



**IMPORTANT NOTE**

Read this product disclosure sheet before you decide to take up Motor Comprehensive cover. Be sure to also read the general terms and conditions

**1. What is this product about?**

This policy provides insurance against liabilities to other parties for death or bodily injury, damage to third parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.

**2. What are the covers / benefits provided?**

This policy covers:

- Loss or damage to your own vehicle due to accidental fire, theft or accident.
- Third Party death and bodily injury.
- Third Party Property loss or damage

Optional benefits that you may wish to purchase by paying additional premium:

- Windscreen damage
- Passenger Liability cover
- Special Perils such as Flood, Windstorm, Rainstorm, Typhoon, Hurricane, Volcanic Eruption, Earthquake, Landslide, Landslip or subsidence
- Strike, Riot and Civil Commotion

Note: It is offence under the laws of the Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.

Duration of cover is for one year. You need to renew your insurance policy annually.

**3. How much premium do I have to pay?**

The total premium that you have to pay may vary depending on the No Claim Discount (NCD) entitlement, optional benefits selected and the underwriting requirements of the insurance company.

- Standard cover : RM \_\_\_\_\_ premium for sum insured of RM \_\_\_\_\_ \*
- NCD entitlement : \_\_\_\_\_ %
- Additional cover : RM \_\_\_\_\_

The estimated total premium that you have to pay is : RM \_\_\_\_\_

\* Applicable to Private Car only:

This sum insured should be based on the current market value of the vehicle based on reference to ISM Automotive Business Intelligence System (ISM-ABI).

#### 4. What are fees and charges that I have to pay?

**The fees and charges that you will have to pay are:**

- Stamp duty RM10.00
- Service Tax is chargeable on the premium at the prevailing rate, where applicable
- Agent's commission (if any) which is 10.00% of the premium

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

• **Importance of Disclosure**

You must disclose all material facts such as previous accidents and modification to engines.

• **Sum Insured**

You must ensure that your vehicle is insured adequately.

• **The Excess**

Compulsory Excess & Other Excess, the amount which is to be borne by the Insured in the event of a claim.

• **Cash Before Cover**

The premium due must be paid and received by the Company before cover commences. This insurance is automatically null and void if this condition is not complied with.

• **Change of Risk**

You must inform us or your agent in writing on any material changes during the policy period so that the necessary amendments are endorsed into your policy.

#### 6. What are the major exclusions under this policy?

**This policy does not cover certain losses such as:**

- Your own death or bodily injury due to a motor accident;
- Your liability against claims from passengers in your vehicle; and
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide.

(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 and how do I cancel it?

You may cancel your policy at any time by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on pro-rata if your vehicle has been insured continuously for more than twelve (12) months or short period rates if vehicle has not been continuously insured for more than twelve (12) months within the same Company. Any minimum premium paid under the policy is not refundable. Refund premium is allowed provided no claim has arisen during the current Period of 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 in your contact details to ensure all correspondence reach you in a timely manner.

#### 9. Where can I get further information?

Should you require additional information about **Motor Insurance**, please refer to the insurance info booklet on 'Motor Insurance', available at all our branches or can obtain a copy from your insurance agent or visit our website at [www.tuneprotect.com/my](http://www.tuneprotect.com/my).

#### 10. Tune Insurance Malaysia Berhad contact details

Tune Insurance Malaysia Berhad  
Level 9, Wisma Tune, No 19, Lorong Dungun,  
Damansara Heights, 50490 Kuala Lumpur

**Telephone** +60 3 2087 9000  
**Fax** +60 3 2094 1366  
**Email** [enquiries@tuneinsurance.com](mailto:enquiries@tuneinsurance.com)

## 11. Other types of motor insurance cover available

- Third Party cover
- Third Party, Fire & Theft cover



### **IMPORTANT NOTE**

YOU MUST ENSURE THAT YOUR VEHICLE IS INSURED AT THE APPROPRIATE AMOUNT AS IT WILL AFFECT THAT AMOUNT YOU CAN CLAIM. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.