

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 01.08.2022.

Product Name: Foreign Domestic Helpers Package

- What is this product about?
This package cover employers whose employees are engaged in household activities such as amah, gardener or driver.
- What are the coverage and exclusions provided?
Provides 24-hour protection for death, accidents and illnesses, hospital and surgical expenses, repatriation expenses and includes Workmen's Compensation Act.

Section	Coverage Description	Sum Insured
Section 1	Death or Permanent Disablement	\$10,000.00
Section 2	Repatriation Expenses (due to death or total permanent disability)	\$7,500.00
Section 3	Hospital & Surgical Expenses	\$5,000.00
Section 4	Workmen's Compensation Death Permanent Disability Medical Expenses Other forms of injury or disablement	\$28,800.00 \$36,000.00 \$10,000.00 Amount to be assessed by Labour Dept.

Note: Benefits under Sections 1 and/or 3 are payable only if no claim is made under Section 4.

Duration of cover is for one (1) year. You need to renew your insurance cover annually.

Major exclusions under this policy;

- Self-inflicted bodily injuries while sane or insane,
- Participating in a riot or committing criminal offence
- War, declared or undeclared, civil war
- Engaging in air travel except as a passenger in any properly licensed aircraft
- Pre-existing conditions.
- Influence of alcohol or drugs

Note: This list is not non-exhaustive. Please refer to the policy contract for the full list of exclusions under the policy.

- How much premium do I have to pay?

Premium per person per annum	Territorial Limit
B\$125.00	Brunei only
B\$150.00	Worldwide for Section 1, 2 & 3.

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 – You must disclose all material facts that you know or ought to know and confirm all the declarations/details are true and correct. Misrepresentation of material facts or non-disclosure of information in connection of the risk to be insured will invalidate the policy.
 - b. You must ensure that the particulars of your domestic helpers are fully completed and correct
 - c. Change in Risk – You must inform the insurer or your agent in writing on any 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. 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 contract 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@bdcdb.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

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 an 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,