

TAKAFUL KEMBARA CERTIFICATE
(Effective from 01st January 2018)

Section	Covers & Limits	Maximum Limit Per Person (unless otherwise stated)	
		Individual plan	Family Plan
1.	Accidental Death and Permanent Disablement <i>Aggregate Limit for Family Plan</i>	Not applicable	BND 400,000
a.	Adult below 70 years old	BND 250,000	BND 150,000
b.	Adult 70 years old and above	BND 125,000	Not applicable
c.	Child as Defined	BND 50,000	BND 25,000
2.	Medical, Dental and Other Expenses Incurred Overseas		
a.	Child / Adult below 70 years old	BND 300,000	BND 150,000
b.	Adult 70 years old and above <i>(limit inclusive for Emergency Medical Evacuation & Repatriation)</i>	BND 150,000	Not applicable
c.	<i>In aggregate as a family</i>	Not applicable	BND 300,000
3.	Overseas Hospital Confinement Allowance <i>Limit per person for each complete day</i>	BND 10,000 BND 200	BND 5,000 BND 100
4.	Emergency Medical Evacuation & Repatriation		
a.	Child / Adult below 70 years old	Unlimited	Unlimited
b.	Adult 70 years old and above <i>(limit inclusive for Medical, Dental, & Other Expenses Incurred Overseas)</i>	BND 150,000	Not applicable
5.	Repatriation Expenses for Mortal remains	Unlimited	Unlimited
6.	Compassionate Visit by a Relative or Friend	BND 5,000	BND 3,000
7.	Child Help	BND 5,000	BND 3,000
8.	Loss of Deposit or Cancellation	BND 10,000	BND 5,000
	<i>Sub-limit for trip Postponement</i>	BND 1,000	BND 500
	<i>Sub-Limit for Cancellation due to bankruptcy or insolvency of travel agency</i>	BND 5,000	BND 2,500
9.	Flight Deviation	BND 1,000	BND 1,000
	<i>Limit for each full 6 consecutive hours</i>	BND 100	BND 100
10.	Trip Curtailment	BND 10,000	BND 5,000
11.	Travel Delay	BND 1,000	BND 500
	<i>Limit for each full 6 consecutive hours</i>	BND 100	BND 100
	<i>Maximum limit for Family Plan</i>	Not applicable	BND 2,000
12.	Travel Misconnection	BND 200	BND 100
13.	Overbooked Schedule Public Conveyance	BND 100	BND 100
14.	Baggage & Personal Effect	BND 5,000	BND 3,000
	<i>Limit per set or pair of article</i>	BND 800	BND 800
15.	Baggage Delay	BND 1,000	BND 500
	<i>Limit for each full 6 consecutive hours of delay while overseas</i>	BND 200	BND 100
	<i>Limit for each full 6 consecutive hours of delay upon return to Brunei Darussalam</i>	BND 100	BND 50
	<i>Maximum Limit for Family Plan</i>	Not applicable	BND 2,000
16.	Personal Money & Travel Documents	BND 5,000	BND 3,000
	<i>Sub-limit for Personal Money</i>	BND 500	BND 300
17.	Personal Liability	BND 1,000,000	BND 500,000
18.	Hijacking	BND 5,000	BND 3,000
	<i>Limit for each full 6 consecutive hours</i>	BND 250	BND 250

19.	HomeAway (per household)	BND 5,000	BND 3,000
	<i>Sub-limit for burglary</i>	BND 1,000	BND 500
20.	Rental Vehicle Excess	BND 500	BND 500
21.	Terrorism	Covers all Sections up to the maximum benefit amount, <i>excluding nuclear, chemical and biological terrorism</i>	

GEOGRAPHICAL LIMITS

ASEAN – Singapore, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam

ASIA – Australia, China, Hong Kong, India, Japan, Korea Macau, Mongolia, Nepal, New Zealand, Pakistan, Sri Lanka, Taiwan, Tibet and ASEAN countries

WORLDWIDE – Anywhere in the World