



GENERAL WORKERS PA

Malaysia

Product Disclosure Sheet



IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up a **General Workers 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 the Insured Person applied for this Insurance wholly for **purposes unrelated to the Insured Person's trade, business or profession**, the Insured Person had a duty to take reasonable care not to make a misrepresentation in answering the questions in the proposal form and where required by the Company, fully and accurately. The Insured Person shall also disclose any other matter that he/she knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied. If the Insured Person fails to make such required disclosure, the contract may be avoided, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed**

Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if the Insured Person applied for this Insurance for **purposes related to the Insured Person's trade, business or profession**, the Insured Person had a duty to disclose any matter that the Insured Person knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continues until the time the contract was entered into, varied or renewed.**

The Insured Person also has a duty to notify the Company immediately if at any time, after this Policy Contract has been entered into, varied or renewed with the Company, any of the information given for this Policy Contract is inaccurate or has changed.

1) What is this product about?

This Policy provides compensation in the event of injuries, disability or death caused by violent, accidental, external and visible events.

2) What are the covers / benefits provided?

No.	Benefits	Sum Insured (RM)
1	Accidental Death	30,000.00
2	Permanent Disablement	30,000.00
3	Medical and Surgical Expenses (aggregate limit per worker)	Up to 1,500.00
4	Bereavement Allowance	5,000.00

This policy compensates you in the event of an employment injury or non-employment injury is sustained by the worker due to accidental causes.

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

3) How much premium do I have to pay?

The premium that you will have to pay depends on the number of general workers under your employment which you intend to insure and which you need to declare to us.

Type	Amount
Benefit 1 to Benefit 4 (per worker)	RM 50.00

Premium Payment can be made via Cash, Credit Card, Internet Banking and Cheque.

Note: The premiums above are excluding 8% Service Tax and RM 10 Stamp Duty

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
Commission paid to the insurance intermediary (if any)	25% of premium
Stamp duty	RM 10.00
Service Tax	8% of premium

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

a) Personal Data and Privacy

You should read the Tune Protect Privacy Policy (<https://www.tuneprotect.com/privacy-policy/>) and You shall agree that all personal data provided to the Company by You and/or the Insured and/or acquired by the Company from the public domain, as well as personal data that arises as a result of the provision of cover to You and/or the Insured is subject to said Privacy Policy as may be varied from time to time.

b) Duty of Disclosure

You must give all the facts in your application form fully and faithfully otherwise your policy may be void.

b) You must ensure that the particulars of the general workers are complete and correct.

c) You must inform the agent or us in writing on any inclusion and deletion of workers or any material changes during the policy period so that the necessary amendments are endorsed to your policy.

d) Eligibility

Persons eligible for coverage under this policy are present and full-time workers of the Policyholder, who are actively engaged at their usual work. The age of any Insured Person must be between 18 and 65 years old at the date of his/her inclusion in this policy and he/she is free from physical deformity.

e) Premium Warranty

Your policy is subject to Premium Warranty. Please ensure to pay your premium within 60 days from the policy inception date.

f) Submission of Claims

If an accident occurs, you are required to notify us within 30 days and submit your claim with the required documents within 14 days after notification.

g) Policy Expiry

Unless renewed, the coverage will cease an expiry date.

c) **What are the major exclusions under this policy?**

This Policy does not cover death or injury caused by the following events:

- a. War, radiation or contamination by radioactivity, or nuclear weapons material.
- b. Suicide or insanity.
- c. HIV and/or HIV related illness including AIDS.
- d. Childbirth, pregnancy, miscarriage or any complications thereof.
- e. Pre-existing physical or medical conditions, physical or mental defects or infirmity.
- f. Self-inflicted injury and provoked murder or assault.
- g. While participating in any professional sport
- h. Act of terrorism

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

d) **Can I cancel my policy?**

You may cancel your policy by giving a written notice to Us. Upon cancellation, you are entitled to a refund of premium based on the scale of short period rates, provided that no claim has been made during the current Period of Insurance (please refer to policy contract for the short period rates).

e) **What do I need to do if there are changes to my contact/personal details?**

It is important that you inform us of any change in your contact detail/life profile including your or Insured Person's occupation, business, duties or pursuits which would affect the risk profile of this Policy. You may be required to pay additional premium as a result of any such change.

f) **Where can I get further information?**

Should you require additional information about the **General Workers PA**, or an other types of Personal Accident insurance products, please refer to the insurance info booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from the sales representative at your convenience or visit www.insuranceinfo.com.my. Alternatively, you may visit our website at www.tuneprotect.com

If you have any enquiries, please contact us at:

Tune Protect Malaysia

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Other types of Personal Accident Cover available:

You may check with your sales representative or contact us directly for other similar types of cover currently 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 the insurance 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 1st March 2024

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).