



# TRAVEL Easy Product Disclosure Sheet



## IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up a **Tune Protect Travel Easy** policy. 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 Domestic Trips (within Malaysia) / International Trips (out of Malaysia) for business or leisure purpose. They will be covered in the event of injuries, disability or death caused by a sudden and unforeseen accident, medical expenses incurred for treatment due to an accident or illness\*, travel inconveniences and travel assistance.

For full list of benefits, please refer to [www.tuneprotect.com](http://www.tuneprotect.com)

\*Applies for Worldwide Cover ONLY

### 2) Who is eligible for this cover?

All Malaysians or Residents who have a permanent residential address in Malaysia, departing from Malaysia and are above the age of thirty (30) days old but below the age of seventy-five (75) years old

- i) Individual Plan: eighteen (18) years old to seventy-five (75) years old
- ii) Family Plan: thirty (30) days old to seventy-five (75) years old
- iii) A child must be thirty (30) days old and above and up to twenty-one (21) years old if financially dependent and is a full-time student.

### 3) What are the covers / benefits provided?

#### **This Policy covers/benefits are:**

- Personal Accident Benefit
- Travel Inconvenience Benefits i.e. Trip Cancellation/ Disruption, Luggage & Personal Effects
- Luggage Delay, Luggage Loss / Damage by Common Carrier, Loss of Personal Money, Loss of Travel Documents / Loss of Credit Cards, Travel Delay and other Travel related benefits
- Medical Expenses Reimbursement Benefits: - Due to accident only (Domestic Cover); Due to accident and Illness (Worldwide Cover).
- Personal Liability
- Home care benefits
- Travel assistance benefits

### 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 in accordance to the following:

- Plan that you select
- Your travel destination
- Duration of cover

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

### 5) How is the premium payable computed?

The premium is computed considering the following factors:

- Stamp Duty of RM10.00
- 25% Direct Rebate to online customer
- Service Tax is chargeable on the premium at the prevailing rate, where applicable

## 6) What are the key terms and conditions that the Policyholder should be aware of?

- **Payment Terms**

The insurance will not be effective unless the premium payable has been paid

- **Claims:**

Upon the happening of any event giving rise or likely to give rise to a claim under this policy, you or your legal representative shall notify us after you return to Malaysia or at the end of your journey as follows:-

- i. All claims must be notified to us within 30 days from the date of loss or end of journey
- ii. Affirmative proof of loss must be furnished to our company within ninety (90) days from the date of loss or end of journey
- iii. Give us, at your expense, all relevant documents / information we ask for (this may include official receipts, reports, certificates and other written or photographic evidence) to help prove your claim
- iv. You must not admit, deny or negotiate any possible claim without the written consent of our company

## 7) What are the major exclusions under this policy?

**This policy does not cover death or injury caused by or to:**

- Any occupation relating to:
  - i) Armed forces, peacekeeping forces and similar groups
  - ii) Ship crew or
  - iii) Semi-professional and professional sports or where a periodic income is received in relation to such sports  
Unless it is solely administrative, or management related.
- Any activity relating to
  - i) All manual work
  - ii) Use (including testing) of heavy machinery, explosives or hazardous materials
  - iii) Work at an offshore site on any kind of conveyance or
  - iv) Any kind of winter sports
- Suicide or intentionally self-inflicted injuries or an attempt to do so while being sane or insane
- During air travel unless as a fare paying passenger in a licenced private or commercial aircraft
- Violation of law
- Mental or nervous disorders
- Any pre-existing condition where you have received or are receiving treatment.
  - i) Have been given medical advice, diagnosis, where care or treatment has been recommended.
  - ii) Have clear and distinct symptoms that are or were evident or
  - iii) When its existence would have been apparent to a reasonable person in the circumstances Within 120 days prior to the effective date as stated in the policy schedule
- Acquired Immune Deficiency Syndrome (AIDS) or Human Deficiency Virus (HIV)
- Professional or Hazardous sports, racing other than on foot (save for ultra-marathons which are excluded)
- Nuclear, chemical or biological materials
- War, act of foreign enemy, radiation or contamination by radioactivity
- Loss, injury, damage or legal liability arising directly from travel in, to or through Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, North Korea, Russian Federation (inc Crimea), Somalia, Sudan, Syria and Zimbabwe.
- Trip undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice
- Failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media and any circumstances which you have been made aware of prior to the purchase of the policy
- Pregnancy
- Consequential Loss or damage of any kind

## 8) Can the policy be cancelled?

You may cancel your policy by giving us 30 days written notice.

- Your annual policy will be cancelled following a cancellation request and refund of premium is in accordance with the short period rate table used by us for the unused period of cover.
- Your single trip policy can be cancelled subject to our approval provided that your request date is prior to the commencement date of the trip or period of insurance and has conformed with the stipulated reasons for cancellation as mentioned in the **Tune Protect Travel Easy** policy.

**9) What do I need to do if there are changes to my contact details or trip information?**

You may email the changes to [hello.my@tuneprotect.com](mailto:hello.my@tuneprotect.com)

**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](http://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 that for the benefits to be payable for death in accordance to 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 31<sup>st</sup> March 2020.