



IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up a **Tune Dental Insurance Plan**. Be sure to also read through the general terms and conditions.

1) What is this product about?

This Policy covers an area where no insurance has any alternative plan to offer. This policy offers specialized dental health care plans for individual needs letting you choose the plan that suits your personal dental needs. This product covers you for dental treatment in Malaysia that you may require to maintain good oral health.

2) What are the covers / benefits provided?

This policy covers:

- Fillings
- Extractions
- Preventive oral care, Scaling and Polishing (once a year)
- Dressing
- X-Ray of tooth involved
- Medication prescribed by dental surgeon
- Root Canal Treatment
- Surgical Extraction of wisdom tooth
- Treatment of Gum Diseases
- Dentures (Qualifying periods apply)
- Crowns and Bridges (Platinum plan only, qualifying periods apply)
- Onlays (Platinum plan only, qualifying periods apply)
- Orthodontics (Platinum plan only, qualifying periods apply)
- Implants (Platinum plan only, qualifying periods apply)

Duration of cover is for one (1) year. You need to renew your insurance cover annually.

3) How much premium do I have to pay?

Plans	Premium (RM)				
	Self	Self and Spouse	Self and 2 children	Family	Each Additional Child
Gold	388.00	700.00	950.00	1,250.00	180.00
Platinum	688.00	1,238.00	1,660.00	2,200.00	350.00

4) What is the mode of premium payment?

You may use your credit card or debit card to make the payment.

5) I do not have a credit or debit card, can I get another person to make the payment on my behalf?

Yes, you can.

6) Who can purchase this insurance?

All residents with a permanent residential address in Malaysia and who are above eighteen (18) years old and below sixty-five (65) years only.

7) Will my premium increase as I get older?

No, your premium will not increase as you get older.

8) Any other charges, fees and discounts?

- a) Commissions paid to insurance intermediaries - 15% of premium.
- b) Stamp Duty of RM10 will be charged in addition to the above premium rates.
- c) Service Tax - 6%

9) What are some of the key terms and conditions that I should be aware of?

- **Importance of Disclosure** - Pursuant to Section 129 and Para 5 of Schedule 9 of Financial Service Act 2013 or any amendments thereof: you have a pre-contractual duty of disclosure and shall disclose all matters in this proposal form which you know or ought to know or reasonably expected to know which are relevant to the decision of our company to accept the risk or not and the rates and terms to be applied. Your duty of disclosure shall continue until the time the contract is entered into, varied or renewed.
- **Service Tax Clause** – Please be informed that 6% Service Tax will be charged for all taxable general insurance policies.
- **Free Look Period** – You may cancel your policy by returning the policy by returning the policy within 15 days after you receive the Policy. The premium that you have paid (less any Medical Fee incurred) will be refunded to you.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

10) What are the major exclusions under this policy?

- i) Dental treatment and replacement of prosthodontic appliances for cosmetic purposes.
- ii) Replacement of mislaid, lost or stolen denture or bridgework.
- iii) Dental treatments required due to willful injury.
- iv) Fees charged by the dentist for any services other than the oral treatment.
- v) Any other dental service not specifically listed on the Schedule of Benefits including oral surgery.

Note: This list is non-exhaustive. Please refer to policy documents for full details.

11) Things you should know

Other Insurance

The Insured shall inform our company of any other insurance covering dental treatment in whole or in part during the term of this cover. Unless otherwise stated, the benefits recoverable hereunder shall be in excess of the benefits recoverable under such policy.

Upgraded Policies

If the Insured is undergoing treatment at the time the Policy is being upgraded, the Insured will continue to be entitled to the old benefits which are payable until completion of the treatment. In respect of new treatment commencing after the date Policy is upgraded, The Insured shall be entitled to indemnity under the upgraded Policy.

Managed Care Organisation (MCO)

Our company has engaged UNIVERSAL MEDIDENT SDN BHD (MCO) to administer and manage the dental scheme.

Replacement Card

Our company will charge a minimum fee of RM3.00 for all request made for a replacement card unless substantiated with a police report.

12) Can I cancel my policy?

You will need to return your dental card together with a letter requesting cancellation of the dental policy. Upon cancellation, you are entitled to a pro-rated refund premium, subject to a minimum premium of RM 5. If a claim has been made on the policy, there will be no refund of premium.

13) What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any changes in your contact details to ensure all correspondence reach you in a timely manner.

14) Where can I get further information?

Should you require additional information about Medical and Health insurance, please refer to the insuranceinfo booklet available at all our branches or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Tune Protect Malaysia

Tune Insurance Malaysia Berhad

Company No: 197601004719 (30686-K)

Level 9, Wisma Tune,

NO. 19 Lorong Dungun Damansara Heights,

50490 Kuala Lumpur,

Malaysia.

Tel: 1800 88 5753

Fax: 03-20941366

Email: hello.my@tuneprotect.com

Website: www.tuneprotect.com

or

UNIVERSAL MEDI-DENT SDN BHD

Lot 5.07, 5th Floor,

Wisma Cosway,

Jalan Raja Chulan

50200 Kuala Lumpur

Tel: 03-20709188, 03-20709177

Fax: 03-20709177

Email: enquiries@medident.com.my



IMPORTANT NOTE:

You are advised to satisfy yourself that this policy will best serve your needs. You should read and understand the insurance policy and discuss with the agent or contact our company directly for more information.

The information provided in this disclosure sheet is a summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

Tune Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at 31st March 2020.