

Welcome to Tune Guard

Thank **you** for insuring with **Tune Guard**. **You** can feel confident **you**'ve made the right choice. **Tune Guard** is provided by Tune Insurance Malaysia Berhad, one of Malaysia's leading insurance providers, so **you** can relax knowing **you**'re with a company **you** can rely on.

This is **your** Tune Guard Policy Document and forms part of **your** policy along with:

- ✓ Your **Statement of Fact**
- ✓ Your **Schedule**
- ✓ Any **endorsements**, which change **your** insurance cover as shown on **your Schedule**
- ✓ The **Certificate of Tune Guard**.

Please read all these documents carefully and keep them safe.

If **you** need to make a claim, or contact **us** to tell **us** about any changes, then **you** will need to refer to these documents. The Documents will be available for **you** to see and print at www.tuneprotect.com





Tune Guard Policy

This Policy wording serves to disclose the terms and conditions of the Tune Guard Policy issued by Tune Insurance Malaysia Berhad (30686-K).

Words with special meaning

Wherever the following words and phrases appear in **bold** in this document, they will have the meaning given below unless stated otherwise.

- **“Insured Person(s)”** means the person(s) whose name(s) are set out on your certificate of insurance and must be between the age of 18 years and up to 65 years only.
- **“Home”** means the Insured Person(s) usual place of dwelling confined in a private place where the Insured Person resides.
- **“Private Place”** means a non-common area and not freely accessibly without prior consent of the Insured Person.
- **“Financial Institutions”** means all banks, insurances, unit trust companies' incorporated in Malaysia and Recognized by Bank Negara Malaysia and the Security Commissions.
- **“Robbery”** means where, the theft, or in order to commit a theft, or in committing the theft, or in carrying away property obtained by theft, perpetrator, for that end,
 - i. Voluntarily causes or attempts to cause death, hurt or wrongful restraint or;
 - ii. Causes or puts in fear of instant death, or of instant hurt, or of instant hurt, or of instant wrongful restraint or;
 - iii. At the time of committing the extortion, commits the extortion by causing or putting in fear of instant death, or of instant hurt, or of instant wrongful restraint to the Insured Person(s) in such fear that induces the Insured Person to deliver up the property extorted.
- **“Snatch Theft”** means loss of wallet, purse or other bag in the possession of the Insured person at the material time together with the contents therein or loss of any valuables worn by the Insured Person at the material time as a result of the same being snatched away by unknown person including attempt thereof.
- **“We”, “Our” and “Us”** means the insurer of your policy, Tune Insurance Malaysia Berhad (30686-K), and where applicable to also include its agent.
- **“You” and “Your”** means the person whose name is set out on your certificate of insurance.

Area of coverage

Anywhere in Malaysia but excluding occurrence of theft or any attempted theft in the Insured Person(s)'s home.



Policy Benefits

We will pay:

We will reimburse **you** for up to “**As Per Schedule Of Benefit**” for loss of cash and Personal Valuables belonging to **you**, in consequence of a snatch theft or robbery.

- **You** must ensure that at time of loss or damage these items must be carried personally by **you** outside **your** home.
- **You** must ensure that the Theft or robbery be reported to the police whom having jurisdiction at the place of incident within 24 hours.
- At **our** sole discretion, the basis of indemnity shall be either:
 - i. The lesser of the cash value of the items equivalent to the original cash value of the items less depreciation; or
 - ii. The cost of replacement of a similar make and model; or
 - iii. The cost of repair of the items, as determined by **us**.

We will not pay:

- **We** will not pay any expenses where any item consists of articles in a pair or set,
- **We** shall not be liable to pay more than proportionate value of any particular part or parts which may be lost, without reference to any special value which such article may have a part of such pair or set.
- **We** may, as an option, elect to either repair or replace any part, to restore the pair or set to its value before the loss or pay the difference between the cash value of the loss or damage of covered personal effects before and after the loss.

Exclusions

What we do not cover:

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

We shall not be liable for any loss or damage resulting from:

1. Breakage of brittle or fragile articles, cameras, musical instruments, radios and such similar property
2. Gradual deterioration or fair wear and tear
3. Inherent vice or damage
4. Mysterious disappearance
5. Loss of personal effects and valuables as the result of being pick-pocketed
6. Terrorism
7. Intentional self-inflicted injury or deliberate exposure to needless danger



Schedule of benefits

Coverage	Basic Plan (RM)	Premier Plan (RM)
Loss of Cash & Personal Valuables due to Snatch Theft/ Robbery	1,000.00	1,500.00
Yearly Premium	19.99	25.99
Age limit from 18 to 65 only.		

General conditions:

1. Alterations

- **We** reserve the right to amend the terms and conditions of this policy and such alteration to this policy shall only be valid if authorized by us and endorsed hereon.
- If any liability shall exist on **our** part under this policy, **our** liability hereunder shall be limited to the Sum Insured but **our** aggregate liability during any period of Insurance shall be limited to the Sum Insured stated in the Policy Schedule.

2. Applicable Law

- This Policy and all rights, obligations and liabilities arising hereunder shall be construed and determined and may be enforced in accordance with the laws of Malaysia.
- All differences arising out of the policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two arbitrators, one to be appointed in writing by each of the parties or, in the case the Arbitrators do not agree, of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings.
- The costs of the reference and of the award shall be at the discretion of the Arbitrator, Arbitrators or Umpire making the award. It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator, Arbitrators or Umpire of the amount of Benefit if disputed, shall be first obtained.

3. Notice and Procedures of Claims

- Every notice or communication to be given or made under this policy shall be delivered in writing to Tune Insurance Malaysia Berhad (30686-K).
- Upon the happening of any event which may give rise to a claim, the **you** shall:-
 - a. Notify **us** in writing as soon as possible but not later than fourteen (14) days after any event which may give rise to such claim by filling up the claim form as provided by **us**;
 - b. Furnish to **us** in writing, at **your** own costs and expenses, the police reports, **your** statements, certificate of insurance, and any other documents as **we** may require and shall be in such form and of such nature as **we** may prescribe.
 - c. Co-operate with **us** in all matters pertaining to any loss and/or claims. Failure to comply with this condition may prejudice the claim.



4. Observance of Conditions

- The due observance and fulfilment of the Terms, of this policy in so far as they related to anything to be done by **you** and the truth of the Statements in answers in the proposal shall be conditions precedent to any liability to make any payment under this policy.

5. Administrative Cost

- A minimum of RM15.00 shall be borne by **you**, in the event of termination on the insurance cover at any time by **you**.

6. Termination of Cover

- The insurance cover afforded shall terminate automatically on the earliest of the following dates:
 - a. In the event of any fraud in the procurement of this insurance on in deriving any benefits hereunder by **you**;
 - b. Immediately after admission of 100% liability for an admitted claim up to the Sum Insured limit on all sections of insurance cover by **us**;

7. Period of Cover and Renewal

- This Policy shall become effective as of the date as stated in the Schedule. The policy Anniversary shall be one year after the effective date and annually thereafter. On such anniversary, this policy is renewable at **our** option and at the premium rates in effect at that time as notified by **us**.

8. Cash Before Cover

- It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by **us** before the insurance cover is effective.

Goods and services tax:

Please be informed that the Goods and Services Tax ('GST') was implemented by the Government of Malaysia with effect from 1 April 2015 at a rate of six (6) per centum.

Your obligation to pay GST shall form part of the Terms and Conditions in your insurance policy.

Complaints:

If **you** have any complaint regarding **our** services rendered and/or to matters relating to this policy, **you** are advised to write to **our** Customer Complaint Unit. If **you** are still not satisfied with **our** response or decision, **you** may submit **your** complaint(s) which depending on its nature shall go to either one (1) of the following;

1. FINANCIAL MEDIATION BUREAU

Address : Level 14, Main Block, Menara Takaful Malaysia,
No 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
Telephone No. : +603 2272 2811
Fax No. : +603 2272 1577
Website : www.fmb.org.my

2. PENGARAH JABATAN LINK & PEJABAT WILAYAH

Address : Bank Negara Malaysia,
P. O. Box 10922
50929 Kuala Lumpur
Telephone No. : 1300-88-5465
Fax No. : +603 2174 1515
Email : bnmtelelink@bnm.gov.my