

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your motor insurance.



Other customers have read this PDS and found it helpful, **you should read it too.**

Date: 1/1/2026

## 1. What is Third Party Motorcycle Policy?

This policy provides insurance for motorcycles, scooters, or other two-wheeled motor vehicles. It covers legal liabilities to third parties for injury, death, or property damage.

## 2. Know Your Coverage

As an illustration, for RM 97.46 annually, you will receive the following coverage:

Premium Assumption: Male, 30 years old, Yamaha Y15ZR, 2025, 150cc

Sum Insured / Sum Covered	<b>RM 0</b>
No Claim Discount (NCD) Entitlement	<b>20%</b>
*Additional Coverage  (This is purchase with an additional premium)	<b>Endt. 57 - Inclusion of Special Perils</b>

Your policy covers:	Your motor policy excludes*:
1) Liability to other parties for injury or death 2) Damage to other parties' property	<ul style="list-style-type: none"> <li>Your own death or bodily injury due to motor incident</li> <li>Your liability against claims from passengers in your vehicle</li> <li>Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction</li> </ul> <p><i>(However, you may pay additional premiums to cover some of the above exclusions)</i></p>

\*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: <a href="https://www.tuneprotect.com/my/products/motor-insurance/">https://www.tuneprotect.com/my/products/motor-insurance/</a>	 Email us at: <a href="mailto:hello.my@tuneprotect.com">hello.my@tuneprotect.com</a>	 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	88.73
(-) 20% NCD entitlement	17.75
(+) Additional coverage	10.00
(-) Rebate for direct channel	0.00
(+) 8% Service tax	6.48
(+) Stamp duty	10.00
Total premium payable	<b>RM 97.46</b>
Commission to agent (before service tax and stamp duty)	<b>10% or RM 8.10</b>

### 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](http://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	<p>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:</p> <ul style="list-style-type: none"> <li>i) Customer Service Hotline: 1800-88-5753</li> <li>ii) Online</li> </ul> <p>Visit our Motor Claim Guide for step-by-step instructions and digital claim submission:  <a href="https://www.tuneprotect.com/my/how-to-claim">https://www.tuneprotect.com/my/how-to-claim</a></p> <ul style="list-style-type: none"> <li>ii) Email</li> </ul> <p>Submit your claim form along with the required supporting documents to:  <a href="mailto:TPM.MotorClaims.Staff@tuneprotect.com">TPM.MotorClaims.Staff@tuneprotect.com</a></p> <p>We encourage the use of our digital channels for a faster and more convenient claims experience.</p>
F	You may repair your vehicle at any of our authorized panel workshops. To view the full and updated list, please visit: <a href="https://www.tuneprotect.com/my/motorusersguide/">https://www.tuneprotect.com/my/motorusersguide/</a>



#### 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](http://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](http://www.pidm.gov.my)).

Name of Agent: Sample  
 Address of Agent: Sample

#### TUNE PROTECT MALAYSIA

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