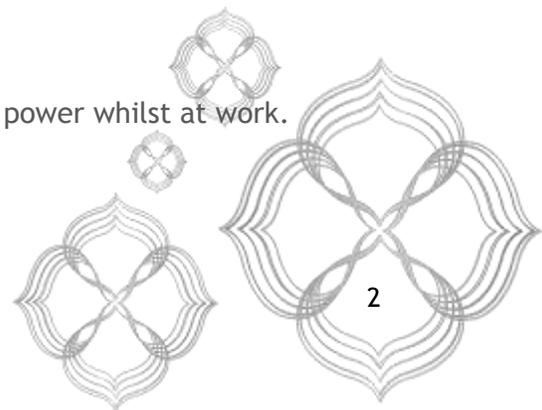
Maximum Aggregate Limit

The Maximum aggregate liability to pay all Covered Persons arising out of one conveyance and from one single Accident shall be limited to B\$5,000,000.

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:

- Any activities of the following:
 - 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.
 - Motor-cycling (whether as driver or passenger).
 - Any equestrian activity or horse riding activities.
 - Mountaineering requiring the use of ropes.
 - 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.

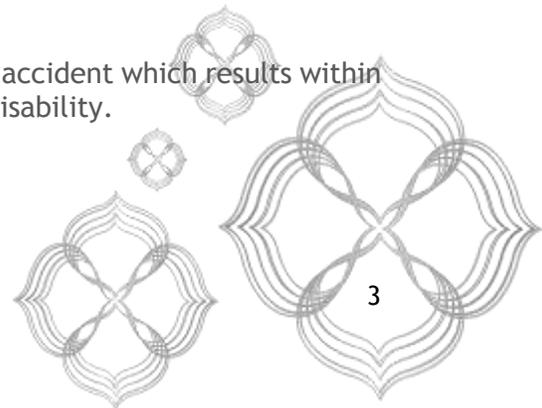


TABLE OF BENEFITS	
Death / Permanent Disability	Benefit Percentage
Death	100%
Permanent Total Disability	100%
Loss of two (2) Limbs	100%
Loss of sight in both eyes	100%
Loss of one (1) Limb and Loss of sight in one (1) eye	100%
Loss of one (1) Limb	50%
Loss of sight in one (1) eye	50%
Loss of a thumb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

APPLICABLE LIMITS			
Insured Person	Cardholder	Spouse	Children
BIBD MasterCard Classic	B\$75,000	B\$37,500	B\$18,750
BIBD MasterCard Gold	B\$250,000	B\$125,000	B\$62,500
BIBD MasterCard Platinum	B\$500,000	B\$250,000	B\$125,000

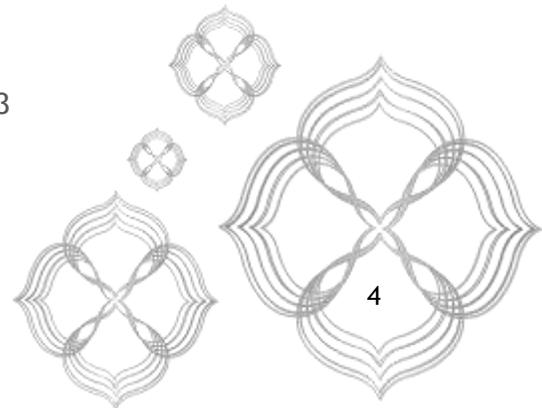
MAXIMUM AGGREGATE LIMITS PER FAMILY PER CONVEYANCE	
BIBD MasterCard Classic	B\$75,000
BIBD MasterCard Gold	B\$250,000
BIBD MasterCard Platinum	B\$500,000

Claims Procedure

In the event of a claim:

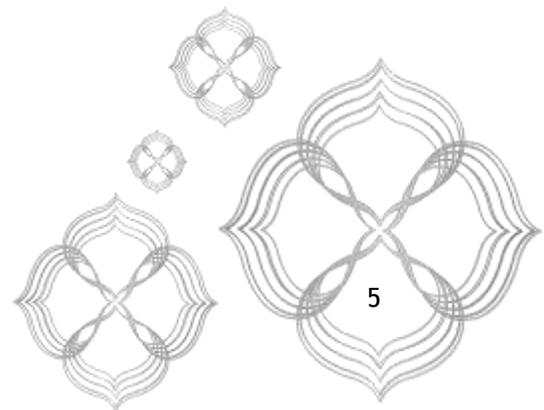
1. The Covered Person shall notify Claims Department of Takaful Brunei Am Sdn Bhd within fourteen (14) days after the incident at:

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





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.





MUSAFIR TAKAFUL - SCHEDULE FLIGHT EVENT

Covered Persons

Cardholder and/or the immediate Family Members of:

1. MasterCard Classic Cardholders
2. MasterCard Gold Cardholders
3. MasterCard Platinum Cardholders

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.

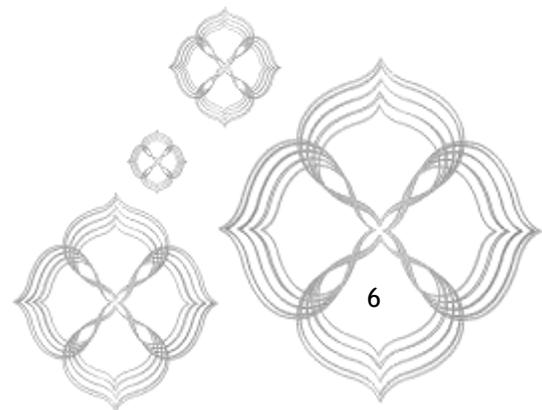
Type of Cardholders

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

Coverage

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

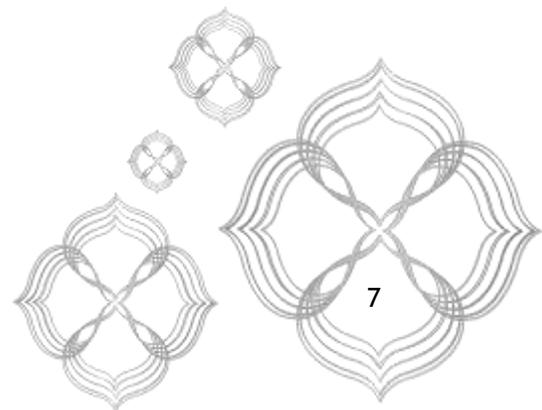
1. Trip Cancellation
2. Trip Delay
3. Trip Curtailment
4. Baggage Delay
5. Loss or Damage of Baggage
6. Repatriation of Mortal Remains



Reimbursement / Indemnity Limits

BIBD MasterCard Classic Cardholder		
Coverage	Travelling Alone	Travelling with Family
Trip Cancellation	B\$500	B\$1,000
Trip Delay	B\$100	B\$200
Trip Curtailment	B\$500	B\$1,000
Baggage Delay	B\$500	B\$1,000
Loss or damage of Baggage	B\$500	B\$1,000
Repatriation of Mortal Remains	B\$2,000	B\$4,000

BIBD MasterCard Gold Cardholder		
Coverage	Travelling Alone	Travelling with Family
Trip Cancellation	B\$1,000	B\$2,000
Trip Delay	B\$200	B\$400
Trip Curtailment	B\$1,000	B\$2,000
Baggage Delay	B\$1,000	B\$2,000
Loss or damage of Baggage	B\$1,000	B\$2,000
Repatriation of Mortal Remains	B\$4,000	B\$8,000



BIBD MasterCard Platinum Cardholder		
Coverage	Travelling Alone	Travelling with Family
Trip Cancellation	B\$2,000	B\$4,000
Trip Delay	B\$400	B\$800
Trip Curtailment	B\$2,000	B\$4,000
Baggage Delay	B\$1,000	B\$2,000
Loss or damage of Baggage	B\$1,000	B\$2,000
Repatriation of Mortal Remains	B\$4,000	B\$8,000

Coverage Description

1. Trip Cancellation

Unavoidable trip cancellation will be covered. Trip cancellation must be caused by unavoidable circumstances such as serious illness or death to the Covered Person or to his/her immediate Family Members which also travelling with him/her or to his/her immediate Family Members in Brunei Darussalam. Benefit only payable if Takaful Certificate is issued at least 7 days before the trip.

2. Trip Delay

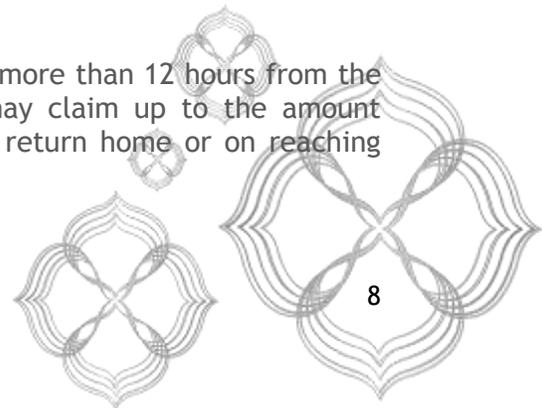
The Covered Person may claim up to B\$50 if the delay is more than 12 hours and B\$25 for the next every 12 hours up to the maximum benefit limit. This benefit is not payable if the Covered Person is checking-in late during departure.

3. Trip Curtailment

This benefit is payable if the trip has to be shorten because of accident or serious illness or death to the Covered Person or to his/her immediate Family Members which also travelling with him/her or to his/her Family Members in Brunei Darussalam. Payable amount is subject to benefit limit.

4. Baggage Delay

In the event that the Covered Person baggage is delayed for more than 12 hours from the time of the Covered Person arrival, the Covered Person may claim up to the amount covered. No coverage is provided after the Covered Person return home or on reaching his/her final destination.



5. **Loss or Damage of Baggage**
This benefit indemnifies the Covered Person up to the stated benefit limit for every baggage and personal belongings in the event of theft, accidental loss or damage to the Covered Person luggage and personal effects subject to excess of B\$30.00.
6. **Repatriation of Mortal Remains**
We will reimburse the Covered Person or his/her personal representative up to the amount covered for the cost of either an overseas funeral or cremation or the cost of repatriating the Covered Person remains back to Brunei Darussalam if the Covered Person die as a result of injury or a sickness during the Covered Person journey overseas.

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:

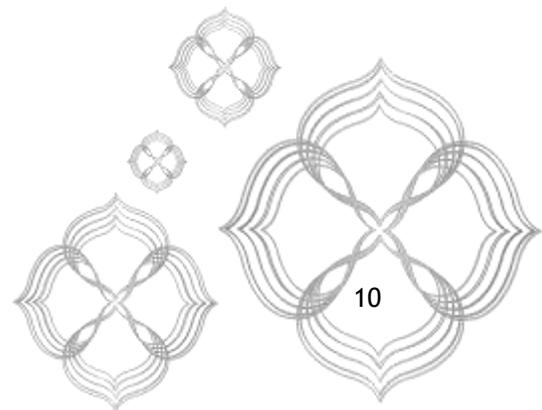
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2. To provide documents including tickets, travel itinerary or documents, and certified written notification or acknowledgement from airline/carrier relevant official(s), medical report/acknowledgement when trip is cancelled or delayed or shortened.



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.



ALL RISKS TAKAFUL - PURCHASE PROTECTION

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

1. Consumables.
2. Motor vehicles.
3. Property for the purpose of business or purchase for commercial use.
4. Money.
5. Livestock or pets.
6. Purchases made through mail order.

Territorial Limits

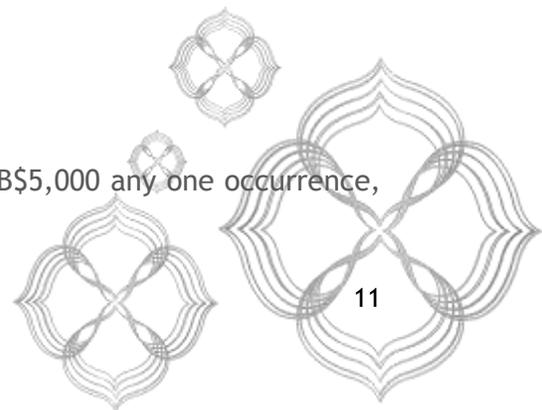
Worldwide.

Jurisdiction

Brunei Darussalam.

Sum Insured

1. Up to B\$5,000 any one article, pair or set with maximum of B\$5,000 any one occurrence, for purchased under BIBD MasterCard Classic.





2. Up to B\$10,000 any one article, pair or set with maximum of B\$10,000 any one occurrence, for purchased under BIBD MasterCard Gold.
3. Up to B\$15,000 any one article, pair of set with maximum of B\$15,000 for any one occurrence, for purchased under BIBD MasterCard Platinum.

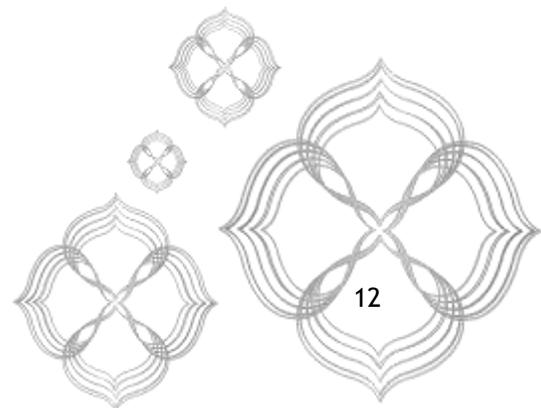
Excess

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

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Telephone Number: +673 245 1803
Fax Number: +673 245 6684

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.

