

NATIONAL INSURANCE COMPANY BERHAD

DIRECT DEBIT AUTHORIZATION

Credit Card Payment

MasterCard
 VISA
 AMERICAN EXPRESS
 OTHERS _____

I hereby authorize NATIONAL INSURANCE CO BHD (NICB) to debit my Credit Card account indicated below the amount of the annual premium due as stated below or such other amount as advised by NICB from time to time under my insurance policy set below.

Card Verification Value	
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Name of Cardmember _____

Cardmember's Account No. _____

Expiry date _____

Policy No. _____

Name of Insured _____

Premium Amount _____

Date _____ _____ Signature of Cardmember Signature must correspond with specimen signature of the credit cardmember at the bank
Approval code

OTHER INSURANCE COVER AVAILABLE FROM NATIONAL INSURANCE COMPANY BERHAD

- Motor Vehicle Protector
- Travel Protector
- Golfers Protector
- National Accident Protector
- Personal Accident Protector
- Foreign Domestic Helper's Protector
- Workmen's Compensation Protector
- Home Protector
- Fire Protector
- Burglary Protector
- Money In Transit Protector
- Public Liability Protector
- Marine Cargo Protector
- Contractors' All Risk Protector
- Family Personal Accident Protector
- Senior Accident Protector

NATIONAL INSURANCE COMPANY BERHAD

HEAD OFFICE

Units 12 & 13, Block A, Regent Square
Simpang 150, Kampong Kiarong
Bandar Seri Begawan BE1318
Negara Brunei Darussalam

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Negara Brunei Darussalam

Tel : +673 242 6888, 245 0800, 222 6222, 223 3999
 Fax : +673 242 9888 (Administration/Claims)
 +673 245 4277 (Underwriting)
 +673 223 8999 (Business Development)
 +673 245 4303 (Accounts)
 Email : insurance@national.com.bn

KUALA BELAIT

Unit 20, Block C, Lot 8989
Jalan Pandan Tujuh
Kuala Belait KA1931
Negara Brunei Darussalam

P O Box 1336, Kuala Belait KA1189
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AGENT

www.national.com.bn

EPP20150201F

Disclaimer This Policy is considered null and void if this direct authorization is dishonoured.



WHAT THIS PLAN COVERS

EMPLOYEES PACKAGE PROTECTOR

1. Workmen's Compensation

Pays compensation as per Laws of Brunei, Workmen's Compensation Chapter Act 74 (Revised Edition 1984). Common Law Limit: Limit of indemnity B\$2,000,000 per accident and in the aggregate during the Period of Insurance. Subject to a sub-limit of B\$100,000 per employee any one accident for Class 3 occupations as defined hereunder or B\$250,000 per employee any one accident for all other occupations other than Class 3 occupation.

2. 24 Hours Personal Accident

Pays up to B\$10,000 in the event of accidental death or Permanent Disability.

3. Medical Expenses

Pays up to B\$5,000 for medical expenses incurred as a result of an accident.

4. Repatriation Expenses

Pays up to B\$7,500 for the conveyance of the employee to the country of origin or home residence as a result of accident or illness which results in death or total permanent disablement or burial or cremation of the employee in the locality where death occurred.

5. Daily Hospital Income Benefit

Pays B\$20 for each day of hospitalization due to accidents or illnesses up to a maximum of 60 days.

6. Hospital & Surgical Expenses

Pays up to B\$5,000 / B\$7,500 for hospital & surgical expenses incurred as a result of hospitalization due to illness.

7. Death Benefit

Pays up to B\$5,000 for any death including from natural causes.

NOTE:

This brochure is not a contract of insurance. The policy with its specific terms, sum insured, exclusions and conditions applicable to this insurance will only be issued upon acceptance of the proposal.

Please refer to Policy wording for full details.

Section	Coverage	EPP1	EPP2	EPP3	EPP4	EPP5 (For Domestic Helper only)	EPP6 (Recommended for Local only)
1	Workmen's Compensation - Death B\$28,800.00 max - Permanent Disability B\$36,000.00 max - Other forms of injury Amount as per Labour Dept. assessment - Medical Expenses B\$10,000.00 each and every claim - Common Law Limit As per schedule Territorial Limits	✓	✓	✓	✓	✓	✓
2	24 Hours Personal Accident Sum Insured Territorial Limits	✓ B\$10,000 Worldwide	✓ B\$10,000 Worldwide	✓ B\$10,000 Worldwide	✓ B\$10,000 Worldwide	✓ B\$10,000 Worldwide	✓ B\$10,000 Worldwide
3	Medical Expenses arising from accident Sum Insured Territorial Limits	✓ B\$5,000 Worldwide	✓ B\$5,000 Worldwide	✓ B\$5,000 Worldwide	✓ B\$5,000 Worldwide	✓ B\$5,000 Worldwide	NIL
4	Repatriation Expenses Sum Insured Territorial Limits	✓ B\$7,500 Brunei	✓ B\$7,500 Brunei	✓ B\$7,500 Worldwide	✓ B\$7,500 Worldwide	✓ B\$7,500 Brunei	✓ B\$1,000 Brunei
5	Daily Hospital Income Sum Insured Per day max. 60 days Territorial Limits	NIL	✓ B\$20 Brunei	✓ B\$20 Worldwide	✓ B\$20 Worldwide	✓ B\$20 Brunei	✓ B\$20 Brunei
6	Hospital & Surgical Expenses Sum Insured Territorial Limits	NIL	✓ B\$5,000 Brunei	✓ B\$5,000 Worldwide	✓ B\$7,500 Worldwide	✓ B\$5,000 Brunei	NIL
7	Death benefit including death from natural causes Sum Insured Territorial Limits	NIL	NIL	✓ B\$5,000 Worldwide	✓ B\$5,000 Worldwide	✓ B\$5,000 Brunei	✓ B\$5,000 Worldwide
	Annual Premium per Person	B\$80	B\$100	B\$125	B\$150	B\$100	B\$80

Note: Benefits under Section 2 and / or 3 are payable only if no claim is made under Section 1. Benefits under Section 5 is payable only if the claim is not payable under Section 1. Benefits under Section 6 is payable only if the claim is not payable under Section 1 & 3. Benefits under Section 7 is payable only if the claim is not payable under Section 1 & 2.

Age Limit:

• Between 16 years to 60 years old.

Excluded Occupations

Professional Divers, Police, Army/Military, Law Enforcement Officers, Aircraft Testers, Pilot or Crew, Seamen, Sea Fishermen, Racing Drivers, Jockeys, Oil Rig Workers, Sawyers, Timber Logging Workers, Firemen, War Correspondents, Steeplejacks, Stevedores, Persons Engaged in Demolition of Buildings, Persons Engaged in Ambulance Services, Woodworking Machinists, Explosive Handlers, Underground Tunneling, Mining, Professional Sportsmen, employees working with oil and gas companies directly involved in drilling, producing, refining and distributing.

Exclusions

War, civil war, AIDS, childbirth, miscarriage, provoked murder or assault, travelling as an aircraft crew, aerial activities, martial arts, racing, radiation and nuclear weapons material.

Definition - Class 3 Occupations

Any person employed in an occupation involving manual work such as but not limited to persons engaged as construction workers, electrical wireman, grass cutters, farmers, fishmonger, motor mechanic, painters, plumbers, butcher, factory machine operators, commercial vehicle and heavy machinery drivers.

NATIONAL INSURANCE COMPANY BERHAD

PROPOSAL FORM

IMPORTANT STATEMENT PURSUANT TO SECTION 37(4) OF THE INSURANCE ORDER 2006 - You are to 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.

APPLICANT (EMPLOYER)

TITLE _____ NAME _____

I/C NUMBER _____ COMPANY REG. No _____

GENDER Male Female DATE OF BIRTH _____

OCCUPATION _____ NATIONALITY _____

ADDRESS _____

MAILING ADDRESS _____

CONTACT NUMBER Home _____ Office _____

Mobile _____ Fax _____

Email _____

BUSINESS: _____

PERIOD OF INSURANCE Effective from: _____ to _____

INSURED EMPLOYEE(S)

	Name	Passport No./ I/C No	Date of Birth	Occupation	Annual Wages	Plan
1.	_____	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____	_____
5.	_____	_____	_____	_____	_____	_____
6.	_____	_____	_____	_____	_____	_____

DECLARATION

I/We declare to the best of my/our knowledge that the following statements are true and correct;

- a) That the employee(s) do not have any physical defects, mental disorders or other physical infirmities or weakness of any kind and have never suffered any major injury disease or illness.
- b) The employee(s) occupation is not in the list of excluded occupations stated in this brochure.
- c) Other existing Personal Accident, Life or Sickness insurance are as follows:

I/We hereby apply for insurance as herein described and warrant that the statements and particulars above are true. I/We agree that this proposal and declaration shall form the basis of the contract between myself/ourselves and the Company. I/We further agree to accept a policy subject to the usual provisions and conditions prescribed by the Company therein.

DATE: _____

FOR OFFICIAL USE

POLICY NUMBER: _____ AGENT: _____

PREMIUM: _____ APPROVED ON: _____

APPROVED BY: _____

Signature of Proposer _____