



# RIDE Easy Product Disclosure Sheet



## IMPORTANT NOTE

Please read this Product Disclosure Sheet before you decide to take the **Tune Protect Ride Easy** policy. Be sure to also read the general terms and conditions

### 1) What is this product about?

This policy covers the Insured, driver and/or passenger(s) in the event of bodily injury due to an accident which resulted in death or disablement whilst driving or riding, boarding or alighting from the vehicle named in the policy.

### 2) Who is eligible for this cover?

This policy covers you, your family, friend or other person riding in or driving your private vehicle, provided they are within the age band of 3 to 70 years old.

### 3) What are the benefits/covers provided?

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.

### 4) How much premium do I have to pay?

Benefits	Sum Insured for Each Insured Person (RM)	
	Plan A	Plan B
Accidental Death	20,000	30,000
a) Loss of both hands or both feet or sight of both eyes	20,000	30,000
b) Loss of one hand and one foot	20,000	30,000
c) Loss of either hand or foot and sight of one eye	20,000	30,000
d) Loss of either hand or foot	10,000	15,000
e) Loss of sight of one eye	10,000	15,000
Medical Expenses (Per Insured Person For Private Car & Private Van Only)	200	400
Bereavement Allowance (Per Insured Person)	1,000	1,000
Hospital Income (up to a maximum of 30 days per policy period per Insured Person)	50	50
<b>SUM INSURED PER PERSON</b>	20,000	30,000

Seating Capacity	Annual Premium	
Private Car & Private Van (Driver and 4 passengers)	75	113
Private Car & Private Van (Each Additional Passenger)	9	10

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

**5) How is the premium payable computed?**

The premium is computed considering the following factors:

Type	Amount
Tax	8% of the premium
Stamp Duty	RM10
Direct Rebate to Online Customers	10%

**6) What are some of the key Terms and Conditions that I should be aware of?**

- If at the time of accident, the number of passengers including the driver shall exceed the seating capacity stated in the Table of Benefits, the Company shall pay proportionately for the loss.
- The driver must hold a valid driving license and the territorial limit covered is within Malaysia, the Republic of Singapore and Negara Brunei Darussalam.

• **Payment Terms**

The insurance will not be effective unless the premium payable has been 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**

Upon the happening of any event giving rise or likely to give rise to a claim under this policy, you or your legal representative shall notify us as follows:

- All claims must be notified to us within 30 days from the date of loss.
- Affirmative proof of loss must be furnished to the Company within ninety (90) days from the date of loss.
- Give us at your expense all relevant documents / information we ask for (this may include official receipts, reports, certificates and other written or photographic evidence) to help prove your claim.
- You must not admit, deny or negotiate any possible claim without the written consent of the Company

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

This insurance does not cover:

- ☐ Death or disablement of either the Insured, or the Driver/Passenger(s) caused directly or indirectly or consequent upon:
  - a. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, confiscation, detention, nationalization, requisition, martial law or state of siege.
  - b. Act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
  - c. Insanity, suicide or attempted suicide (whether felonious or not) while sane or insane, intentional self-inflicted injuries or wilful exposure to exceptional danger (except in the attempt to save human life)
  - d. Fits, venereal disease, hernia, infection or parasites HIV (Human Immunodeficiency Virus) or any related illness, including AIDS (Acquired Immune Deficiency Syndrome) or any mutant derivatives or variation of it; pregnancy, childbirth, miscarriage, abortion or any complications or consequence thereof.
  - e. Committing or attempting to commit unlawful act by the Insured or Driver/ Passenger(s) or the Insured or Driver's/Passenger(s)'s beneficiary, provoked murder or assault, intoxication by drugs or alcohol.
  - f. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - g. Any physical defect or infirmity, which existed prior to either the Insured, or the Driver/Passenger suffering from, any Accidental Bodily Injury covered by this Policy

**8) Can the policy be cancelled?**

You may cancel your policy by giving us a written notice. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance in accordance to the Company's short period rates. Please refer to Tune Protect Ride Easy policy wordings for further details.

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

You may email the changes to [hello.my@tuneprotect.com](mailto:hello.my@tuneprotect.com)

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

**IMPORTANT NOTE**



You are advised to note that for the benefits to be payable for death in accordance to 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 contact us 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)).