



IMPORTANT NOTE

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

1) What is this product about?

This policy provides compensation and reimbursement for people travelling abroad (including west Malaysia to east Malaysia vice versa) in the event of injuries, disability, or death caused solely by violent, accidental, external and visible events during the trip. This policy also reimburses the expenses incurred as a result of travel inconveniences during the trip.

2) Who can purchase this cover?

This cover can be purchased by an individual who is a Malaysian, permanent resident of Malaysia or holder of a valid, employment pass/work permit for themselves, their dependent.

3) What are the covers / benefits provided?

The Platinum & Gold policy of this plan covers:

- Accidental death and permanent disablement
- Child education fund
- Overseas medical expenses
- Overseas hospital confinement
- Accidental miscarriage
- Personal liability
- Trip Cancellation
- Trip Curtailment
- Missed Departure
- Travel delay
- Overbooked flight
- Hijacking
- Travel reroute
- Additional travel & accommodation expenses
- Damage to luggage during air common carrier travel
- Luggage delay
- Damage or loss of personal effects
- Loss of personal money
- Loss of travel document
- Home care benefit
- Loss on travel deposit
- Loss of credit card
- Automatic extension
- 24-hour worldwide travel assistance hotline

Family plan includes you, your spouse and all your children. A family limit applies for the total sum of coverage, even though there is no limit for the number of children to be insured under a family plan.

Immediate access to Tune Travel Assistance Hotline in case of an emergency situation when you are abroad (reverse charge calls rates applicable).

Duration of cover is extended automatically without additional premium up to 7 days from the original expiry date if you are unable to return to Malaysia due to

- A medical practitioner advises you in writing to suspend your journey due to a medical condition; and
- The transportation which you are booked to travel on is delayed by circumstances outside your control

4) How much premium do I have to pay and how do I make the premium payment?

- The premium you have to pay may vary depending on your choice of plan, destination, duration of cover and our underwriting requirements:

Example:

3 days trip to Thailand for Platinum Plan, the estimated gross premium which is including agent's commission is RM32.

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

5) What are the fees and charges that I have to pay?

- i. Commission to the insurance agent - 25% of the premium
- ii. Service tax (for local trip only) - 6% of the premium

6) 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 the 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.
- **Cash Before Cover** - Full premium must be paid to us or our authorized agent before the effective date of the policy.
- **Age Limit** - You must not be above 80 years or below 18 years of age. For a child insured under 'Family Plan', he/she must be aged between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying fulltime in a recognized institution of higher learning.
- **Claims** - If an accident occurs which gives rise to a claim, you shall notify us within 14 days of the accident. All supporting documents proving the loss must be submitted 14 days from the date of returning to Malaysia.

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

7) What are the major exclusions under this policy?

This policy does not cover the following:

- War, act of foreign enemy, radiation or contamination by radioactivity
- Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV)
- Suicide or self-inflicted injury, pregnancy
- Professional or hazardous sports, racing (other than on foot)
- If you are a member of the aircraft crew
- Under the influence of alcohol or drug, mental insanity
- The consequential loss or damage of any kind

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

8) Can I cancel my policy?

You may cancel the policy by giving written notice to us. However, a refund of premium is not allowed once the policy is issued.

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

It is important that you inform us of any change in your life profile including personal pursuits which would affect the risk profile.

10) Where can I get further information

Should you require additional information about Personal Accident 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

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IMPORTANT NOTE:

You are advised to note the scale of benefits for death and disablement in your insurance policy. You are advised to nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. 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.