



## BIBD VISA CREDIT CARD TAKAFUL COVERAGE

### PERSONAL ACCIDENT TAKAFUL - TRAVEL PERSONAL ACCIDENT

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#### 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 Insured Person is covered; or
  - b) When leaving an airport after alighting from such aircraft.

#### Insured Persons

1. BIBD Visa Platinum Cardholders and/or Legal Spouse and/or Dependent Children between 1 and 25 years of age.
2. BIBD Visa Gold Cardholders and/or Legal Spouse and/or Dependent Children between 1 and 25 years of age.

#### Types of Cardholders

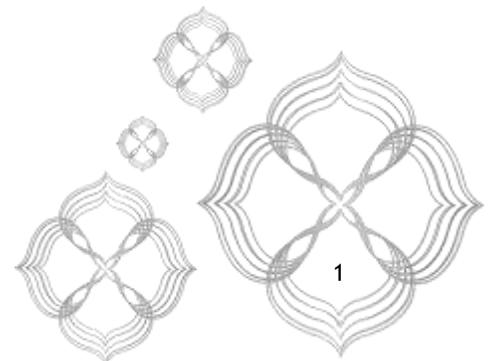
Basic and Supplementary Cards issued in Brunei by Bank Islam Brunei Darussalam Berhad (BIBD).

#### Capital Sum Insured

Card Type	Insured Amount
BIBD Visa Platinum Card	B\$650,000 per Insured Person
BIBD Visa Gold Card	B\$250,000 per Insured Person

#### Territorial Limits

Worldwide.





## Jurisdiction

Brunei Darussalam.

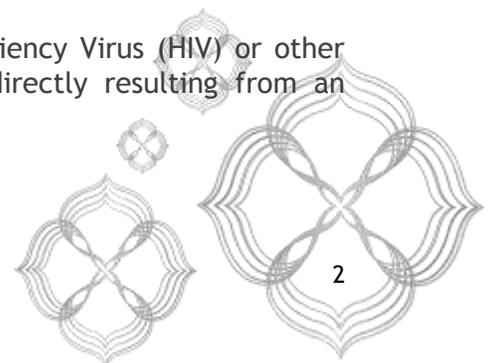
## Maximum Aggregate Limit

1. The maximum aggregate liability to pay all Insured Persons arising out of one conveyance and from one single Accident shall be limited to B\$5,000,000.
2. In the event the aggregate exceeds the amount, Takaful Brunei Am Sdn Bhd shall settle the claims of the respective Persons Covered on a proportionate basis.

## Main Exclusion

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

1. Any activities of the following:
  - a) The Insured 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) Motor-cycling (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 Insured Person involvement in any underwater activity necessitating the use of artificial breathing apparatus.
  - g) The Insured 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 expect whilst the Insured Person is travelling as a fare-paying passenger over established air routes in a fully licensed aircraft operated by 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. Insured 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 Insured Person.



7. Any unlawful act(s) or such act(s) prohibited by law and/or Sharia by the Insured 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 or foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection, military force or coup.

### Schedules of Benefits

1. **Accidental Death**  
 In the event an Insured Person sustains Bodily Injury from an accident which results within 180 days of the accident in his/her death.
2. **Accidental Permanent & Total Disability**  
 In the event an Insured Person sustains Bodily Injury from an accident which results within 180 days 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	BIBD Visa Platinum	BIBD Visa Gold
Cardholder	B\$650,000	B\$250,000
Spouse	B\$325,000	B\$125,000
Children	B\$162,500	B\$62,500



MAXIMUM AGGREGATE LIMITS PER FAMILY PER CONVEYANCE	
BIBD Visa Platinum Card	B\$650,000
BIBD Visa Gold Card	B\$250,000

### Clauses

Loss Notification Clause.

### Excess

Nil.

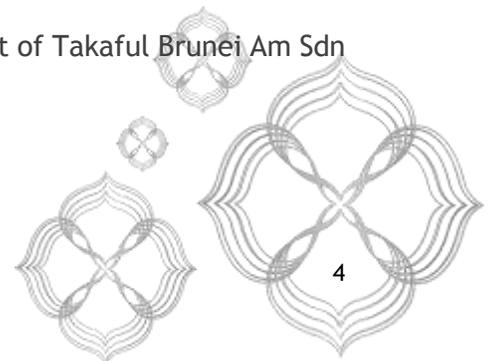
### Terms and Conditions

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

### Claims Procedure

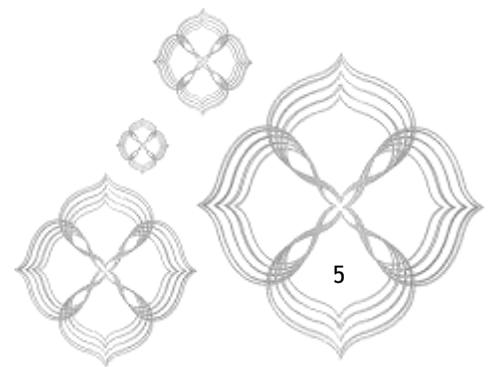
In the event of a claim:

1. The Insured 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 Insured 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 Insured Person.
- b) The Insured 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

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### Insured Persons

Cardholder and/or immediate Family Members of:

1. BIBD Visa Platinum Cardholders.
2. BIBD Visa Gold 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.

### Types of Cardholders

Basic and Supplementary Cards issued in Brunei by Bank Islam Brunei Darussalam Berhad (BIBD).

### Territorial Limits

Worldwide.

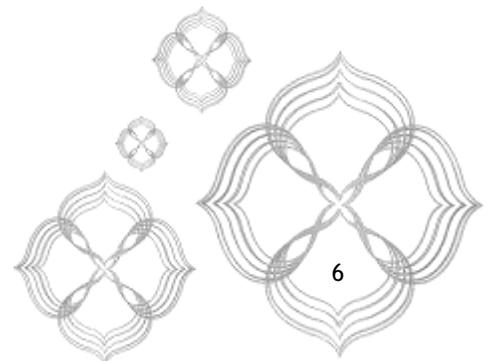
### Jurisdiction

Brunei Darussalam.

### Coverage

Indemnify the Insured Person while travelling overseas, provided the tickets has been fully charged to the card account. The coverage includes:

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



## Reimbursement / Indemnity Limits

BIBD VISA PLATINUM CARDHOLDER		
Coverage	Travelling Alone	Travelling with Family
Trip Cancellation	B\$4,000.00	B\$8,000.00
Trip Delay	B\$800.00	B\$1,600.00
Trip Curtailment	B\$4,000.00	B\$8,000.00
Baggage Delay	B\$2,000.00	B\$4,000.00
Loss of Baggage	B\$2,000.00	B\$4,000.00
Repatriation of Mortal Remains	B\$8,000.00	B\$16,000.00

BIBD VISA GOLD CARDHOLDER		
Coverage	Travelling Alone	Travelling with Family
Trip Cancellation	B\$2,000.00	B\$4,000.00
Trip Delay	B\$400.00	B\$800.00
Trip Curtailment	B\$2,000.00	B\$4,000.00
Baggage Delay	B\$2,000.00	B\$4,000.00
Loss of Baggage	B\$2,000.00	B\$4,000.00
Repatriation of Mortal Remains	B\$8,000.00	B\$16,000.00

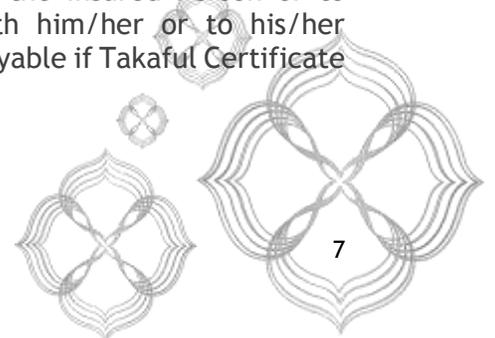
## Clauses

Loss Notification Clause.

## 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 Insured 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.



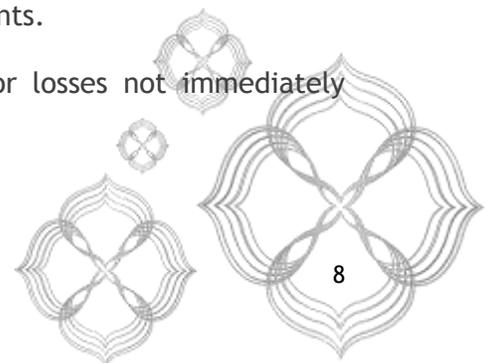
2. Trip Delay  
The Covered Person may claim up to B\$50 if the delay is more than 12 hours and B\$25 for the next every 12 hours up to the maximum benefit limit. This benefit is not payable if the Insured Person is checking-in late during departure.
3. Trip Curtailment  
This benefit is payable if the trip has to be shorten because of accident or serious illness or death to the Insured 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 Insured Person's baggage is delayed for more than 12 hours from the time of the Insured Person arrival, the Insured Person may claim up to the amount covered. No coverage is provided after the Insured Person return home or on reaching his/her final destination.
5. Loss or Damage of Baggage  
This benefits indemnifies the Insured Person up to the stated benefit limit for every baggage and personal belongings in the event of theft, accidental loss or damage to the Insured Person luggage.
6. Repatriation of Mortal Remains  
Takaful Brunei Am Sdn Bhd will reimburse the Insured 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 Insured Person remains back to Brunei Darussalam if the Insured Person die as a result of injury or a sickness during the Insured Person journey overseas.

### Excess

Nil.

### 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.

### Terms & Conditions

If the Insured 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.

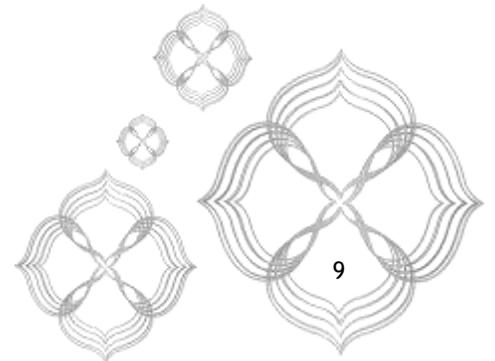
### Claims Procedure

In the event of a claim:

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

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Brunei Darussalam.  
Telephone Number: +673 245 1803.  
Fax Number: +673 245 6684.

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 Insured 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 Insured Person.
  - b) The Insured 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 reasonable required.





## ALL RISK TAKAFUL - PURCHASE PROTECTION

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### Insured Persons

Cardholder and/or immediate Family Members of:

1. BIBD Visa Platinum Cardholders.
2. BIBD Visa Gold Cardholders.

### Types of Cardholders

Basic and Supplementary Cards issued in Brunei by Bank Islam Brunei Darussalam Berhad (BIBD).

### Territorial Limits

Worldwide.

### Jurisdiction

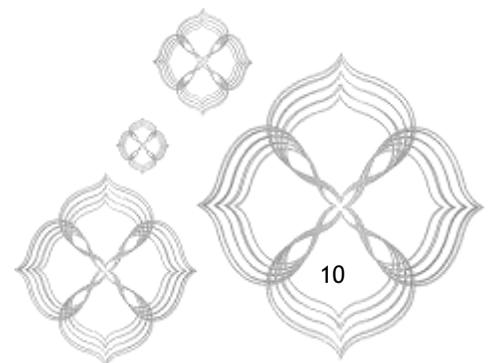
Brunei Darussalam.

### 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 purchase in Brunei or within 30 days if purchased overseas, whichever is the earlier.

### Excluded Purchase

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





### Sum Insured

1. Up to B\$10,000 any one article pair or set with maximum of B\$10,000 any one occurrence, purchase under BIBD Visa Gold.
2. Up to B\$20,000 any one article, pair or set with maximum of B\$20,000 for any one occurrence, purchase under BIBD Platinum.

### Excess

B\$50 each for every occurrence.

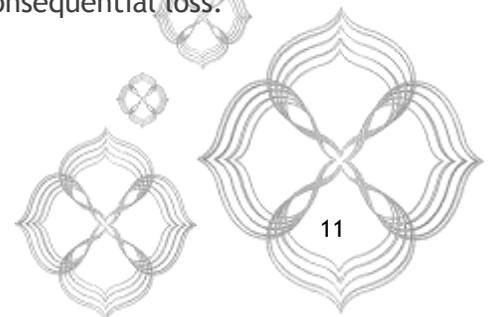
### Clauses

Loss Notification Clause.

### Main Exclusion

Takaful Brunei Am Sdn Bhd shall not liable to pay any 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.





## Terms & Conditions

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

## Claims Procedure

In the event of a claim:

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Brunei Darussalam.  
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) days of notifying Claims Department of Takaful Brunei Am Sdn Bhd, the Insured Person 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 Insured 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 reasonable required.

