



**IMPORTANT NOTE**

Read this Product Disclosure Sheet before you decide to take up a **AutoBuddy** Plan. 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, you have a duty to take reasonable care not to make a misrepresentation in the Proposal Form (or when you apply for this insurance), if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession. You must answer all the questions fully and accurately.

Failure to take reasonable care in answering the questions 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.

The above duty of disclosure shall continue until your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other material information which you may know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell 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 (or when you applied for this insurance) is inaccurate or has changed.

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

This product is eligible for all private vehicles and is designed to provide compensation in the event of death or accidental bodily injury of the Insured, the named driver(s) and/or the passenger(s) due to accident while driving or riding, boarding or alighting from the vehicle named in the policy.

This product also offers additional benefits such as unlimited towing services in the event of breakdown and compassionate flood cover.

**2) What are the covers / benefits provide?**

This policy covers:

| ITEM | BENEFITS   | SUM INSURED (RM)  |                   |                   |                   |                   |
|------|--|-------------------|-------------------|-------------------|-------------------|-------------------|
|      |  | PLAN A            | PLAN B            | PLAN C            | PLAN D            | PLAN E            |
| 1)   | Accidental Death<br>(Per Insured Person)   | 20,000.00         | 30,000.00         | 40,000.00         | 50,000.00         | 60,000.00         |
| 2)   | Permanent Disablement<br>(Per Insured Person)  | 20,000.00         | 30,000.00         | 40,000.00         | 50,000.00         | 60,000.00         |
| 3)   | Medical Expenses<br>(Per Insured Person)   | 200.00            | 400.00            | 700.00            | 800.00            | 1,000.00          |
| 4)   | Bereavement Allowance<br>(Per Insured Person)  | 1,000.00          | 1,000.00          | 1,000.00          | 1,000.00          | 1,000.00          |
| 5)   | Hospital Income<br>(Up to a maximum of 30 days per policy period per Insured Person)   | 50.00             | 50.00             | 50.00             | 50.00             | 50.00             |
| 6)   | 24-hour Emergency Towing and Roadside Assistance<br>(Due to breakdown)                 | Unlimited mileage | Unlimited mileage | Unlimited mileage | Unlimited mileage | Unlimited mileage |
| 7)   | Compassionate Flood Cover up to RM 1,500<br>(in aggregate any one period of insurance) | 1,500.00          | 1,500.00          | 1,500.00          | 1,500.00          | 1,500.00          |

- Please refer to the Schedule of Benefits and its full features in the policy contract.
- Duration of cover is one (1) year. The insurance policy is renewable on an annual basis.

**3) 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 the plan purchased.

The Annual Premium shown below is subject to 6% of Service Tax and RM 10 of Stamp Duty.

Premium payment can be made via cash, credit/debit card, online banking and cheque.

**PREMIUM TABLE**

| Seating Capacity                              | Sum Insured (RM)                   |                                    |                                    |                                    |                                    |
|---|------------------------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
|   | PLAN A                             | PLAN B                             | PLAN C                             | PLAN D                             | PLAN E                             |
|   | 20,000.00<br>Per Insured<br>person | 30,000.00<br>Per Insured<br>person | 40,000.00<br>Per Insured<br>person | 50,000.00<br>Per Insured<br>person | 60,000.00<br>Per Insured<br>person |
| Annual Premium (RM)                           |                                    |                                    |                                    |                                    |                                    |
| <b>5 Seater<br/>(Driver and 4 passengers)</b> | 75.00                              | 113.00                             | 150.00                             | 180.00                             | 225.00                             |
| <b>Each additional Seat</b>                   | 9.00                               | 10.00                              | 12.00                              | 15.00                              | 18.00                              |

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

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

| Type  | Amount         |
|---|----------------|
| <b>Commission paid to the insurance intermediary (if any)</b> | 10% of premium |
| <b>Stamp duty</b>   | RM 10.00       |
| <b>Service Tax</b>  | 6% of premium  |

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

**a) Duty of Disclosure**

You must disclose all facts in your application form fully and faithfully. If you fail to do so, your policy may be void.

**b) Territorial Limits** – Anywhere within Malaysia, Singapore, Thailand and Brunei Darussalam

**c) Eligibility** - For Insured/Named Driver(s) aged 17 to 70 years old and all private vehicle, subject to underwriting terms and conditions.

**d) Cash Before Cover** – This insurance shall not be effective unless the premium due has been paid and received by the Company.

**e)** Unless renewed, the coverage will cease on expiry date.

**f) Seating Capacity**

- The number of Insured Person(s) shall not exceed the seating capacity of the Named Vehicle as stated in the vehicle registration issued by the Jabatan Pengangkutan Jalan (JPJ) Malaysia for the Named Vehicle.

**g) Sum Insured**

- The aggregate of all amounts payable in respect of any one accident shall not exceed 100% of the Death Benefit for any one Insured Person.
- Passenger(s) aged 30 days old to 15 years old are entitled 50% of Benefit 1 and Benefit 2 stated in the table of benefits above.
- The policy provides coverage for up to 5 Insured Persons (including driver). However, if additional person(s) are to be covered, an additional premium is to be paid but the number of Insured Persons shall not exceed the seating capacity as stated in the Vehicle Registration issued by the Jabatan Pengangkutan Jalan (JPJ) Malaysia. In the event the actual number of persons traveling in the vehicle exceeds the number stated in the Schedule of the Policy, the Company's limit of liability per person shall be reduced proportionately.

**h) Submission of Claims**

If an accident occurs, you are required to notify us within 7 days of the accident and submit your claim with the required documents within 14 days after notification.

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

This policy does not cover death or injuries resulting from:

- a. Ionization, radiation or contamination by radioactivity.
- b. War and related risks.
- c. Suicide, self-inflicted injuries, wilful exposure to peril or unlawful act.
- d. Pregnancy, childbirth, physical or mental defect or infirmity.
- e. Influence of drugs.
- f. Influence of alcohol unless alcohol was not a factor contributing to the injury.
- g. Vehicles used for racing, speed-testing, hire or road-rallying.
- h. Accidents outside the Territorial Limits.
- i. Acts of Terrorism.
- j. Political exclusion.
- k. AIDS, AIDS-related complex or sexually-transmitted diseases.
- l. Illegal use of vehicles
- m. Drivers who do not hold a valid driver's license.

*(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 written notice us in which case we shall retain the customary short period rate for the time the policy has been in force. Upon cancellation, you are entitled to a refund premium subject to the minimum premium to be retained by the company. No refund of premium will be allowed if there is a claim under the policy.

**8) What do I need to do if there are changes to my contact/personal details?**

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

**9) 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](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 Personal Accident available:**

You may check with your sales representative or contact the insurer directly for other similar types of cover currently available.



**IMPORTANT NOTE:**

You are advised to note the scale of benefits for death and disablement in your insurance policy. You are advised to nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact the insurance 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 31<sup>st</sup> March 2020.*