NATIONAL
INSURANCE COMPANY BERHAD
In association with Allianz

Head Office: Units 12 & 13,
Block A Regent Square
Spg 150, Kg Kiarong
Bandar Seri Begawan BE1318
Negara Brunei Darussalam
Fax: (673) 2 454277 Tel: (673) 2 226222, 2233999
Website: www.national.com.bn
Company Registration No: RC00000102

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up the Product. Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this documents or general terms. The information provided in this Product Disclosure Sheet is valid as at 01.10.2026

Product Name: Employee Package Protector

1. What is this product about?
This is a comprehensive worker's package that provides compensation benefits to the workers in the event of accident or illness arising out of and in the course of their employment.

This policy also covers the employer in respect of their statutory liability under Workmen's Compensation Law(s) as well as at Common Law (but excluding class 3 construction workers).

2. What are the coverage and exclusions provided?
The coverage under this package includes benefits under Workmen's Compensation Act, Personal Accident, Medical Expenses arising from accident, Repatriation Expenses, Daily Hospital Income, Hospital & Surgical Expenses and Death from natural cause (depending on the type of plan purchased).

What is Common Law:
Liability at law arising from a fault or negligence of the insured (employer) causing injury or death to an insured employee. The compensation amount generally established through court decisions.

There are three (3) plans offered:

i. FWP – Covers Section 1 to 7
This plan includes common law cover which means the policy may protect the employer against common law claims including legal defense costs subject to the policy terms, limits and exclusions.

ii. FWPX – Covers Section 1 to 7 (No Common Law)
This plan excludes common law cover which means that the employer may have to bear the financial consequence of a common law claim themselves.

iii. LWP – Covers Section 1, 2, 4 ,5 & 7
This plan is for local worker only and includes common Law cover which means the policy may protect the employer against common law claims including legal defense costs subject to the policy terms, limits and exclusions.

			Sum Insured (B$)		
Section	Coverage	Territorial Limits	FWP	FWPX	LWP
1	Workmen's Compensation As per Legislation Death Permanent Disablement Other form of Injury Medical Expenses	Brunei	 28,800 36,000 Labour Department Assessment 10,0000	 28,800 36,000 Labour Department Assessment 10,0000	 28,800 36,000 Labour Department Assessment 10,000

2	Personal Accident (per Employee) arising from accident	Worldwide	10,000	10,000	10,000
3	Medical Expenses (per Employee) arising from accident	Worldwide	5,000	5,000	Nil
4	Repatriation Expenses (per Employee) Per Accident	Brunei	7,500	7,500	1,000
5	Daily Hospital Income (Max. 60 days)	Brunei	20	20	20
6	Hospital & Surgical Expenses	Brunei	100,000	100,000	Nil
7	Death Benefit including Death from Natural Causes	Brunei (FWP & FWPX) Worldwide (LWP)	5,000	5,000	5,000

General Exclusions:

i. The insured's liability to employees of contractors to the Insured.
ii. Any employee who is not "workman" within the meaning of the Legislation
iii. Any liability of the Insured which attaches by virtue of any agreement but which would have not attached in the absence of such an agreement.
iv. Any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.
v. Any injury to any employee of the Insured resulting from an accident if it is provided that the injury to the employee is directly attributable to the employee having been at the time thereof under the influence of alcohol or a drug not prescribed by a medical practitioner unless the Insured is liable under the Legislation
vi. The company shall not be liable for insured person below 16 years old and above 60 years old.
vii. Section 6 - any expenses incurred within 30 days period between the enrolment becomes effective and commencement date when an insured person becomes eligible for the benefits or first covered.
viii. Medical expenses recoverable under any State Social Insurance Scheme or under Workmen's Compensation Act or similar Act or Ordinance.
ix. Any employee(s) working with oil and gas companies directly involved in drilling, production, refining and distributing;
x. Provoked murder or assault;
xi. Any expenses or compensation for treatment or service incurred as a direct or indirect result of pre-existing conditions (any physical of health impairment or disease which existed but was not disclosed to the Company at the date of issue of policy);
xii. Any consequential loss or damage of any kind whatsoever;

***Note**: This list is non-exhaustive. Please refer to the Policy Wording for the full list of exclusions, exceptions, terms and Conditions under this Policy.*

Duration of cover is for one (1) year or in accordance with the Quota License or Lesen Pekerja Asing (LD). You need to renew your insurance upon expiry.

3. How much premium do I have to pay?

The annual premium on each plan as follows:

i. FWP - $245.00
ii. FWPX - $150.00
iii. LWP – $80.00

4. What are the fees and charges that I have to pay?

- Stamp duty BND0.25 and
- When we sell a policy through insurance agent or broker, the insurer pays a percentage of commission from the total premium to the insurance agent or broker.

5. What are some of the important notes that customer should know?

a. Duty of Disclosure – Statement Pursuant to Section 37(4) of the Insurance Order 2006 - You must disclose in this proposal form fully and faithfully all the facts which you know or ought to know, otherwise the policy issued hereunder may be invalidated.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given is inaccurate or has changed.

b. Duty of Care – You shall take all reasonable care and comply with all reasonable recommendations to prevent loss, damage or liability including to comply with any statutory requirements.

c. Change in Risk – You must inform the insurer or your agent in writing on any material changes so that the necessary amendments are endorsed into your policy.

d. Claim – Upon the happening of an accident which gives rise to a claim, you shall notify us immediately.

e. Pre-existing condition - You must inform us of any pre-existing injury, illness, disease or medical conditions of the insured person prior to the commencement of the contract.

f. Policy Excess/Deductible – Is the amount you have to bear before you are being indemnify in the event of a claim.

g. Policy Renewal – Depending on the circumstances of the loss or claims made during the term of policy, we may review the Policy terms and conditions upon renewal or decline renewal.

***Note**: This list is non-exhaustive. Please refer to the Policy Wording for the full list of terms and conditions.*

6. What do I need to do if there are changes to my contact details?

It is very important that you inform us of any changes to your contact details. This is to ensure that all the correspondence will reach you in a timely manner.

7. What happens in the event of cancellation?

You can cancel the policy by giving notice to the Company to cancel this policy. Such cancellation shall become effective on the date the notice is received or on the date specified in such notice, whichever is the earlier. Provided premium has been paid and no claim has been made, the refund premium will be calculated based on our short period rates for the period of the policy which has been in force.

8. What is a notice of expiry?

The notice is a reminder to notify that your policy is due for renewal

9. What happens in the event that insurance agent ceases to operate?

You may get your insurance needs from any other authorized agent or directly from insurer.

10. What are the documents that I need to submit to apply for this product?

You will need to submit the duly completed Proposal Form, a copy of Company Registration & Form X or Section 16 & 17 and copy of passport/IC of the employees.

11. Where can I get assistance and redress?

If you have difficulties, you must contact us the earliest possible. You may contact us at:

Head Office: Units 12 & 13, Block A Regent Square
Spg 150, Kg Kiarong
Bandar Seri Begawan BE1318
Negara Brunei Darussalam
Fax: (673) 2 454277 Tel: (673) 2 226222, 2233999
E-mail: insurance@national.com.bn

Branch Office: Unit 20, Block C, Lot 8989
Jalan Pandan Tujuh, Kuala Belait KA1931
Fax: (673) 3 342191 Tel: (673) 3 331222, 3 336468
E-mail: kb@national.com.bn

If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer issues, Brunei Darussalam Central Bank via e-mail at fci@bdcb.gov.bn or walk-in at their address as follows:

Financial Consumer Issues
Brunei Darussalam Central Bank
Level 7, Ministry of Finance and Economy Building
Commonwealth Drive BB3910
Brunei Darussalam
Tel: (673) 2 380007
Hotline No. 8380007

12. Where can I get further information?
Should you require additional information about Employees Package Protector Insurance, please refer to your servicing Agent or alternatively visit our website at www.national.com.bn. You may also visit us at our Head Office or Branch Office for assistance.

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on us. The final terms and conditions are as stipulated in the insurance policy after our assessment,