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 Website: [www.national.com.bn](http://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 01.01.2026.

### Product Name: Employee Package Protector

1. What is this product about?  
 This policy covers you as an employer in respect of your statutory liability under Workmen's Compensation Law(s) as well as at Common Law (but excluding construction Class 3 workers). This policy also covers Death, Permanent Disablement, Medical Expenses, Repatriation Expenses, Daily Hospital Income, Hospital & Surgical Expenses and Death from natural cause (depending on the type of plan purchased).
  
2. What are the coverage and exclusions provided?  
 There are seven (7) different plans with different coverage:
  - i. FWP1 – Covers Section 1 to 7
  - ii. FWP2 – Covers Section 1 to 7
  - iii. FDP – Covers Section 1 to 7 (for Domestic Helpers only)
  - iv. LWP – Covers Section 1, 2, 4, 5 & 7 (for local staff only)

Section	1	2	3	4	5	6	7
Coverage Description	Workmen's Compensation	24 hours Personal Accident	Medical Expenses arising from Accident	Repatriation Expenses	Daily Hospital Income	Hospital & Surgical Expenses	Death Benefit including death from natural cause
Sum Insured	Death - \$28,800.00 max Permanent Disablement - \$36,000.00 max Other form of injury - Labour Dept. Assessment Medical Expenses - \$10,000.00	\$10,000.00 – cover worldwide	\$5,000.00 – cover worldwide	\$7,500.00	\$20.00 per day	\$100,000.00 Overall Annual Limit & \$30,000.00 Per Disability Limit – For FWP1 & FDP \$100,000.00 Overall Annual Limit & \$10,000.00 Per Disability Limit – For FWP2	\$5,000.00
Special Exclusions	1.the insured's liability to employees of contractors to the Insured.	nil	nil	If the number of Insured persons covered under this clause is	The company shall not be liable for insured person	1.Any expenses incurred within 30 days period between the enrolment	The Company shall not be liable for insured person above 60 years old.

	<p>2. any employee who is not "workman" within the meaning of the Legislation</p> <p>3. 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.</p> <p>4. any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.</p> <p>5. 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</p>			<p>less than the actual number sponsored by the Insured, the liability of the Company shall be proportionately reduced and the Insured shall be considered as his own insurer for the difference. However, this condition shall not apply if the Insured person is named in the Policy.</p>	<p>above 60 years old.</p>	<p>becomes effective and commencement date when an insured person becomes eligible for the benefits or first covered.</p> <p>2. Medical expenses recoverable under any State Social Insurance Scheme or under Workmen's Compensation Act or similar Act or Ordinance.</p> <p>3. Insured person above 60 years old.</p>	
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	liable under the Legislation						
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Note: Duration of cover is for one (1) year or in accordance with the Quota License or Lesen Pekerja Asing (LPA). You need to renew your insurance upon expiry.

General exceptions applicable to all sections. The Company shall not be liable for:

- i. Any employee(s) working with oil and gas companies directly involved in drilling, production, refining and distributing;
- ii. Provoked murder or assault;
- iii. Any expenses or compensation for treatment or service incurred as a direct or indirect result of pre-existing conditions (any physical or health impairment or disease which existed but was not disclosed to the Company at the date of issue of policy);
- iv. Any consequences loss or damage of any kind whatsoever;
- v. Insured below 16 years old.

3. How much premium do I have to pay?

The annual premium on each plan as follows:

- i. FWP1 - \$215.00
- ii. FWP2 - \$175.00
- iii. FDP – \$185.00
- iv. 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 – 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. 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. Policy Excess/Deductible – Is the amount you have to bear before you are being indemnify in the event of a claim.
- f. 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](mailto: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](mailto: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](mailto: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](http://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,