



# DENTAL Easy

## Product Disclosure Sheet



### IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up a **DENTAL EASY**. 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 offers specialized dental health care plans for individual needs letting you choose the plan that suits your personal dental needs. This product covers you for dental treatment in Malaysia that you may require to maintain good oral health.

### 2. What are the coverage / benefits provided?

This policy provides coverage for:

#### i) Category I – Restorations & Preventive Treatment

##### a) Amalgam / Composite fillings

- ☐ Single surface
- ☐ Two surfaces
- ☐ Three surfaces
- ☐ Dentine Pins – per pin

- ☐ Class III
- ☐ Class IV
- ☐ Primary Teeth Single Surface Restoration Amalgam or Composite
- ☐ Primary Teeth Two/Three Surfaces Restoration Amalgam or Composite
- ☐ Pulp Capping in deciduous Teeth
- ☐ Fissure Sealant – per Teeth

**b) Extractions**

- ☐ Anterior Teeth
- ☐ Premolars
- ☐ Molars
- ☐ Primary Teeth – Anterior
- ☐ Primary Teeth – Posterior
- ☐ Scaling & Polishing (Payment limited to 1 visit in 12 months)
- ☐ Scaling & Polishing (children up to age of 14, payment limited to 1 visit in 12 months)
- ☐ Dressing per Tooth (Temporary fillings)
- ☐ Medication (Inclusive of basic antibiotic)
- ☐ X-Ray(Periapical only)

**ii) Category II – Root Canal Therapy and Surgical Extractions**

**a) Root Canal Therapy (RCT)\***

- ☐ Single Root
- ☐ Two Roots
- ☐ Three Roots
- ☐ Apicoectomy Anterior Tooth
- ☐ Pulpectomy (Root Canal Treatment on deciduous teeth)
- ☐ Extra Canal for molar RCT\*\*

**b) Surgical removal of tooth\*\***

- ☐ Removal Of Embedded Root
- ☐ Wisdom Tooth – Vertical Impaction
- ☐ Wisdom Tooth – Mesio-Angular Impaction
- ☐ Wisdom Tooth – Horizontal Impaction
- ☐ Upper Wisdom Tooth

\* For claims made under RCT, a pre and post operative x-ray must be submitted

\*\* For claims made under surgical Extraction, a pre-operative x-ray must be submitted

**iii) Category III – Treatment of Acute Periodontal Infection\*\*\***

- ☐ Gingival Curettage per visit
- ☐ Periodontal Surgery or Cautery per visit

\*\*\* Maximum payable – 1 visit per 6 months for first year of cover

**iv) Category IV – Dental Prosthesis**

**a) Dentures**

- ☐ Simple Acrylic Plate 1-2 teeth
- ☐ Each Extra Tooth
- ☐ Full Dentures Single Arch
- ☐ Full Dentures Upper and Lower
- ☐ Cast Partial Plate
- ☐ Cast Full Upper or Lower
- ☐ Denture Repair / Tooth Addition
- ☐ Denture Reline Partial
- ☐ Denture Reline Full

**v) Category V – Major Dental Work (Not applicable to Gold Plan)**

**a) Crowns & Bridges**

- ☐ Single Crown (Porcelain)

- ☐ Bridge Porcelain per unit<sup>+</sup>
- ☐ Post & Core
- ☐ Metal Full Crown Non-Precious
- ☐ Re-cementing Crowns

<sup>+</sup> Max payable for Bridge is 3 units of crown only

X-ray must be provided for Crown & Bridge work

Prior written approval from Tune is required for Crown & Bridge work

**b) Onlays**

- ☐ Non-Precious
- ☐ Gold Onlays

**c) Orthodontics**

- ☐ Full Banding Upper and Lower

**d) Implants**

- ☐ Implants Per Tooth

Please refer to the Schedule of Benefits for the full benefits and applicable limits for this product.

**3. How much premium do I have to pay and how do I make the premium payment?**

Plan	Premium (RM)				
	Self	Self & Spouse	Self & 2 Children	Family*	Each Additional Child
<b>Gold</b>	388	700	950	1,250	180
<b>Platinum</b>	688	1,238	1,660	2,200	350

\*Consist of Self, Spouse and 2 Children

**4. What are the fees and charges I have to pay?**

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

Type	Amount
<b>Intermediary's Commission (if applicable)</b>	15% of the premium
<b>Tax (if applicable)</b>	8% of premium
<b>Stamp duty</b>	RM 10.00

You are obligated to pay any applicable taxes (which include but not limited to service tax and stamp duty) imposed by the Malaysian tax authorities in relation to your Policy.

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

**i. 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.

**ii. Upgraded Policies**

If you are undergoing treatment at the time the Policy is being upgraded, you will continue to be entitled to the old benefits which are payable until completion of the treatment. In respect of new treatment

commencing after the date the Policy is upgraded, you shall be entitled to benefits under the upgraded Policy.

**iii. Misstatement or Omission of Material Fact**

Subject to the relevant duty of disclosure of you, we shall not be liable for any misstatement in or omission of material fact from the proposal, declaration or statement made by you.

**iv. Notices**

Any notice to be given to you under this Policy will be sent via the correspondence address/e-mail address that was registered with us during the enrolment or change request in our records at our office. Any such notice will run from the time such notice is sent. In the case that any notice is returned undelivered to you, we may, at our sole and absolute discretion, at your own risk, withhold all subsequent notice until we have been notified by you of your new correspondence address/e-mail address.

Any communication to us shall be in writing and sent to us at our authorized correspondence address/e-mail address.

**v. Geographical Coverage**

The benefits provided in this policy are applicable within Malaysia only.

**vi. Age Limit**

No person below the age of 1 year old or above the age of 65 years old shall be covered under this policy.

**vii. Cash Before Cover**

It is a fundamental and absolute special condition of the contract of insurance that the premium due must be paid and received before the insurance cover is effective.

**viii. Waiting Period**

Eligibility for benefits:

Benefit	Waiting Period
Category II	After 60 days of participation in the scheme under the Gold and Platinum plan
Category IV	After 1 year of cover
Category V – Crowns & Bridges	After 1 year of cover, limited to 1 unit per year
Category V – Onlays and Orthodontics	After 5 years of participation in the scheme under the Platinum plan
Category V – Implants	After 10 years of participation in the scheme under the Platinum plan
Others	After 14 days of participation in the scheme under the Gold and Platinum plan

(Note: Please refer to the policy wording for the full terms and conditions of this policy.)

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

This policy does not cover certain losses such as:

- ☐ Any dental treatment arising during the Waiting Period.
- ☐ Dental treatment for which payment is not required or which is payable by other insurance or indemnity covering you.
- ☐ Oral surgery requiring the setting of fractures and dislocations.
- ☐ Dispensing of drugs for treatment of oral disease unless otherwise provided under the Schedule of Benefits.
- ☐ Replacement of mislaid, lost or stolen denture or bridgework.
- ☐ Replacement of existing prosthodontic appliances.
- ☐ Dental treatments performed mainly for aesthetic purposes, including the transformation or extraction and replacement of healthy teeth in order to modify appearance.
- ☐ Dental treatments required following an injury that you fully inflicted upon himself or herself, whether or not of sound mind, or participation in a real or apprehended insurrection.
- ☐ Fees invoiced by a dentist for the analysis of an alimentary diet and recommendations for initial instructions as well as re-instruction in oral hygiene, and for a plaque control program; or for any protective athletic appliances.

(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?**

You may cancel your policy at any time by giving immediate written notice to us. Upon cancellation, you are entitled to a refund premium subject to no claim under the policy.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact/personal details to ensure that all correspondences reach you in a timely manner. You can provide your updated details via our authorised agents, branch office or our customer service.

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

Should you require additional information about Medical and Health insurance, please refer to the insuranceinfo booklet available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Tune Protect Malaysia**

**(Tune Insurance Malaysia Berhad)**

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Website: [www.tuneprotect.com](http://www.tuneprotect.com)

**10. Other type of similar insurance cover available**

Please check our website for other similar types of plans offered by us.

**IMPORTANT NOTE:**



YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURER 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 1<sup>st</sup> 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](http://www.pidm.gov.my)).