



# GUARD Easy

## Product Disclosure Sheet



### IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up a **Tune Protect Guard Easy** plan. Be sure to also read through the general terms and conditions.

#### 1) What is this product about?

This product provides you coverage for Loss of Cash & Personal Valuables due to Snatch Theft or Robbery in respect of items carried personally by the Insured Person(s) outside his/her home.

#### 2) What are the benefits?

Please refer to Table of Benefits in the benefit schedule. Duration of cover is one year. You need to renew your cover annually subject to applicable terms and conditions.

#### 3) How much premium do I have to pay and how do I make the premium payment?

The premium that you have to pay will depend on the plan selected.

Coverage	Basic Plan (RM)	Premier Plan (RM)
Loss of Cash & Personal Valuables due to Snatch Theft or Robbery	1,000.00	1,500.00
<b>Yearly Premium</b>	<b>19.99</b>	<b>25.99</b>

Premium Payment can be made via Credit/Debit Card or Online Banking.

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

Type	Amount
Tax	8% of the premium
Stamp Duty	RM10

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

##### • Duty of Disclosure

You must disclose all material facts in your application form fully and faithfully, otherwise your policy may be avoided. Material facts are your age, medical condition and any other information that may affect your risk profile. If you are not sure whether a fact is material, please seek our advice.

##### • Payment Terms

The insurance will not be effective unless the premium payable has been fully paid.

##### • 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.

- **Claims**

- a. The Company will pay the Insured Person(s) in accordance to the limits stated in the Schedule of Benefit for loss of Cash and Personal Valuables in consequence of a snatch theft or robbery for items owned by him/her.
- b. Theft or robbery must be reported to the police.

- **Limit of Liability per Plan**

**Basic Plan** – RM1,000.00 Anyone Incident or per policy year

**Premier Plan** – RM1,500.00 Anyone Incident or per policy

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

**This insurance does not cover:**

- Animals
- Automobiles and automobile equipment, trailers and caravans, boats and other means of transport equipment
- Contraband or illegal goods
- Document, identity papers, passport, credit and payment cards, transport tickets, stocks and securities
- Contact lenses, hearing aids, prosthetic limbs, artificial teeth or dental bridges

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

You may cancel the policy at any time by giving us a written notice.

**8) Will there be any Administrative Costs when I cancel the policy?**

A minimum of RM15.00 shall be borne by Insured Person(s) / Policyholder in the event of termination.

**9) What should I do if there are changes to my contact details?**

It is important that you inform us of any changes to your contact details to ensure that all the correspondence reach you in a timely manner.

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

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

If you have any enquiries, please contact us at:

**Tune Protect Malaysia**

**Tune Insurance Malaysia Berhad**

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**IMPORTANT NOTE**

You must ensure that your property is insured at the appropriate amount. You should read and understand the insurance policy or contact the 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 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)).