

A financial education programme by:
Autoriti Monetari Brunei Darussalam I
Brunei Insurance & Takaful Association

Knowing Your
GENERAL *Insurance*

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This booklet is intended to provide readers with basic understanding of general concepts in insurance. It is advised that you check with your insurance company on the terms and conditions of your policy.

Getting To Know Your Insurance Policy

I don't think I need life insurance.

I won't die in an accident.

It won't happen to me.

I won't get cancer.

I have insurance at work.

WHY DO I NEED INSURANCE?

If you own a car, travelled outside the country, or have taken a loan, it is very likely that you have insurance.

It is very important for you to take the time to read the fine print, ask lots of questions and find the policy that fits your needs.

This booklet will help you to find out more about the common insurance products available in Brunei Darussalam.

Always remember to make sure you understand your policy BEFORE you sign.

Insurance provides you the benefits when things go wrong such as if your car is involved in a car accident, your luggage is lost when travelling abroad, you fall seriously ill or have been robbed.

In life there is always a risk that things can go wrong. And if they do, you need financial assistance to meet your costs and avoid chaos in your finances.

Insurance is about managing risks. By taking out these policies, you are sharing risk with your fellow participants or transferring risk to insurance company, for a 'premium'.

Without insurance, you're taking the risk of meeting those costs yourself.

TYPES OF INSURANCE

There are two types of insurance:

1. **General Insurance**

Covers property such as your car, house, business, employees, money, etc.

2. **Life Insurance**

Covers you, your loved ones, employees, colleagues, etc.

PARTICIPATING IN BUYING INSURANCE

In Brunei Darussalam, insurance is provided by insurance companies registered by Autoriti Monetari Brunei Darussalam (AMBD).

You can obtain insurance from the following ways:

1. **Directly** from the insurance company.
2. From **insurance agents** that have been authorized to represent insurance companies.
3. From **banks** that have a bancassurance agreement with insurance companies.
4. From **brokers** that have been registered by AMBD.

Refer to AMBD's website (www.ambd.gov.bn) for the list of registered insurance companies.

For insurance, if you buy more than one policy to protect a particular risk, you can only make one claim in the event of loss or damage. The amount payable will be paid by the insurance companies involved. This means you cannot profit from your insurance policy. If you suffer a loss, you will be compensated accordingly and no more than that. You will be paid or 'indemnified' to the position you were in before the loss. However, if you wish to insure your life, you can buy more than one policy.

TIPS WHEN PARTICIPATING IN BUYING INSURANCE

- **Shop around** - get quotes from different insurance companies and compare what they offer. Don't be afraid to ask lots of questions.
- **Choose carefully** - write a list of the things you need (i.e. what you want covered) and pick the policy that meets your needs.
- **Renew your insurance** - do this when your old policy expires or as your circumstances change.
- **Work out how much you need** - do this when you start or renew your policy, so that you don't find yourself significantly underinsured.
- **Check exclusions** - always ask what is and isn't covered by your policy.
- **Check the costs** - you will pay a regular fee, known as 'premium', for your cover. And when you make a claim your payout will be reduced by an amount, known as the 'excess'. Don't sign on the dotted line until you know all the costs.
- **Be honest with your insurance company** - tell it like it is because your 'duty of disclosure' means you must tell the truth when you apply. If you leave details out, any future claim may be denied.

UNDERSTANDING BASIC INSURANCE TERMS

Insurance	Definition
Policy	The contract between the person buying and the insurance company.
Policyholder	The person who has bought the policy.
Premium	The amount of money you pay for your policy.
Sum insured	The maximum amount of money that you can receive from your insurance company if there is a claim. This amount usually reflects the market value of the property you wish to insure.
Exclusion	The circumstances where your policy does not apply or cover.
Extension	The coverage that you can add-on to your policy to suit your needs. This is provided at an additional fee.
Excess	The portion of a claim that a policyholder is required to pay first and anything above the excess will be paid by the insurance company. E.g. if the excess in a policy is \$1,000 and the claim costs \$3,000, then the policyholder will pay the first \$1,000 and the remaining \$2,000 will be paid by the insurance company.

Comparison between Takaful & Insurance

	TAKAFUL	INSURANCE
Contract	A combination of donation and agency or profit sharing contract.	An exchange contract (sale and purchase) between insurance company and policyholder.
Guarantee	Takaful operator is only the fund manager. The participant mutually guarantees each other.	The company provides the guarantee.
Fund	The fund belongs to the participant and managed by the takaful operator.	The fund belongs to the company but separates assets of insurance fund with shareholders' fund.
Indemnity	Provided by the takaful fund.	Provided by the company using the company's fund.
Risks treatment	Risk is shared among the participants.	Risk is transferred from the policyholder to the company.
Responsibility of Participants / Policyholders	Participants make contributions to the scheme. Participants mutually guarantee each other under the scheme.	Policyholders pay premium to the insurance company.
Liability of the Takaful Operator / Insurance Company	Takaful operator acts as the administrator of the scheme and pays the takaful benefits from the takaful funds.	Insurance company is liable to pay the insurance benefits as promised from its assets (insurance funds and shareholder's fund).
Investment of Fund	Assets of the takaful funds are invested in Syariah compliant instruments.	There is no restriction apart from those imposed for prudential reasons.

The basics of motor insurance

What is motor insurance and why do I need it?

Motor insurance provides cover for damage to your vehicle and covers death and injury to third party and/or damages to third party property if you are involved in an accident. Coverage depends on the type of insurance policies you purchase.

Other risks that may happen include:

- ◆ If I crash into a luxury sports car, will I be able to afford the repairs?
- ◆ What happen if I hit a lamp post / road barrier?
- ◆ How will I get around if my car is stolen or written off?

Having the right motor insurance will help you with the costs.

Why is motor insurance compulsory in Brunei Darussalam?

In Brunei Darussalam, it is against the law for a motor vehicle to be on the road without the appropriate insurance coverage according to Motor Vehicles Insurance (Third Party Risks) Act, Chapter 90.

What are the types of motor vehicles that can be insured?

All types of motor vehicles that are approved to be on the road. This includes motorcycles, cars, trucks, taxis and buses.

Where can I buy motor insurance in Brunei Darussalam?

You can obtain motor insurance from the following ways:

1. **Directly** from a registered insurance company.
 2. From **general insurance agents** that have been authorized to represent insurance companies.
 3. From **banks** that have a bancassurance agreement with insurance companies.
- ❖ Refer to AMBD's website (www.ambd.gov.bn) for the list of registered insurance companies.

Can I buy motor insurance from insurance companies outside Brunei Darussalam?

No. Motor insurance can only be bought from insurance companies that are registered by AMBD.

What are the types of motor insurance policies available in Brunei Darussalam?

There are 2 types of coverage:

	(1)Third Party Cover	(2)Comprehensive Cover
Standard Coverage: Note: take note of the limit provided.	Covers against: a) third party bodily injury and death; b) third party property damage	Covers against: a) third party bodily injury and death; b) third party property damage c) Loss / damage to your own vehicle due to fire, theft or accidental collision or overturning or whilst in transit excluding any sea route.

What is excluded under these policies?

Exclusions are items or conditions that are not insured in the insurance contract for certain acts, property, types of damage or locations. The typical exclusions are:

- depreciation (wear and tear),
- loss or damage of accessories and spare parts,
- damage to tyres only,
- loss of value after repairs,
- electrical breakdown failures or breakage,
- damage due to unlawful act or omission of any person,
- cost of replacement on parts not directly damaged as a result of accident,
- loss or damage caused by criminal breach of trust and damage cause by act of cheating.

What additional coverage (extension) can I get for my motor policy?

Additional coverage for your motor policy can be purchased by paying additional premium. These include:

- windscreen damages
- flood, storm
- excess protector
- passengers' risks in your own vehicle
- personal accident

How do I set the insured value (sum insured) for my motor policy?

For new vehicles, the insured value will be the purchase price (excluding road tax, insurance and registration).

For other vehicles, the insured value is the market value of the vehicle at the date you apply for the insurance.

**Market value means an amount equal to the current accepted price of the car. It takes into account the age, make, model, kilometers travelled and condition of your car.*

What information do I need to disclose to my insurance company?

You must disclose relevant information that is true and accurate.

- Personal details,
 - Vehicle blue card,
 - Existing insurance policy,
 - Proof of No Claims Discount (NCD) earned,
 - Details of previous claims, if any and
 - Modification made to the motor vehicle, if any.
- ❖ Providing false information or documents may void the insurance policy.

Case study:

Ahmad bought a new car in comprehensive insurance. He decided to add a spoiler and lower the car a few inches to give it a more distinctive look. But when the car was damaged, his claim was rejected because the car was not roadworthy and he had not informed his insurer of the changes.

Is the premium pricing for motor insurance fixed in Brunei Darussalam?

Yes, to some extent. There is a motor tariff rate used by Brunei Insurance and Takaful Association (BITA) members whereby members cannot charge lower than the tariff.

What is a “No Claims Discount” (NCD)?

NCD stands for No-Claim Discount. Some companies use the term No Claims Bonus (NCB). This is a discount offered by insurance companies for those car owners who have not made any claims within a year or more. The longer the car owners do not make any claims, the better the discount they may be eligible for.

How are NCDs applied to my policy?

Different NCD rates are applicable to different classes of motor insurance. In general, the NCD is applied as follows:

Policy Period	Private Car (NCD)		Commercial Car (NCD)	
	Comprehensive	Third Party	Comprehensive	Third Party
1 year before	20%	20%	10%	10%
2 consecutive years before	25%	25%	15%	15%
3 consecutive years before	30%	30% (max)	20% (max)	20% (max)
4 consecutive years before	40%			
5 or more consecutive years before	50% (max)			

Case study: How to calculate NCD?

Driver A buys a comprehensive policy for his one year old car and his premium amounts to \$1,000. If he did not make any claim in the year before, then he is entitled to a no-claims discount of 20%.

This means his discount is $\$1,000 \times 20\% = \200 .

The premium he has to pay is $\$1,000 - \$200 = \$800$.

What is “excess”?

Excess is also known as “deductible”. It is the amount you have to pay for each incident when you make a claim. The types of excess applicable are:

1. Vehicle Excess
2. Driver Excess
 - a) Not named in policy
 - b) Age of driver
 - c) Holder of provisional driving license or holder of full valid driving license of less than 24 months duration
3. Geographical area excess

Case study: How is excess applied?

If the insured person has an excess of \$500 and the total repair costs \$3,000, then the insured person has to pay \$500 while the insurance company pays the remaining \$2,500.

What is “loading”?

Loading is the additional premium you have to pay on top of the basic premium. This is to take into account of higher risk factors involved such as age, make and model of vehicle and claims experience.

There are two different loadings:-

(1) Model Loading

- Based on the vehicle make and model.
- The basic tariff was meant for ordinary vehicles.
- Certain vehicles such as Mercedes Benz and BMW will attract a different tariff because of the high cost of repairs, spare parts and the probability of frequency of accidents.

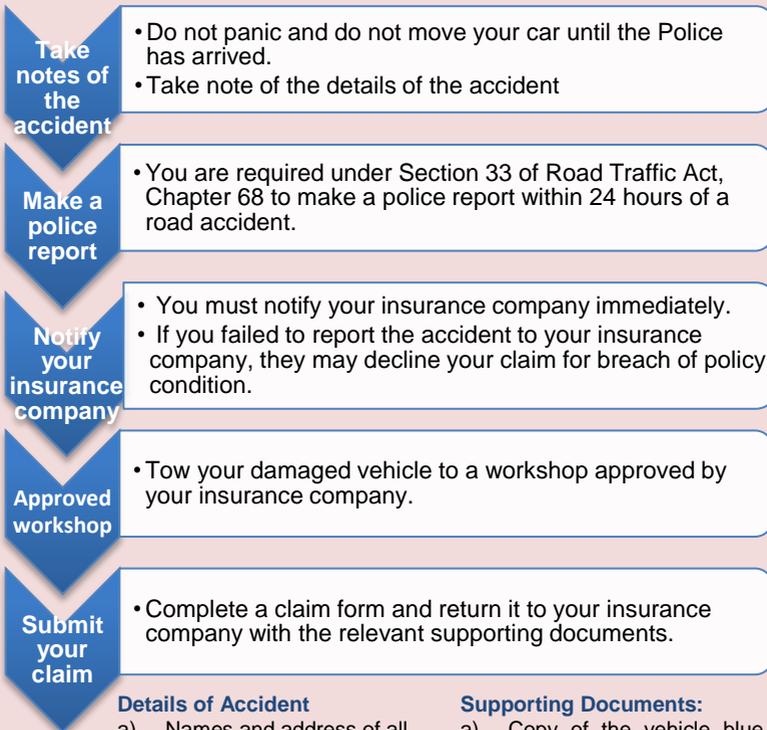
(2) Year Loading

- Based on the vehicle’s year of manufacture.
- The loading starts at year 5 because of the new for old principle.
- For example, for a 5 years old vehicle that has a damaged bumper that needs to be replaced, the insurance company cannot provide a similar 5 years old bumper. The insurance company has to give a new bumper hence the additional loading.

What to Do In the Event of an Accident / Loss



What should I do if my vehicle is involved in an accident in Brunei Darussalam?



Details of Accident

- Names and address of all drivers and passengers involved,
- Vehicle registration numbers,
- Make and model of vehicle involved
- Insurance details of the other driver(s)
- The names and addresses of as many witnesses as possible.

Supporting Documents:

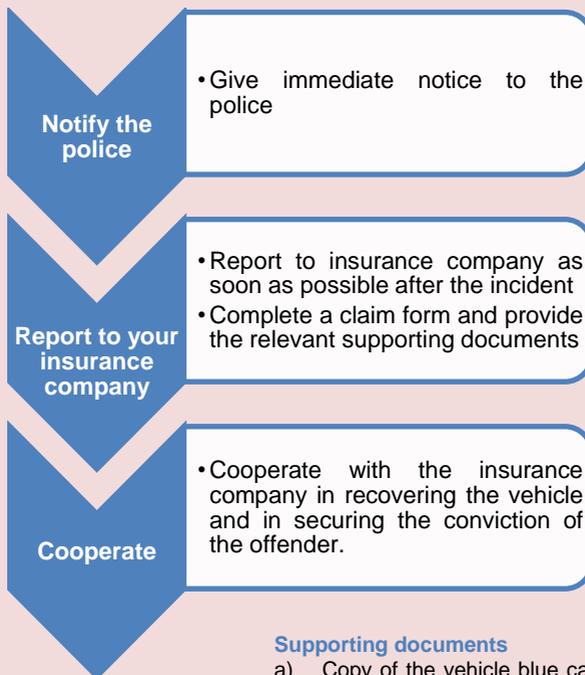
- Copy of the vehicle blue card (to show latest road tax);
- Copy of the police report made by the driver of your vehicle;
- Identity card of the owner and driver of your vehicle;
- Driving license of the owner and driver of the vehicle.

Note: Please do not admit any liability without your insurance company's acknowledgement.

What should I do if my vehicle is involved in an accident outside Brunei Darussalam?

Same as above, except you may need to decide whether to tow your vehicle back to Brunei Darussalam or to be repaired at the place of accident.

What should I do if my car is stolen in Brunei Darussalam?



Supporting documents

- a) Copy of the vehicle blue card (to show latest road tax);
- b) Copy of the police report made by the driver of your vehicle;
- c) Identity card of the owner and driver of your vehicle;
- d) Driving license of the owner and driver of the vehicle.

What should I do if my car is stolen outside Brunei Darussalam?

Same as above.

Making a Motor Claim

If my car is damaged by a third party, who is responsible for the repairs to my car?

You may either make an own damage claim or a third party claim.

1. **Own Damage Claim** – This refer to making a claim on your own insurance policy provided you have a comprehensive policy. However, you will lose your NCD entitlement upon renewal of the policy.
2. **Third Party Claim** – You may make a third party claim if you are not the party at fault in the accident and you can retain your NCD entitlement.

How do I make a claim for own damages (damages to my car)?



Supporting documents

- a) Copy of the vehicle blue card (to show latest road tax);
- b) Copy of the police report made by the driver of your vehicle;
- c) Identity card of the owner and driver of your vehicle;
- d) Driving license of the owner and driver of the vehicle.

Note: DO NOT proceed to repair your vehicle without the consent from your insurance company OR the loss adjuster.

How do I make a third party claim (claim against the other driver)?

Third party owner / driver to report the accident

- Request the third party to report the accident to insurance company immediately

Notify the third party's insurance company

- Notify the insurance company of the third party car immediately and provide them with the relevant documents

Workshop repair

- Send your car to a workshop of your choice

Supporting documents

- a) Copy of the vehicle blue card (to show latest road tax);
- b) Copy of the police report made by the driver of your vehicle;
- c) Identity card of the owner and driver of your vehicle;
- d) Driving license of the owner and driver of the vehicle.

How do I make a claim for theft?

Notify your insurance company

- You must notify your insurance company immediately

Make a police report

- You are required to make a police report of the loss immediately

Documentation

- Complete a claim form provided by your insurance company and send it back to them with the relevant supporting documents

Supporting documents

- a) Police report made by the driver of the car;
- b) Copy of identity card of the insured and driver;
- c) Copy of the driving license of the owner and the driver;
- d) Outcome of the police investigation, if any.

Note: Compensation will be provided after 6 months from the date of theft with a police report confirmation.

What is a “write-off” and why is my car being written off?

“Write-off” is a term used when a vehicle is beyond economic to repair it. Insurance company will choose to “write-off” also means offer you a settlement amount rather than choose to repair your vehicle.

There are 2 types of “write-off”:

(1) Total write-off

- This is where there is no possibility of repairs to the said vehicle.
- An example would be the crash has totally affected the structure of the vehicle or the vehicle was involved in a fire.

(2) Constructive total loss

- This is where the cost of repairs exceeds the sum insured of the vehicle.
- An example would be where the cost of spare parts and labour is say about \$10,000 but the sum insured is only \$8,000.

Can I choose which workshop repairs my car?

Some insurance companies do not have a restriction on workshop and you are free to choose your choice of workshop. You will need to check your policy as to whether your policy restricts your vehicle to be repaired at an authorised workshop.

If I make a claim, what happens to my NCD?

If a driver is involved in a self-accident or his vehicle caught on fire or he loses his vehicle in a theft claim, then he would lose all of his NCB.

If however in a claim situation where the insured is not at fault and the insurance company is about to recover some or all of the cost of repairs the insured will get back all of his NCB.

Good to know...

If I sell my car, what happens to my motor insurance policy and the NCD?

The motor insurance policy can be transferred to new owner and recovery of NCD for the unused period of insurance. Or the current insured can cancel the policy and get a refund if there is any. He can get a letter of NCD for his other / new car.

Can I transfer my NCD to a different car?

Yes, you can as long as that another car is also under your name subject to additional premium to your previous car.

If my car does not have a valid road tax, is my motor insurance policy still valid?

No. If your car does not have a valid road tax at the time of an accident your insurance policy is not valid and the insurance company shall not be liable for any claims arising out of an accident.

What happens if my car is involved in an accident when my road tax and/or motor insurance policy is expired?

1. **Expired Road Tax** – your insurance company shall not be liable for any claims arising out of an accident.
2. **Expired Insurance Policy** – your insurance company shall not be liable for any claims arising out of the accident.

If I modify my car, is my motor insurance policy still valid?

No, unless approval has been obtained from Land Transport Department, Ministry of Communication and in turn approved by your insurance company.

Is it cheaper buying from an agent?

It is not always cheaper if you buy from an agent. An agent receives commission from insurance companies. An agent may choose to give more discounts to their customers from their commission hence appearing to be cheaper.

If I rent out my car for hire, do I need to tell my insurance company?

Yes. If you plan to rent out your car for hire, you must obtain the appropriate motor insurance policy i.e. carriage for hire. If you do not and your car is involved in a car accident or is stolen while it is being rented, your insurance company will not cover the loss.

The basics of fire insurance

What are the types of fire insurance available in Brunei Darussalam?

There are three main types of policies available:

	Basic Fire	Houseowner	Householder
Standard cover	Covers for building only	Covers the building only	Covers household contents and personal effects
Perils covered include:	<ul style="list-style-type: none"> • Fire, lightning and explosion (explosion of gas used for domestic purposes). • Other perils can be added with additional premium 	<ul style="list-style-type: none"> • Fire, lightning, thunderbolt, subterranean fire and explosion • Aircraft damage • Impact damage • Bursting or overflowing of tanks apparatus or pipes • Theft with actual forcible and breaking into or out of a building or any attempt threat • Hurricane, cyclone, typhoon, windstorm • Earthquake, volcanic eruption • Flood • Other perils can be added with additional premium 	<ul style="list-style-type: none"> • Fire, lightning, thunderbolt, subterranean fire and explosion • Aircraft damage • Impact damage • Bursting or overflowing of tanks, apparatus or pipes • Theft with actual forcible and breaking into or out of a building or any attempt threat • Hurricane, cyclone, typhoon, windstorm • Earthquake, volcanic eruption • Flood

Depending on your needs, you may wish to buy a basic fire and householder policy together **or** houseowner and householder policy to receive comprehensive coverage.

Basic Fire Insurance

What are the types of property that can be covered under this product?

Buildings used for residential or commercial purposes, stock-in-trade, plant, machinery, equipment, furniture, fixtures and fitting, electrical appliances, office and household contents, and personal effect can be covered under this product.



What is excluded under a basic fire product?

The typical exclusions for this type of policy include:

- Theft during or after the occurrence of a fire
 - Burning, whether accidental or otherwise of forests, bush, *lalang*, prairie, pampas or jungle and the cleaning of lands by fire
 - War or riot
 - Landslip
 - Nuclear activity
 - Terrorism
 - Asbestos
- ❖ Please refer to your insurance policy for details of your exclusion. Some of the above exclusions can be purchased by extending the perils.

What additional coverage (extension) can I get for my basic fire product?

Subject to underwriting consideration, the following extensions can be added with additional premium:

- Loss of rental
- Removal of debris
- Architects' fees
- Surveyor and consulting engineer's fees

❖ Refer to insurance company for other extensions available.

How much should I cover my property for?

Fire is an indemnity product. You should cover based on the actual current value of the property at the time of cover. The sum covered should cover the cost of rebuilding your property. If your property is under financing, you should make sure that your financier has taken adequate coverage.

Houseowner and/or Householder Insurance

I already have a basic fire product, do I still have to buy houseowner and/or householder?

No but if you are satisfied that the basic fire policy meets your need, houseowner and householder has wider coverage which includes for loss or damages caused by storms, floods or burglary cover. If you currently have a fire product and decide to have a houseowner and householder, you may wish to cancel your fire product.

If I owned a house, what product should I buy?

Houseowner and householder.

If I rent a house, what product should I buy?

Householder.

What if I move from my rented house?

To continue your householder product, you must inform your insurance company before moving so that they can advise you whether they agree to continue cover in the new address / location.

- If yes, they will endorse the policy with the new address and advise you the additional premium payable, if any.
- If no, then you have to cancel the existing policy and buy a new policy for the new address / location.

Making a Claim

How do I file a fire insurance claim?



Supporting documents

- a) A completed claim form;
- b) Original / copy of insurance policy;
- c) Copy of IC of policyholder;
- d) Fire brigade report;
- e) Police report, if theft occurred.

Note: Do NOT dispose off and/or repair the damaged property of which you intend to claim unless you have consent from your insurance company or the loss adjuster.

Will I be covered if I stay in the hotel during the investigation of fire insurance claim?

No, unless you have paid additional premiums to extend your policy to provide this feature.

Can I get my preferred contractor to carry out the repairs?

Yes, provided written consent is obtained from insurance company prior to you choosing your preferred contractor.

The basic of Workmen's Compensation insurance



What is Workmen Compensation?

The Workmen's Compensation Act (Chapter 74) provides for the payment of compensation to workmen who have an injury as a result of an accident arising out of and in the course of their employment.

Compensation is also payable to workman who is disabled as a result of contracting diseases arising out of and in the course of employment.

Who needs to have Workmen's Compensation?

According to the Workmen's Compensation Act, manual workers or workers earning less than B\$750 monthly salary are required to have workmen's compensation. This would include construction workers and domestic helpers such as gardeners, drivers, and housemaids.

Who is responsible for providing Workmen's Compensation?

All employers are required to provide workmen's compensation for their workers who fall within the category of workmen.

Why is it important to have Workmen Compensation?

Besides being mandatory by law, it is to provide protection to both the employer and employee. The employer is legally liable for the employee's injury and illness related to the job and costs of medical treatment can be covered by the insurance company.

What kinds of injuries are insured?

Any injury by accident arising out of and in the course of his employment during working hours resulting in death or permanent disability. These would also include:

- where the workman is a passenger of a vehicle, ship or aircraft travelling to or from his place of work;
- where the workman is injured or dies occurring in Brunei Darussalam.

What injuries are not insured?

Any injury **NOT** arising out of and in the course of his employment.

These would also include:

- Sickness (i.e. stroke, heart attack, cancer etc)
- Any injuries resulting from personal activities (i.e. fell down in a shopping mall during a shopping trip, had a motor accident whilst going to a private function/party and etc).
- Injuries arise from where the worker was under the influence of alcohol or a drug.
- Any disability or death resulting from a deliberate self-injury or the deliberate aggravation of an accidental injury;
- Any disability or death resulting from personal injury which was not disclosed to the employer.

What are the exclusions under workmen compensation?

Exclusions include:

- War
- Mutiny, strike, riot, civil commotion
- Terrorism
- Employees of sub-contractors
- Any employee who is not a “workman” within the meaning of the Workmen’s Compensation Act.

Employers' Responsibilities

As an employer, what will happen if I fail to buy workmen compensation?

If your employee is involved in an accident with no workmen's coverage, you may be subject to a fine and penalty under the Workmen's Compensation Act.

What is my responsibility in the event my employee suffers an injury caused by a work-related accident?

As an employer, you are responsible to ensure the safety of your employees and to carry out measures that prevent accidents or diseases as required by law.

In the event of work-related accidents, you are responsible for:

- arranging medical assistance for the injured worker;
- reporting the accident to the Labour Department; and
- filing a claim with your insurance company.

How does an employer buy workmen compensation insurance?

You can obtain workmen compensation from the following ways:

1. Directly from a registered insurance company.
 2. From general insurance agents that have been authorized to represent insurance companies.
- ❖ Refer to AMBD's website (www.ambd.gov.bn) for the list of registered insurance companies.

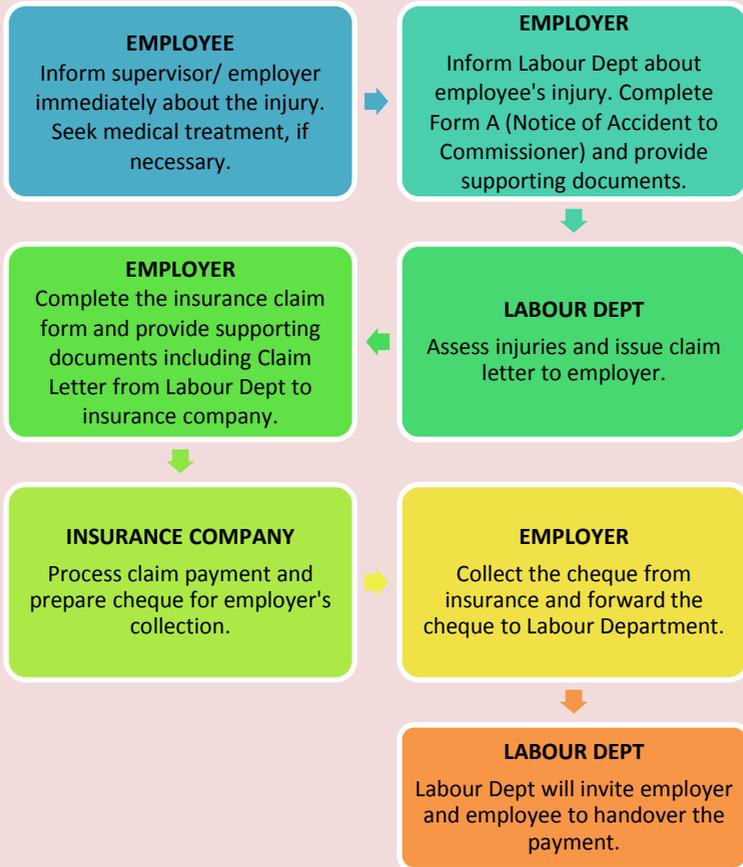
Making a Claim

Who is responsible for filing a claim?

Any claim for compensation under the Workmen's Compensation Act must be reported to the employer and also to the Labour Department. The employer must also report the accident to his insurance provider if he is making a claim under the product.

In general, an accident which caused an injury or illness must be reported to the employer within 7 days after it happened. The employer must then report the accident to the Labour Department within 10 days after the accident.

The following workflow shows the claims process. Refer to your insurance provider for clarification.



Note:

Depending on the employer's Human Resource policy, payment for medical treatment and other related expenses may be borne by the employee or employer first. In this case, an official receipt must be provided to the insurance company for reimbursement. The compensation amount is based on Labour Department's assessment.

Who receives the claim payment?

- For medical expenses that have been paid first by the employer, the claim payment will go to the employer.
- For Total Permanent Disability claims, the claim payment will go to the employee.
- In the event of a death, the claim payment will go to the employee's dependent(s).

I am an employee (workman), what do I do?

As an employee, what kind of benefits will I receive from the insurance policy?

Subject to the Labour Department's assessment:

- For Total Permanent Disability, the amount of compensation shall be a lump sum equal to 60 months' earnings or B\$36,000 whichever is lower, subject to a minimum of B\$9,600.
- In the event of death, your dependent will receive compensation in a lump sum amount equal to 48 months' earnings or \$28,800, whichever is lower.

In addition, depending on your insurance policy, other benefits may include:

- Temporary disability benefits, if your injury does not allow you to work for 3 days or more;
- Compensation for other forms of injuries and disablement;
- Reimbursement of medical expenses

What is the first step I should take if I am injured while at work?

Notify your employer and seek medical assistance from a registered medical practitioner.

If the injury is work-related, how do I file a claim?

It is the responsibility of your employer to file a claim. You are required to report the injury to your employer within a stipulated timeframe. Your employer must file the necessary paperwork to process your claim. Refer to the "Making a Claim" section above.

What should I do if my claim is delayed?

You should follow up with your employer and the Labour Department. You may also follow up with the insurance company on the status of your claim.

Who are allowed to be my dependents in the event of death?

Dependents are family members who are wholly or partly dependent on your income at the time of death. This includes your spouse, child, parents or grandparents.

If you require medical treatment:

Where do I go for medical treatment?

You must refer to your employer for the list of registered medical practitioner or approved hospitals.

Can my supervisor authorise medical treatment?

Yes, if your supervisor is approved to do so by your employer.

Who is responsible for my medical treatment expenses?

Depending on your employment contract, payment for medical treatment and other related expenses may be borne by you or your employer. Your employer will be responsible for claiming reimbursement for your medical treatment.

Who do I contact if I want to: change doctors; obtain a copy of my medical report; or talk about my medical care or about medical bills I've received (related to my worker's compensation treatment)?

You will need to check with your employer and the insurance company.



Good to know...

Can I get 24 hour coverage for my foreign workers?

Yes. Some insurance companies may offer 24 hour coverage through a comprehensive workmen's compensation package or endorse personal accident to your basic workmen's compensation. Please check with your insurance company if they offer this coverage.

If my employee dies from a work-related injury, who is responsible for paying the funeral expenses? If the employee is a foreigner, who is responsible for repatriation expenses?

You must refer to your policy to check whether it covers funeral expenses and / or repatriation expenses. If it is covered, then your insurance company will be responsible for those expenses. If it is not covered, then these expenses may be borne by the employer.

Where do I report, if I suspect fraudulent activity in a workmen compensation claim?

If you suspect that there is fraud, you must report to the Labour Department and your insurance company immediately. You may be advised to report the matter to the Police.

Other types of general insurance

Besides motor, fire and workmen compensation, there are many other types of general insurance available in Brunei Darussalam that may suit your needs.

If you are an avid golfer, you may wish to look into golfers insurance. If you travel a lot, you may wish to get comprehensive travel insurance.

Refer to your insurance company whether they offer these products:

Insurance product	Description
All Risks	Cover all office contents and equipment against loss or damage by any accident or misfortune not otherwise excluded in the policy. Cover property against loss or damage by any accident or misfortune not otherwise excluded in the policy.
Burglary	Cover your property against loss or damage by theft upon forcible and violent entry.
Contractors' All Risks	Cover against material damage and liability to third party in respect of construction works.
Deterioration Stock	Cover against loss of damage to stocks or good in cold storage due to breakdown of refrigerating machinery.
Directors & Officers Liability	Protect the directors and officers of a company for any claim against them for wrongful acts acting in their capacity as directors or officers of the company.
Equipment All Risks	Cover any moveable vehicles not used on public roads / equipment caused by or arising from accidental collision or overturning, fire, external explosion, self-ignition or lightning and burglary, housebreaking or theft.
Erection All Risks	Similar to Contractor's All Risks except this product is design for contract works predominantly erection of machinery coupled with testing.
Fidelity Guarantee	Cover against act of fraud or dishonesty committed by employee.
Fire Consequential Loss	Cover the loss of profit following losses to physical assets covered under a fire policy in the event of a fire.
Glass	Cover against breakage of glass at business premises.

Golfer's	Protect golfers against personal liabilities to a third party and accidental bodily injury whilst playing or practicing golf on any recognised golf course.
Liability	Protect against legal liability due to accidental bodily injury and accidental property damage to third parties caused by or through the negligence of the insured or its employees.
Machinery Breakdown	Cover any sudden and unforeseen breakdown or damage to the insured machinery, plant and equipment either due to accident or failure of the components within itself.
Marine Cargo	Cover against loss or damage to the buyer or seller's goods whilst it is being transported by sea, air or land.
Marine Hull	Cover against loss or damage to vessel and liability to third party.
Money	Cover against loss of money whilst in transit and money kept in the insured premises.
Personal Accident	Cover against any bodily injury that result in death or permanent disablement due to accident (external and visible means).
Product Liability	Protect the insured in the event of any claim brought against him for anything harmful or defective in the products or packaging sold or supplied by the insured in connection with the business.
Professional Indemnity	Cover the insured for breach of professional duty by reason of any negligent act, error or omission committed or alleged to have been committed.
Travel	Cover against unexpected misfortune or suffering and inconveniences when travelling in a foreign country.