

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your travel insurance.



Other customers have read this PDS and found it helpful, **you should read it too.**

A PIDM Member

Date: 01/01/2026

## 1. What is Tune Protect Travel -AirAsia Return International Plan (WPUA)?

This product is a comprehensive travel insurance designed to provide coverage for individual who purchase return international flight from AirAsia Berhad.

## 2. Know Your Coverage

As an illustration, for RM 34.00, you will receive the following **coverage**:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<ul style="list-style-type: none"><li>Personal Accident Benefit</li><li>Travel Inconvenience Benefits</li><li>Medical and Evacuation Expenses</li><li>Personal Liability</li><li>24 hours Worldwide Travel Assistance Services</li></ul>	<ul style="list-style-type: none"><li>Pre-existing condition</li><li>Suicide, attempted suicide, self-inflicted injuries</li><li>Treatment of alcoholism or drug abuse</li><li>Your failure to notify the relevant airline authorities of missing luggage at the scheduled destination point and to obtain a property irregularity report</li><li>driving or riding in any kind of race involving motorized vehicles</li><li>Professional sports</li><li>Pandemic, Epidemic</li></ul>

The duration of coverage is from 10/01/2026 – 14/01/2026

This is not a complete list. Please read your policy contract carefully for full details on the benefits, benefits' limit, what is and is not covered.

If you have any questions or require assistance on your travel insurance, you can:

Call us at: +603 7628 3650	Visit us at: <a href="https://www.tuneprotect.com/airasia/en/home/">https://www.tuneprotect.com/airasia/en/home/</a>	Email us at: <a href="mailto:enquiry@tuneprotect.com">enquiry@tuneprotect.com</a>	Click <a href="#">here</a> for more information
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## 3. Know Your Obligations

For this travel Insurance, you must pay a premium of:

Standard Cover	<b>RM 34.00</b>
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Total Premium you must pay (excluding Stamp Duty & relevant tax, if applicable) is **RM 34.00**

**You also have to pay the following fees and charges:**

Stamp Duty	-
Commission	25% of premium or <b>RM 8.50</b>
Service Tax	-
Other applicable charges	-

## 4. Other Key Terms

- You must provide complete and accurate information in your application.
- Premium payment can be made via Debit or Credit Card.
- Premium due must be paid and received by us before the commencement date.
- Age limit: 9 days to 75 years old.
- Coverage provided to Insured Persons are subject to either their residence in Malaysia, or for non-residents, to their travel through Malaysia or to their transit through a Malaysian Airport.

### TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad (197601004719)

Level 9, Wisma Capital A, No. 19, Lorong Dungun,  
Damansara Heights, 50490 Kuala Lumpur.

T: 1800 88 5753 F: +603-2094 1366 W: [tuneprotect.com](http://tuneprotect.com) E: [hello.my@tuneprotect.com](mailto:hello.my@tuneprotect.com)

- Excluded countries: Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, North Korea, Russian Federation (including Crimea), Somalia, Sudan, Syria, Ukraine and Zimbabwe
- In the event of an event giving rise to a claim, you shall notify us as soon as possible but not later than 30 days after any event and furnish to us any evidence and proof as we may require.
- We are not liable to make any payment for liability under any coverage sections of this policy or make any payment under any extension for any loss or claim arising in, or where you or any beneficiary under the policy is a citizen or instrumentality of the government of any country against which any laws and/or regulations governing this policy and/or us, our parent company or our ultimate controlling entity have established an embargo or other form of economic sanction which have the effect of prohibiting us to provide insurance coverage transacting business with or otherwise offering economic benefits to the Insured or any other beneficiary under the policy. It is further understood and agreed that no benefits of payments will be made to any beneficiary who is or are declared unable to receive economic benefits under the laws and/or regulations governing this policy and/or us, our parent company or our ultimate controlling entity.

Note: This list is non exhaustive. You should refer to the policy for the full list of terms and conditions.

#### **Can I cancel my policy/certificate?**

The policy/certificate once issued is not cancellable or refundable.

#### **5. Customer's Acknowledgement\***

Ensure you are filling this section yourself and are aware of what you are placing your signature for:

I acknowledge that Tune Insurance Malaysia Berhad has provided me with a copy of the PDS

I have read and understood the key information contained in this PDS

*\*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date:

Note:

- You should read our privacy policy <https://www.tuneprotect.com/privacy-policy>
- You must keep the receipt from us as proof of payment of premium.
- You may refer to the insuranceinfo booklet or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) or contact us if you require additional information about travel insurance.
- The information provided in this disclosure sheet is a summary for quick and easy references to help you better understand the product you are about to purchase. You are advised to read the policy wording for the exact terms, conditions and exclusions and contact us directly for more information.
- You are advised to note the scale of benefits for death and disablement in your policy.
- You are advised to nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased.
- Tune Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
- The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tune Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

Name of Agent: sample

Address of Agent: sample

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