



Tune Guard Product Disclosure Sheet



IMPORTANT NOTE

Please read this Product Disclosure Sheet before you decide to take up Tune Guard. Be sure to also read the general terms and conditions stated in the policy.

1. What is this product about?

This product provides you coverage for Loss of Cash & Personal Valuables due to Snatch Theft or Robbery in respect of items carried personally by the Insured Person(s) outside his/her home.

2. What are the benefits?

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.

3. How much premium do I have to pay?

The premium that you have to pay will depend on the plan selected.

Coverage	Basic Plan (RM)	Premier Plan (RM)
Loss of Cash & Personal Valuables due to Snatch Theft or Robbery	1,000.00	1,500.00
Yearly Premium	19.99	25.99

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

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

- RM10.00 stamp duty on Master policy
- 6% goods and services tax of the premium if applicable

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

• Duty of Disclosure

You must disclose all material facts in your application form fully and faithfully, otherwise your policy may be avoided. Material facts are your age, medical condition and any other information that may affect your risk profile. If you are not sure whether a fact is material, please seek our advice.

• Payment Terms

The insurance will not be effective unless the premium payable has been fully paid.

• Claims

- The Company will pay the Insured Person(s) in accordance to the limits stated in the Schedule of Benefit for loss of Cash and Personal Valuables in consequence of a snatch theft or robbery for items owned by him/her.
- Theft or robbery must be reported to the police.

• Limit of Liability per Plan

Basic Plan – RM1,000.00 Anyone Incident or per policy year

Premier Plan – RM1,500.00 Anyone Incident or per policy year

6. What are the major exclusions under this Policy?

This insurance does not cover:

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

7. Can I cancel my policy?

You may cancel the policy at any time by giving us a written notice.

8. Would that be any Administrative Cost when I cancel the policy?

A minimum of RM15.00 shall be borne by Insured Person(s) / Policyholder in the event of termination.

9. What should I do if there are changes to my contact details?

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

10. Where can I get further information?

Should you require additional information about our Tune Guard Insurance products, please visit our website - <http://www.tuneprotect.com>

11. Tune Insurance Malaysia Berhad contact details

Tune Insurance Malaysia Berhad
Level 9, Wisma Tune, No 19, Lorong Dungun,
Damansara Heights, 50490 Kuala Lumpur

Telephone +60 3 2087 9000
Fax +60 3 2094 1366
Email hello@tuneprotect.com



IMPORTANT NOTE

You must ensure that your property is insured at the appropriate amount. You should read and understand the insurance policy or contact the insurance company directly for more information.