



SPORTS+ Product Disclosure Sheet



IMPORTANT NOTE

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

1) What is this product about?

This policy provides compensation and reimbursement in the event of sports or non-sports related injuries, disability or death caused by an accident.

2) What are the covers / benefits provided?

This policy covers:

| Coverage | Plan A Up to (RM) | Plan B Up to (RM) |
|--|----------------------|----------------------|
| Accidental Death & Permanent Disablement | 30,000 | 50,000 |
| Medical Expenses Reimbursement * subject to an excess of RM50 per claim | 3,000 | 5,000 |
| Sports Equipment Reimbursement * subject to insured being hospitalized * limited cover, excludes wear & tear, mechanical failure & theft. * subject to an excess of 10% per claim | 500 | 1,000 |

Please refer to the schedule of benefits and the full features in the policy contract.

3) What is the duration of policy?

We offer flexibility where you can buy coverage only for the duration you need, from 1 day up to a maximum of 1 year. The coverage shall commence once you have successfully made premium payment online and is specified in your certificate of insurance.

If you need Sports cover quickly, you may purchase the policy from our website at www.tuneprotect.com.

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

The total premium that you have to pay depends on your choice of plan and duration of policy. The premium ranges from RM15.00 to RM350.00 (including Service Tax and Stamp Duty). However, we reserve the right to change the premium amount in line with the applicable premium at the time of renewal.

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

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

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

- Service Tax is chargeable on the premium at the prevailing rate, where applicable
- Stamp Duty of RM10

6) What is Not Covered?

- a) Professional Sports Persons
- b) All forms of martial arts such as boxing, wrestling, karate.
- c) Aerobatics flying, sky surfing, wing suit flying.
- d) Base jumping.
- e) Cliff jumping, cliff diving and/or coasteering.
- f) Expedition to generally inaccessible and remote areas of a country or areas previously unexplored.
- g) American football, all forms of rugby, Aussie rules and the likes.
- h) Heli-skiing
- i) Rock or snow or ice or alpine climbing performed solo, freestyle or climb without ropes and all forms of solo climbs.
- j) Sailing and/or yachting offshore.

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

• Importance of Disclosure

Pursuant to Section 129 and Paragraph 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 the Proposal Form which you know, 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.

Failure in making full disclosure and in answering the questions in the Proposal Form may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance. Your duty of disclosure shall continue until the time the contract is entered, varied or renewed.

In addition, you also have a duty to tell the us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given in the Proposal Form is inaccurate or has changed.

• Fitness for Sports

You must be medically fit to participate in the sport undertaken and must not participate in the sport against doctor's advice.

• Changes of Occupation

You must notify us in writing if you change your occupation. We will then look at your new occupation to determine, for insurance purposes, whether it is still within the insurable occupation classes for this policy. If your new occupation falls under our excluded occupation, we will cancel the policy and refund your premium per our short rates table stated in policy contract.

8) Who can purchase this insurance?

- 18 to 65 years old only.
- All Malaysians and Non-Malaysian with a valid work permit and a permanent residential address in Malaysia or under the Malaysia My Second Home Program.

9) What are the major exclusions under this policy?

This insurance does not cover:

- a) Pre-existing conditions
- b) War, nuclear, weapons of mass destruction
- c) Sexually transmitted diseases, HIV and/or HIV related illnesses including AIDS
- d) Psychosis, mental and nervous disorder, suicide, intentional and self-inflicted injury
- e) Any illegal or unlawful act
- f) If you are employed in the following areas:
 - Professional sports, or sport coach who provides training to professional or national or state competition
 - Flying as crew member or engage in any trade or technical operation in the aircraft
 - Performing sports whilst you do not hold valid qualification or failure to comply to the safety or fitness requirement
- g) If you are involved in any of the sports mentioned below:
 - All forms of martial arts not limited to boxing, wrestling, karate and the likes when you participate in competitions whether as an amateur or professional
 - Aerobatics flying, sky surfing, wing suit flying.
 - Base jumping.
 - Cliff jumping, cliff diving and/or coasteering.
 - Expedition to generally inaccessible and remote areas of a country or areas previously unexplored.
 - American football, all forms of rugby, Aussie rules and the likes.
 - Heli-skiing
 - Rock or snow or ice or alpine climbing performed solo, freestyle or climb without ropes and all forms of solo climbs.
 - Sailing and/or yachting offshore.
- h) Excluded Occupations are mentioned below:
 - Full time military, air force and navy personnel;
 - Police and civil defense personnel;
 - Aerial photographers;
 - Motor racer, entertainer and armed security guard;
 - Manual worker regardless of whether any machinery or tools are used including but not limited to wood working machinists, construction worker and kitchen help;
 - Offshores rig worker, diver, firefighter and fishermen;
 - Working onboard sea vessel or aircraft such as air crew, ship crew and shipyard worker;
 - Working at a height above 30 feet including but not limited to roofing activities, on the scaffolding or gondola;
 - Mine or underground worker, in tunnel or quarry;
 - Any occupation dealing with explosives, ammunition or hazardous substances;
 - Racing Drivers;
 - Circus performers;
 - War correspondents.

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

10) Can I cancel my policy?

You can only cancel your policy if it is an annual plan, on fourteen (14) days' notice to us. Upon cancellation, you will be entitled to a return of the premium for the time the Policy has been in force, per our short rates table stated in policy contract.

11) 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 profile including personal pursuits which would affect the risk profile.

12) 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.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Tune Protect Malaysia

Tune Insurance Malaysia Berhad

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IMPORTANT NOTE



You are advised to note the table of benefits for death and permanent 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 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 31st March 2020.