



**IMPORTANT NOTE**

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

**Consumer Insurance Contract**

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if the Insured Person applied for this Insurance wholly for **purposes unrelated to the Insured Person's trade, business or profession**, the Insured Person had a duty to take reasonable care not to make a misrepresentation in answering the questions in the proposal form and where required by the Company, fully and accurately. The Insured Person shall also disclose any other matter that he/she knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied. If the Insured Person fails to make such required disclosure, the contract may be avoided, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed**

**Non-Consumer Insurance Contract**

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if the Insured Person applied for this Insurance for **purposes related to the Insured Person's trade, business or profession**, the Insured Person had a duty to disclose any matter that the Insured Person knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continues until the time the contract was entered into, varied or renewed.**

The Insured Person also has a duty to notify the Company immediately if at any time, after this Policy Contract has been entered into, varied or renewed with the Company, any of the information given for this Policy Contract is inaccurate or has changed.

**1. What is this product about?**

This product provides insurance coverage for bodily injury and death and property loss or damage of third parties and loss or damage to your own vehicle due to accidental fire, theft or an accident.

**2. What are the covers / benefits provided? This policy covers:**

Coverage	Comprehensive	Third Party	Third Party Plus (Third Party Fire & Theft)
Liabilities to third party for: <ul style="list-style-type: none"><li>• Injury</li><li>• Death</li><li>• Property loss / damage</li></ul>	√	√	√
Loss / damage to own vehicle due to accidental fire / theft	√	x	√
Loss / damage to own vehicle due to accident	√	x	x

Optional benefits that you may wish to purchase by paying additional premium:

- Windscreen damage
- Passenger liability cover (LLOP)
- Damage arising from flood and landslide
- Legal Liability to Passengers (LLP)
- AutoBuddy

Add-on benefits with NO additional cost:

- Pay-As-You-Drive (PAYD), subject to terms and conditions sets out under PAYD section in policy wording.

These benefits are non-exhaustive. Please refer to our branches or agents for other extensions that are available.

**NOTE: It is an offence under the laws of the Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.**

Duration of cover is for one year. You need to renew the insurance cover annually.

**3. How much premium do I have to pay for my private car insurance and how do I make the premium payment?** The total premium that you have to pay may vary depending on the No-Claim-Discount (NCD) entitlement and the underwriting requirements of the insurance company.

Premium payment can be made via cash, credit/debit card, online banking and cheque.

**4. What are the fees and charges that I have to pay?**

The fees and charges that you will have to pay are:

Type	Amount
Service Tax	6% of the premium
Stamp Duty	RM10.00
Agent commission where there is an intermediary involved	10% of the premium

**5. What are some of the key terms and conditions that I should be aware of?**

- **Duty of disclosure** – you must disclose all material facts such as previous claim history and any modification made to the engine capacity.
- Average Clause will apply if vehicle is under insured for more than 10% of the market value at the time of loss. Therefore, it is important that you must ensure that your vehicle is insured at adequate market value to avoid under or over insurance.
- **The excess**, that is the amount of loss you have to bear if your vehicle is driven by a person not named in your policy: RM400.00.
- Betterment will apply when in the course of repairing an accident-damaged vehicle (age of vehicle is five years and above), and old part is replaced with a new franchise part. You will have to bear the difference in cost (depending on the age of your vehicle) as your repaired vehicle is in a better condition than it was before the accident.

**6. At what value should I insure my vehicle?**

You are advised to insure your vehicle based on the market value of your vehicle at the point you apply for the motor insurance policy. This value is also called Sum Insured of your vehicle in your motor policy. Tune Insurance refers to the ISM Insurance Services Malaysia Berhad's vehicle valuation database system for market value, where available.

**7. What will happen if I under insure my vehicle?**

You will be deemed as having self-insured for the difference in amount. In the event of loss or damage, you will only be compensated up to the Sum Insured with the company.

**8. What will happen if I over insure my vehicle?**

If you insure your vehicle at a sum insured higher than the market value, the maximum compensation you will receive in the event of loss or damage is the market value of the vehicle at the time of loss or damage.

For example, should you be required by your financier to insure the vehicle with a higher sum than the vehicle's market value to match the outstanding loan balance, the difference between the market value and the outstanding loan balance will not be covered despite the higher sum insured.

**9. Why should I choose your recommended market value as the policy sum insured?**

If you have chosen our recommended market value that is based on ISM Automobile Business Intelligence System (ISM-ABI), your policy shall be printed with Endorsement 113 (Reference to Motor Vehicle Market Valuation System). When a claim is made, the market value of your vehicle at the time of loss will be determined by referring to the ISM- ABI.

Average clause shall not be applicable in the event of partial loss claim

**10. What are the major exclusions under this policy?**

This policy does not cover losses such as:

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from passengers in your vehicle; and
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide.
- Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages.

Note:

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

### 11. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to the insurance Company. Upon cancellation, you are entitled to a refund of the premium based on short-period rates and subject to the minimum premium amount payable under the policy.

### 12. What do I need to do if there are changes to my contact details?

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

### 13. What services/benefits can I get from the Tune Insurance Private Car Comprehensive Policy?

- **Tune Assist**

24-hours Breakdown/Accident Services/Towing. Save 1800-22-8863 into your mobile phone today.

	Tune Assist Services	Benefits
1	Towing Costs	RM300.00
2	Towing Mileage	200KM

- Hassle-free accident repair with a list of panel workshops nationwide. Please visit our website at [www.tuneprotect.com](http://www.tuneprotect.com)

### 14. What is AutoBuddy?

AutoBuddy is an add-on to Motor Private Car Policy to provide compensation in the event of death or accidental bodily injury of the Insured, the named driver(s) and/or the passenger(s) due to a road accident while driving or riding, boarding or alighting from the vehicle named in the policy.

This product also offers additional benefits such as unlimited towing services in the event of breakdown and compassionate flood cover.

This policy covers:

ITEM	BENEFITS	SUM INSURED (RM)				
		PLAN A	PLAN B	PLAN C	PLAN D	PLAN E
1)	Accidental Death (Per Insured Person)	20,000.00	30,000.00	40,000.00	50,000.00	60,000.00
2)	Permanent Disablement (Per Insured Person)	20,000.00	30,000.00	40,000.00	50,000.00	60,000.00
3)	Medical Expenses (Per Insured Person)	200.00	400.00	700.00	800.00	1,000.00
4)	Bereavement Allowance (Per Insured Person)	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
5)	Hospital Income (Up to a maximum of 30 days per policy period per Insured Person)	50.00	50.00	50.00	50.00	50.00
6)	24-hour Emergency Towing and Roadside Assistance (Due to breakdown)	Unlimited mileage	Unlimited mileage	Unlimited mileage	Unlimited mileage	Unlimited mileage
7)	Compassionate Flood Cover up to RM 1,500 (in aggregate any one period of insurance)	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00

- Please refer to the Schedule of Benefits and its full features in the policy contract.
- Duration of cover is one (1) year. The insurance policy is renewable on an annual basis.

## **PREMIUM TABLE**

<b>Seating Capacity</b>	<b>Sum Insured (RM)</b>				
	<b>PLAN A</b>	<b>PLAN B</b>	<b>PLAN C</b>	<b>PLAN D</b>	<b>PLAN E</b>
	20,000.00 Per Insured person	30,000.00 Per Insured person	40,000.00 Per Insured person	50,000.00 Per Insured person	60,000.00 Per Insured person
	<b>Annual Premium (RM)</b>				
<b>5 Seaters (Driver and 4 passengers)</b>	75.00	113.00	150.00	180.00	225.00
<b>Each additional Seat</b>	9.00	10.00	12.00	15.00	18.00

### **15. What you should know when making a claim?**

- Lodge a police report within twenty four (24) hours of the accident.
- Notify us in writing with full details within seven (7) days after an event which may become the subject of a claim under this policy.
- In the event of own damage claim, repairs must be conducted by an Authorized Panel Workshop selected and approved by us.

### **16. Where can I get further information?**

Should you require additional information about Motor insurance, please refer to the insuranceinfo booklet available at all our branches or visit [www.insuranceinfo.com.my](http://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 No: 1800 88 5753  
Fax: 03-20941366  
E-mail: [hello.my@tuneprotect.com](mailto:hello.my@tuneprotect.com)  
Website: [www.tuneprotect.com](http://www.tuneprotect.com)

### **17. Other type of motor insurance cover available?**

Other type of motor insurance cover available are as follows:

- Commercial Vehicle
- Motorcycle

## 18. What is Pay-As-You-Drive?

This is a motor insurance product offered to those who fall within our underwriting criteria stated in item 17(a) below and targeted to those who drive low mileage during the policy period. This product is an optional opt-in benefit to your private car insurance and you may earn up to 20% refund of your basic premium paid, subject to your mileage driven, upon completion of twelve (12) months policy period. Basic premium paid is calculated based on basic premium less NCD less discount for direct purchases (if any).

### a) Who is eligible to opt for PAYD?

Those who purchase private car insurance with us and fall within the criteria set below will be invited to opt-in for PAYD:

- i. Age of insured: 28 to 65 years old
- ii. Age of vehicle: 0 to 10 years
- iii. Sum insured: RM 40,000 to RM 300,000
- iv. Car type: Private car for private use
- v. Other underwriting criteria determined by us

### b) How do I opt for PAYD?

If PAYD is selected during the purchase of the private car insurance, our underwriting engine will identify your eligibility based on the criteria set in item 17(a) above. If you are eligible, your private car insurance will be issued with a PAYD endorsement. You will be notified via SMS (short message service) and/or email on your enrolment.

Thereafter, you need to submit your mileage data within the stipulated period, please refer to Item 17(c) below.

### c) How do I submit my mileage data?

For every PAYD policy, you are required to submit your mileage data on three (3) occasions:

- i. Policy inception: Within 14 days upon our confirmation of your PAYD enrolment;
- ii. 180 days of your Policy inception: Within fourteen (14) days of this period; and
- iii. Policy expiry: Within fourteen (14) days of your Policy expiry at the end of the 12<sup>th</sup> month.

If your mileage data is not received on the three (3) occasions stated above and not within the stipulated period, the refund entitlement will be forfeited.

The mileage data shall be submitted by you via platform provided and notified by us. Information required are your Name, NRIC number and vehicle registration number.

Any policies cancelled will not be entitled for refund. For policies extended, mileage data is still required to be submitted at the 12th month and the extended period of your private car insurance will not be calculated for refund.

Note: Mileage data is collected via odometer reading of your vehicle. Please refer to the sample of mileage reading in the PAYD FAQ section of our website at [www.tuneprotect.com](http://www.tuneprotect.com). You may also contact your agent, visit any of our branches or contact our customer service for assistance.

### d) Do I need to pay additional premium for PAYD?

No additional premium required for PAYD.

**e) How am I eligible for refund?**

Those who have opted for PAYD must fulfill all of the following criteria to be eligible for the refund:

- i. Complete 12 months policy period;
- ii. Submit mileage data in accordance with item 17(c) above; and
- iii. Drive low mileage during the policy period. Refund Table is per below:

Tier	Annual mileage driven (kilometres driven)	Percentage refund
Tier 1	From 0 km to 6,000 km	20%
Tier 2	From 6,001 km to 8,000 km	15%

There is no impact to your refund entitlement should you make any claims during the policy period. You will not be entitled to the abovementioned refund if:

- i. You do not submit your mileage data to us in accordance with item 17(c) above;
- ii. This policy is cancelled by either you or us at any time during the policy period
- iii. There is unauthorized tempering / modification / replacement or malfunction of your car odometer
- iv. There is modification of your mileage data visuals submitted to us
- v. Your mileage data uploaded into our platform is unclear and we are not able to capture the readings

**f) When will I receive my refund?**

Refund will be credited into your bank account within thirty (30) days upon receipt of your final mileage data. Payment of the refund shall be subject to the refund scale provided in item 17(e) above and the other criteria mentioned under item 17(e) above.

**g) How is the refund calculated?**

The refund is calculated based on the following formula:

$$Y - X = \text{Annual mileage driven}$$

X = the mileage data submitted upon our confirmation of your PAYD enrolment  
Y = the mileage data submitted upon policy expiry at the end of the 12th month

Total annual mileage driven is then applied to the refund scale in item 17(e) above to identify the corresponding refund percentage. If the annual mileage driven does not fall within the refund scale in item 17(e) above, you will not be entitled for a refund.

**h) Where can I get further information on the PAYD endorsement?**

You may obtain further information from our website at [www.tuneprotect.com](http://www.tuneprotect.com), at PAYD section comprising brochures and FAQ



**IMPORTANT NOTE:**

You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim. In the event of an accident, you are advised to deal with approved workshops. If you have a comprehensive cover and you are not at fault, you are advised to submit your claim to your insurance company. You should read and understand the insurance policy and discuss with the agent or contact the insurance 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 16th October 2020.*