

PRODUCT DISCLOSURE SHEET Dear Customer, This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your motor insurance.	 A PIDM Member
Other customers have read this PDS and found it helpful, you should read it too.	Date: 1/1/2026

1. What is Comprehensive Motor Trade Policy?

This policy provides insurance protection for businesses or individuals engaged in the motor trade. It covers legal liabilities to third parties for injury, death, or property damage, as well as accidental damage, fire, or theft involving vehicles under the custody or control of the motor trader.

2. Know Your Coverage

As an illustration, for RM 1073.12 annually, you will receive the following **coverage**:

Premium Assumption: 1 Trade Plate

Sum Insured / Sum Covered	RM 100,000
No Claim Discount (NCD) Entitlement	25%
*Additional Coverage (This is purchase with an additional premium)	Not Applicable

Your policy covers :	Your motor policy excludes *
1) Liability to other parties for injury or death 2) Damage to other parties' property 3) Damage to your vehicle due to fire 4) Theft of your vehicle 5) Damage to your vehicle due to accident	- Your own death or bodily injury due to motor incident - Your liability against claims from passengers in your vehicle - Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction - Personal/private use of trade vehicles (unless specifically added). (However, you may pay additional premiums to cover some of the above exclusions)

***Note:** The list is **non exhaustive**. You should refer to the policy for the full list of terms and conditions.

If you have any questions or require assistance on your motor insurance coverage, you can:

 Call us at: 1-800-88-5753	 Visit us at: https://www.tuneprotect.com/my/products/motor-insurance/	 Email us at: hello.my@tuneprotect.com	 Scan the QR Code
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3. Know Your Obligations

For this motor insurance policy, you must pay a premium of:		
Base premium		1,312.50
(-)	25% NCD entitlement	328.13
(+)	Additional coverage	0.00
(-)	Rebate for direct channel	0.00
(+)	8% Service tax	78.75
(+)	Stamp duty	10.00
Total premium payable		RM 1073.12
Commission to agent (before service tax and stamp duty)		10% or RM 98.44

TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad
 Company No: 197601004719 (30686-K)
 Level 9, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur, Malaysia
 T: 1800 88 5753 W: [tuneprotect.com](https://www.tuneprotect.com)

4. IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is 1 year. You need to renew the insurance cover annually.
B	The insurance will only be effective once you have paid the premium (cash before cover).
C	It is an offence under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.
D	You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim.
E	All accidents must be reported to the police within 24 hours. In the event of an accident, you should notify us the soonest possible. You may do so through the following channels: i) Customer Service Hotline: 1800-88-5753 ii) Online Visit our Motor Claim Guide for step-by-step instructions and digital claim submission: https://www.tuneprotect.com/my/how-to-claim iii) Email Submit your claim form along with the required supporting documents to: TPM.MotorClaims.Staff@tuneprotect.com We encourage the use of our digital channels for a faster and more convenient claims experience.
F	You may repair your vehicle at any of our authorized panel workshops. To view the full and updated list, please visit: https://www.tuneprotect.com/my/motorusersguide/



Can I cancel my policy/certificate?

- Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium provided you have not made a claim.

5. Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for:

- ☐ I acknowledge that Tune Insurance Malaysia Berhad has provided me with a copy of the PDS
- ☐ I have read and understood the key information contained in this PDS

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date:

Note:

- You should read our privacy policy <https://www.tuneprotect.com/privacy-policy>
- You must inform us of any changes in your contact details to ensure all correspondence reaches you in a timely manner.
- You may refer to the insuranceinfo booklet or visit www.insuranceinfo.com.my or contact us if you require additional information about motor insurance.
- You should satisfy that this policy will best serve your needs. You should read the insurance policy and contact us for more information.
- The information provided in this disclosure sheet is a summary for quick and easy reference to help you better understand the product you are about to purchase. You are advised to read the policy wording for the exact terms, conditions and exclusions.

Tune Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tune Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Name of Agent: Sample

Address of Agent: Sample

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