



EASYCARE PA

Product Disclosure Sheet



IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up a **EasyCare PA** plan. 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 you are applying for this Insurance wholly **for purposes unrelated to your trade, business or profession**, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

1) What is this product about?

This is a personal accident insurance policy for disabled individuals with Kad OKU. The policy provides compensation for bodily injuries, disability or death caused by accidental means which injury shall solely and independently of any other cause result in the disablement or medical and/or surgical treatment or in the event of death of the insured, to the insured's nominated beneficiary or legal representative.

2) What are the covers / benefits provided?

This policy covers:

No.	Benefits	Sum Insured (RM)	
		Silver Plan	Gold Plan
1.	Accidental Death	25,000.00	50,000.00
2.	Permanent Disablement (Refer to Table of Benefits Payable in Percentage)	25,000.00	50,000.00
3.	Medical Expenses	Up to 1,000.00	Up to 2,000.00
4.	Ambulance Fees (per accident)	Up to 500.00	
5.	Bereavement Allowance	2,000.00	
6.	Rehabilitation Allowance	2,000.00	

- Please refer to the schedule of benefits and the full features in the policy contract.
- Duration of cover is one (1) year. You will need to renew the insurance plan annually.

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

The premium that you have to pay depends on the plan you select as per premium table below:

Plan	Annual Premium (RM)
Silver Plan	15.00
Gold Plan	25.00

Note: Protection from age 16-70 years old.

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

Occupation class 1-3

Classification of occupations as follows:

Class 1 – Professions and occupations involving non-manual administrative or clerical work solely in offices or similar non-hazardous places.

Class 2 – Professions and occupations involving manual work only occasionally when supervising workmen.

Class 3 – Professions and occupations involving manual work.

However, please take note that the total premium you will have to pay may vary depending on the underwriting requirements for the plan.

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
Stamp Duty	RM 10.00
Service Tax	6%

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

- **Importance of Disclosure**

Pursuant to Section 129 and Paragraph 5 of Schedule 9 of Financial Services Act 2013, you have a duty of disclosure and shall disclose all matters in the Proposal Form which you know, 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.

Failure in making full disclosure and in answering the questions in the Proposal Form completely and truthfully may result in the avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. Your duty of disclosure shall continue until the time the contract is entered, varied or renewed.

In addition, you also have a duty to inform us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given in the Proposal Form is inaccurate or has changed.

- The **coverage is solely for accidental loss** as printed in the policy.
- The individual of person with disability must be able to perform 3 or more of the following **Activities of Daily Living (ADL)**:
 - a. Transfer: getting in and out of a chair without requiring physical assistance
 - b. Mobility: ability to move from room without requiring physical assistance
 - c. Continence: ability to voluntarily control bowel and bladder functions so as to maintain personal hygiene
 - d. Dressing: putting on and taking off all necessary items of clothing without requiring assistance
 - e. Bathing / Washing: the ability to wash in the bath and shower (including getting in or out of the bath or shower) or wash by any other means
 - f. Eating: all tasks of consuming food once it has been prepared.
- **Cash Before Cover** (applicable to Individual Policy)
The premium due must be paid and received by us before cover commences. This insurance shall be null and void if this condition is not complied with.
- **Submission of Claims**
If an accident occurs, you shall notify us within 30 days and submit your claim with the required documents within 14 days after notification.

6) What is Not Covered?

This policy does not cover:

- a. War and allied risks;
- b. Suicide (whether sane or insane) or any attempt thereof;
- c. On any pre-existing physical or mental defect or infirmity or illness, even if contracted by Accident;
- d. Illness, diseases, infections;
- e. Childbirth, miscarriage, pregnancy or any other complications thereof;
- f. Flying as a pilot or crew member in any aircraft;
- g. Criminal acts;
- h. Professional sports activities of any kind;
- i. Hazardous sports activities;
- j. Radioactive and nuclear weapon material accidents;
- k. Terrorism.

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

7) Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of the insurance.

8) 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 to your profile, including your occupation and personal pursuits which would affect the risk profile.

9) 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

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

10) Any other types of Personal Accident Cover available?

No other similar types of personal accident cover available.

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.