



Tune ProDent Insurance Product Disclosure Sheet



IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take the **Tune ProDent** Policy. Be sure to also read through the general terms and conditions.

1. What is this product about?

This Policy provides specialized dental health care plans for individual needs letting you chose the plan that suits your personal dental needs. This product covers you for dental treatment in Malaysia that you may require to maintain good oral health.

2. What are the covers / benefits provided?

This policy covers:

- Fillings/ restorations
- Extractions
- Pulp Capping
- Fissure Sealant
- Surgical Removal of Tooth
- Preventive oral care, Scaling and Polishing (once a year)
- Dressing
- X-Ray of tooth involved
- Medication prescribed by dental surgeon
- Root Canal Treatment
- Surgical Extraction of wisdom tooth
- Treatment of Gum Diseases
- Dentures (Qualifying periods apply)
- Crowns and Bridges (Platinum plan only, qualifying periods apply)
- Onlays (Platinum plan only, qualifying periods apply)
- Orthodontics (Platinum plan only, qualifying periods apply)
- Implants (Platinum plan only, qualifying periods apply)

Duration of cover is for one year. You need to renew your insurance cover annually.

Terms and Conditions Apply. For a full list of terms and conditions please refer to the Policy document.

3. How much premium do I have to pay?

	Gold Plan (RM)	Platinum Plan (RM)
Self	388.00	688.00
Self & Spouse	700.00	1,238.00
Self & 2 Children	950.00	1,660.00
Family	1,250.00	2,200.00
Each Additional Child	180.00	350.00

4. What is the mode of premium payment?

You may use your credit card or debit card to make the payment.

5. I don't have a credit or debit card, can I get another person to make the payment on my behalf?

Yes, you can.

6. Who can purchase this insurance?

All Malaysian residents and Non Malaysians with valid work permit and who have a permanent address in Malaysia or who are under Malaysia Second Home scheme and who are above 1 year and below 65 years only.

7. Will my premium increase as I get older?

No, your premium will not increase as you get older.

8. Any other charges, fees and discounts?

- 10% Direct Rebate to online customer
- Goods & Services Tax, 6% of gross premium

9. What are the major exclusions under this policy?

This insurance does not cover:

- Dental treatment and replacement of prosthodontic appliances for cosmetic purposes
- Replacement of mislaid, lost or stolen denture or bridgework
- Dental treatments required due to willful injury.
- Fees charged by the dentist for any services other than the oral treatment
- Any other dental service not specifically listed on the Schedule of Benefits including oral surgery

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

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

• **Importance of Disclosure**

Pursuant to Section 129 and Para 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 this proposal form which you know or 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. Your duty of disclosure shall continue until the time the contract is entered into, varied or renewed.

• **Other Insurance**

The Insured shall inform the Company of any other insurance covering dental treatment in whole or in part during the term of this cover. Unless otherwise stated, the benefits recoverable hereunder shall be in excess of the benefits recoverable under such policy.

• **Upgraded Policies**

If the Insured is undergoing treatment at the time the Policy is being upgraded, the Insured will continue to be entitled to the existing benefits which are payable until completion of the treatment. In respect of new treatment commencing after the date Policy is upgraded, the Insured shall be entitled to indemnity under the upgraded Policy

• **Managed Care Organisation (MCO)**

The company has engaged Universal Medi-Dent Sdn Bhd (MCO) to administer and manage the dental scheme.

11. Can I cancel my policy?

Yes you can, you will need to write in a cancellation request of the dental policy. Upon cancellation, you are entitled to a pro-rated refund premium, subject to a minimum premium of RM 5. If a claim has been made on the policy, there will be no refund of premium.

12. 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 in your contact details to ensure all correspondence reach you in a timely manner.

13. Where can I get further information?

If you have any enquiries, please contact us at:

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

Universal Medi-dent Sdn Bhd

Lot 5.07, 5th Floor, Wisma Cosway, Jalan Raja Chulan
50200 Kuala Lumpur

Telephone +60 3 2070 9188, +60 3 2070 9177

Fax +603 2070 9177

Email enquiries@medident.com.my



IMPORTANT NOTE

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 brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.