



IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take out the **Tune Travel Insurance Policy**. Be sure to also read through the general terms and conditions.

1. What is this product about?

This policy provides compensation and reimbursement for people travelling Locally and Abroad (including West Malaysia to East Malaysia and vice versa) in the event of injuries, disability, or death caused solely by violent, accidental, external and visible events during the trip. This policy also reimburses the expenses incurred as a result of travel inconveniences during the trip.

2. Who can purchase this cover?

This cover can be purchased by an individual persons who are Malaysians, Permanent Residents, Employment pass/work permit holders and dependent(s) of pass holders for themselves, their spouse and children.

3. What are the covers / benefits provided?

This policy covers 2 plans , **Platinum & Gold plans** with the following benefits :

- Accidental death and permanent disablement
- Child education fund
- Overseas medical expenses
- Overseas hospital confinement
- Accidental miscarriage
- Personal liability
- Trip Cancellation
- Trip Curtailment
- Missed Departure
- Travel delay
- Overbooked flight
- Hijacking
- Travel reroute
- Additional travel & accommodation expenses
- Damage to luggage during air common carrier travel
- Luggage delay
- Damage or loss of personal effects
- Loss of personal money
- Loss of travel document
- Home care benefit
- Loss on travel deposit
- Loss of credit card
- Automatic extension
- 24-hour worldwide travel assistance hotline

Family plan includes you, your spouse and all your children. A family limit applies for the total sum of coverage, even though there is no limit for the number of children under a family plan.

Immediate access to Tune Travel Assistance Hotline in case of an emergency situation when you are abroad (reverse charge calls rates applicable).

Duration of cover is extended automatically without additional premium up to 7 days from the original expiry date if you are unable to return to Malaysia due to :

- A medical practitioner advises you in writing to postpone your journey due to a medical condition; and
- The transportation which you are booked to travel on is delayed by circumstances beyond your control

4. How much premium do I have to pay?

The premium you have to pay may vary depending on your choice of plan, destination, duration of cover and our underwriting requirements:

Example:

3 days trip to Thailand for Platinum Plan, the estimated gross premium is RM32 excluding 6% GST.

5. What are the fees and charges that I have to pay?

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

- Commission to the insurance agent 25%
- Service Tax (for local trip only) is chargeable on the premium at the prevailing rate, where applicable

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

- **Importance of Disclosure**

Pursuant to Section 129 and Para 5 of Schedule 9 of Financial Service Act 2013 or any amendments thereof: you have a pre-contractual duty of disclosure and shall disclose all matters in this proposal form which you know or ought to know or reasonably expected to know which are relevant to the decision of the company to accept the risk or not and the rates and terms to be applied. Your duty of disclosure shall continue until the time the contract is entered into, varied or renewed.

- **Cash Before Cover**

Full premium must be paid to us or our authorized agent before the effective date of the policy.

- **Age Limit**

You must not be above 80 years or below 18 years of age. For a child insured under 'Family Plan', he/she must be aged between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying fulltime in a recognized institution of higher learning

- **Claims**

If an accident occurs which gives rise to a claim, you shall notify us within 14 days of the accident. All supporting documents proving the loss must be submitted 14 days from the date of returning to Malaysia.

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

7. What are the major exclusions under this policy?

This insurance does not cover:

- War, act of foreign enemy, radiation or contamination by radioactivity
- Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV)
- Suicide or self-inflicted injury, pregnancy
- Professional or hazardous sports, racing (other than on foot)
- If you are a member of the aircraft crew
- Under the influence of alcohol or drug, mental insanity
- The consequential loss or damage of any kind

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

8. Can I cancel my policy?

You may cancel the policy by giving written notice to us. However, refund of premium is only allowed subject to the terms and conditions mentioned in the policy.

9. 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 life profile including personal pursuits which would affect the risk profile.

10. Where can I get further information?

If you have any enquiries, please contact us at:

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



IMPORTANT NOTE

YOU ARE ADVISED TO NOTE THE TABLE OF BENEFITS FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE POLICY THAT YOU HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.