



Let's Get Started: HOME Easy

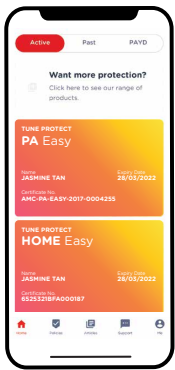


Welcome to your handy dandy guide to understanding your **Home Easy** plan. We summed up the information we think you might find useful here.

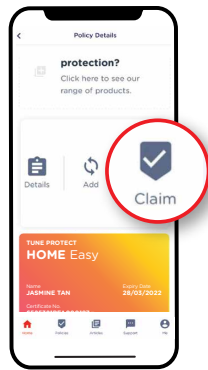
For the full list of terms, conditions and coverage, please refer to the Policy Wording.

The Tune Protect app

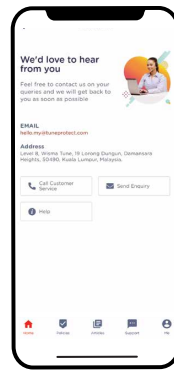
Trust us, things are so much easier with the app.



Manage your policy in one place.



Make a claim and monitor its status



Contact our support team.

Download Now



Making a Claim



Step 1

Submit your claim along with your supporting documents via our website or the Tune Protect app.



Step 2

Your claim approval will take 14 days to process, and an adjuster may or may not be assigned to your case.



Step 3

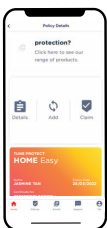
An offer letter will be sent within 7 working days upon claim approval. Please sign and return it.



Step 4

We will process the payment and you will receive your claim in 14 working days.

You may submit your claim via:



Option 1: The App

1. Click on your policy and select "Claim".
2. Fill in your details and select the claim you're making.
3. Upload all the necessary documents.



Option 2: The Website

1. Log in to your account.
2. Go to your profile (top right) and select "Policies".
3. Here, you'll find all your policies. Click on "Claim".
4. Fill in your details and select the claim you're making.
5. Upload all the necessary documents

For a smooth claim submission, be sure to have the following documents on hand before you begin.

Claim Submission Checklist



HouseOwner (Building)

Building

- ✓ Photographs of Damaged Items.
- ✓ Historical Invoice of Damaged Items.
- ✓ Replacement Quotation/Invoice of the Damaged Items.
- ✓ Police Report.

Reimbursement of Water Bill

- ✓ Water Bill of the affected month.



HouseHolder (Contents)

Household Contents and Personal Effects

- ✓ Photographs of damaged items.
- ✓ Historical Invoice of damaged items.
- ✓ Replacement Quotation/Invoice of the damaged items.
- ✓ Police Report.

Reimbursement of Water Bill

- ✓ Water Bill of the affected month.

Top Up Packs



Landlord Insurance Pack

Loss of Rental Income due to Tenant Runaway

- ✓ Proof of Payment received.
- ✓ Rental Agreement/Rental Ledger.
- ✓ Bank Statement showing the full rental history.
- ✓ Termination Notices/Letter (if applicable).
- ✓ Police Report.

Malicious Damage by Tenant

- ✓ Historical Invoice of the damaged Items.
- ✓ Replacement Quotation/Invoice of the damaged items.
- ✓ Photographs of the damaged item & overall view of the damage caused by the tenant.
- ✓ Police Report.

Unoccupancy of 90 Days

- ✓ Historical Invoice of the damaged Items.
- ✓ Photographs of the forcible violent entry of the premises.
- ✓ Replacement Quotation/Invoice of the damage door or lock or window.
- ✓ Police Report.

Legal Fees for Letter of Demand

- ✓ Original Legal Fees.
- ✓ Copy of Letter of Demand.



Mortgage Loan Protection Pack

Reimbursement of Monthly Instalment due to House Deemed Temporary Uninhabitable

- ✓ Copy of Receipt paid to the financier immediately before the incident.
- ✓ Photographs of the premises.
- ✓ Letter from local council to confirm that the premises is uninhabitable.
- ✓ S&P & Loan Agreement.

Reimbursement of Monthly Loan Instalment due to Accidental Death & Total Permanent Disablement

- ✓ Copy of Receipt paid to the financier immediately before the incident.
- ✓ S&P Loan Agreement.
- ✓ Bank Statement showing the full payment history.
- ✓ Full Medical Report.
- ✓ Police Report.
- ✓ Death Certificate.



Home Care Pack

i) Repair of Water Burst Pipe

ii) Loss or Damage to Fixtures and Fittings Caused by Termites

iii) Repair or Replacement of Doors, Locks and Windows Arising from Theft

- ✓ Photographs of the damaged items.
- ✓ Replacement Quotation/Invoice of the damaged items.
- ✓ Historical Purchase Invoice.
- ✓ Pest Control Report.
- ✓ Repairer Report to confirm on the cause of damage.
- ✓ Water Bill for three months including the affected month.

Domestic Help Allowance

- ✓ Photographs of the cleaning in progress.
- ✓ Proof of Payment made to helper.



Smart Home Devices Protection Pack

Destruction of or Damage to Home Devices

- ✓ Photographs of the damaged items.
- ✓ Historical Invoice of the damaged items.
- ✓ Replacement Quotation/Invoice of the damaged items.
- ✓ Police Report.

FAQ

1. Will the bank reject my insurance coverage by Tune Protect Home Easy?

No, as a mortgage holder, you have the right to arrange for your own insurance. You may refer to the excerpt from BNM Prohibited Business Conduct below:

“As provided under the Product Transparency and Disclosure Guidelines, while the FSP may provide quotations for the insurance or takaful offered by the FSP’s panel, the financial consumer must be allowed to use the service of non-panel insurers or takaful operators if they choose to do so.”

2. I have more than one property. Can I buy another Tune Protect Home Easy plan?

Yes, you can! Just proceed to go through the purchase process to get a plan for your other property.

3. Can I add on the Top Up Packs after I purchased Tune Protect Home Easy plan?

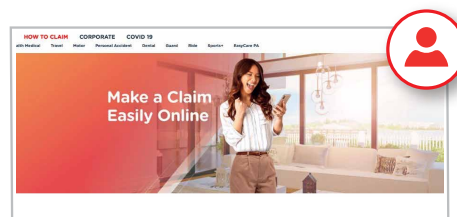
No, you may not. You can only add on the Top Up Packs when you are purchasing the HouseOwner and/or HouseHolder policy

4. How do I check my claim status?



App

Click on the “Me” tab (bottom right) and select “Claim Status”.



Website

Log in to your account and go to your profile (top right) and select “Policies”. Click on “Claim Status”.

5. How long do I have to wait to get my claim?

Upon full submission of your claim documents, it will take at least 14 working days for claim approval. Once the claim is approved, we will issue you a letter to be signed. Payment will be made in 14 working days upon receipt of your acceptance of the letter.

6. What is an adjuster and what do they do?

An adjuster is an independent party appointed by the insurance company to investigate property damage or personal injury to determine the claims payout amount. They may interview the claimant and witnesses, inspect the property, gather information, and conduct additional research.

Contact

Got questions? Reach out to us and we'll be happy to help.



1-800-88-5753

hello.my@tuneprotect.com

Monday -Thursday 9AM - 5PM
Friday 9AM - 4:30PM (GMT+8)