



DENTAL Easy

Product Disclosure Sheet



IMPORTANT NOTE

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

1. What is this product about?

This Policy provides specialized dental health care plans for individual needs letting you choose the plan that suits your personal dental needs. This product provides you dental treatment in Malaysia to maintain good oral health.

2. What are the covers / benefits provided?

This policy covers:

- Fillings/ restorations
- Extractions
- Pulp Capping
- Fissure Sealant
- Surgical Removal of Tooth
- 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. Terms and Conditions apply. For a full list of the terms and conditions please refer to the Policy document.

3. How much premium do I have to pay?

	Gold Plan (RM)	Platinum Plan (RM)
Self	388.00	688.00
Self & Spouse	700.00	1,238.00
Self & 2 Children	950.00	1,660.00
Family	1,250.00	2,200.00
Each Additional Child	180.00	350.00

4. What is the mode of premium payment?

Premium Payment can be made via Credit/Debit Card or Online Banking.

5. I don't 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 Malaysian residents and Non-Malaysians with a valid work permit and a permanent residential address in Malaysia or who are under the Malaysia Second Home scheme, and above one (1) year 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?

- Stamp duty RM10.00
- 10% Direct Rebate to online customer
- Service tax is chargeable on the premium at the prevailing rate, where applicable

9. What are the major exclusions under this policy?

This insurance does not cover:

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

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

10. 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.

- **Other Insurance**

The Insured shall inform the 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 existing 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)**

The company has engaged Universal Medi-Dent Sdn Bhd (MCO) to administer and manage the dental scheme.

- **Free Look Period**

You may cancel your policy by returning the policy within fifteen (15) days after you receive the Policy. The premium that you have paid (less any Medical Fee incurred) will be refunded to you.

11. Can I cancel my policy?

Yes you can, you will need to write in a cancellation request of the dental policy. Upon cancellation, you are entitled to a pro-rated refund premium, subject to a minimum premium of RM5.00. If a claim has been made on the policy, there will be no refund of premium.

12. 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.

13. Where can I get further information?

Should you require additional information about Medical & 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 No: 1800 88 5753

Fax: 03-20941366

E-mail: hello.my@tuneprotect.com

Website: www.tuneprotect.com

IMPORTANT NOTE



YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT US DIRECTLY FOR MORE INFORMATION.

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

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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.