

Shield Your Car with New Motor Add-on



In the post-pandemic era, most cars are now back on the road, and it's getting even more packed than ever before.

With an increase in car users on the road, there is a greater risk of road safety issues for both the driver and passengers. Also, did you know that there is an average of 20,000 road accident cases increasing each year? (Ministry of Transport, 2023)

Hence, it is no doubt that car insurance is essential for you to protect yourself, your car, and your loved ones from unwanted situations on the road.

Enjoy up to 8 new benefits with this new motor-add on to your Comprehensive policy to put your mind at ease with immediate assistance, financial relief, and convenience during the claims process.



Scan Code to connect to our 24/7 Tune Protect Auto Assist

**©**03-79890356

**Toll-Free Number** 

1800-22-8863

## **ADD-ON HIGHLIGHTS**



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Driver(s) and Passenger(s) Protection



Compassionate Flood Cover



Unlimited towing distance within Malaysia



Side Mirror Protection

## **ANNUAL GROSS PREMIUM**

RM 88 for Individual / RM 118 for Company

Excludes 6% Service Tax.

## **LIST OF 8 BENEFITS**

Benefit	Brief Description		
1. All Drivers	Waiving the RM400 excess for unnamed drivers.		
2. Convenience Cash Allowance	Additional payout if your car is stolen or written off as a total loss. Limit: 10% of Vehicle Sum Insured up to RM 10,000		
3. Side Mirror Protection	To repair accidental damage to your car's side mirror. Limit: RM 1,000		
4. Key Replacement	To replace car key due to theft, robbery or house break-in. Limit: RM 1,000		
5. Legal Liability to Passengers	Your legal liabilities towards your passengers.		
6. Driver(s) and Passenger(s) Protection*	Coverage Schedule	Sum Insured Per Insured Person** (RM)	Maximum Sum Insured Per Vehicle (RM)
	a) Accidental Death	20,000	100,000
	b) Permanent Disablement	20,000	100,000
	c) Medical Expenses	200	1,000
	d) Bereavement Allowance	1,000	5,000
	e) Hospital Income (Up to 30 days per Insured Person)	50 per day up to 1,500	250 per day up to 7,500
7. 24-Hour Emergency Towing and Roadside Assistance (Due to Breakdown & Accident)	Unlimited towing distance within Malaysia.		
8. Compassionate Flood Cover	In the event of vehicle damaged by flood, you will be paid a lump sum of RM 1,500.		

<sup>\*</sup> Passengers between 30 days old to 15 years old are entitled to 50% of the sum insured. Excludes any driver/passengers below the age of 30 days or above the age 70 years.

<sup>\*\*</sup> The Sum Insured Per Person shown here is for up to 5 persons in your car. Note: This add-on will appear on your policy documents as "Endorsement 121".



## **GENERAL EXCLUSIONS**

This policy does not cover the following circumstances:

- 1. Suicide or any attempt thereat (sane or insane).
- 2. While the vehicle is used for hire, racing, road rally, pace making, speed-testing or for any purpose in connection with motor trade.
- 3. If the driver at the time the accident occurred was intoxicated with drugs or alcohol.
- 4. While committing or attempting to commit any unlawful act.

Note: This list is non-exhaustive. Please refer to the Policy Wording for the full list of exclusions.

This brochure is for general information only and it is not a contract of insurance. You are advised to refer to the Policy Wording for detailed important features and benefits of the plan before purchasing the add-on. For further information, reference shall be made to the terms and conditions specified in the Policy Wording issued by Tune Insurance Malaysia Berhad.

If there is any discrepancy between the English and Bahasa Malaysia versions of this brochure, the English version shall prevail.





Brought to you by TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad
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