

SPECIFICATION FOR INSURANCE FOR TECHNICAL EQUIPMENT MAINTENANCE DIVISION
FIVE (05) YEARS CONTRACT

1. Unit

All contracted employees under Technical Equipment Maintenance Division (TEMD).

2. Total Personnel covered:

The requirement is for 274 as per TEMD establishment, however, currently the strength is only for 241.

3. Period of Insurance Coverage:

- a. **13 December 2025 – 12 December 2030 (Five (5) years).**
- b. 24 hours coverage worldwide, on and off-duty.

4. The Insurance Policy should cover all contracted personnel on TEMD establishment (Local, Brunei Permanent Residents, and expatriates):

No.	Scope of Cover	Amount of Benefits per person (BND\$) [For 1 Year]
1	Death due to accident, natural death and illness.	80,000.00
2	Permanent total disablement due to accident, natural death and illness.	<ul style="list-style-type: none"> • Maximum up to 80,000.00. • Please refer to table of benefits and compensation percentage provided.
3	Funeral expenses.	To be propose by Insurance Company
4	Temporary total disablement due to accident.	
5	Temporary partial disablement due to accident.	
6	Hospital cash benefit due to accident.	
7	Medical, hospitalization and surgical expenses due to accident.	
8	Wheelchair or prothesis benefit due to accident.	
9	Corrective dental and cosmetic surgery due to accident.	
10	Ambulance fee due to accident.	
11	Repatriation expenses due to accident. Repatriation expenses should also cover for the mortal remains of any contract employees of TEMD (Local, Brunei Permanent Residents, and expatriates) from abroad, irrespective of countries during leave of training and/or meeting.	10,000.00

5. Terms and Condition:

Insurance Company must clearly state the terms and condition that must be met in order for coverage to apply when a loss occurs.

6. The table of the benefits and compensation percentage for the injury details are as follows:

TABLE OF BENEFITS		
NO.	TYPE OF COMPENSATION	% OF COMPENSATION
A	DEATH	100%
B	PERMANENT DISABILITY	
	Loss of two limbs	100%
	Loss of both hands, or of all fingers and both thumbs	100%
	Total loss of sight of both eyes	100%
	Total paralysis	100%
	Injuries resulting in being permanently bedridden	100%
	Any other injury causing permanent total disablement	100%
	Loss of arm at shoulder	100%
	Loss of arm between shoulder and elbow	100%
	Loss of arm at elbow	100%
	Loss of arm between elbow and wrist	100%
	Loss of hand at wrist	100%
	Loss of leg at hip	100%
	Loss of leg between knee and hip	100%
	Loss of leg below knee	100%
	Eye: loss of whole eye	100%
	Eye: loss of sight	100%
	Eye: loss of sight except perception of light	50%
	Eye: loss of lens	50%
	Loss of four fingers and thumb of one hand	50%
	Loss of four fingers	40%
	Loss of thumb – both phalanges	25%
	Loss of thumb – one phalanx	10%
	Loss of index finger – three phalanges	10%
	Loss of index finger – two phalanges	8%
	Loss of index finger – one phalanx	4%
	Loss of middle finger – three phalanges	6%
	Loss of middle finger – two phalanges	4%
	Loss of middle finger – one phalanx	2%
	Loss of ring finger – three phalanges	5%
	Loss of ring finger – two phalanges	4%
	Loss of ring finger – one phalanx	2%
	Loss of little finger – three phalanges	4%
	Loss of little finger – two phalanges	3%
	Loss of little finger – one phalanx	2%
	Loss of metacarpals – first or second (additional)	3%
	Loss of metacarpals – third, fourth or fifth (additional)	2%
	Loss of toes – All	15%
	Loss of toes – Great, both phalanges	5%
	Loss of toes – Great, one phalanx	2%
	Loss of toes, Other than great, if more than one toe lost, each	1%
	Loss of toes – If more than one toe lost, each	1%
	Loss of hearing – both ears	75%
	Loss of hearing – one ear	15%
	Loss of speech	50%