



# Tune Pro PA Plan

## Product Disclosure Sheet



### IMPORTANT NOTE

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

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

This policy provides compensation and reimbursement in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

#### 2) What are the covers / benefits provided?

This policy covers:

- a) Accidental Death & Accidental Permanent Disablement
- b) Medical Expenses Reimbursement due to accident
- c) Hospital Income due to accident
- d) Cosmetic Surgery due to accident
- e) Bereavement Allowance due to accident

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

#### 3) How much premium do I have to pay?

The yearly premium you have to pay is RM36.

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

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

- a) 25% Direct Rebate to online customer
- b) Goods & Service Tax 6% of gross premium

#### 5) 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.
- **Age Limit** - Between 18 to 70 years old, age last birthday.
- **Excluded Occupations** - Helicopter or Charter Pilot, Jockey, Horse Racer or Trainer, Explosive Handlers/ Makers, Construction Worker, Painter, Crane Operator, Fireman, Police, Air Force, Security Guard, GRO, Bouncer, Professional Racing Driver, Stunt Person, Scuba Diver, Lorry Driver, Fuel Tank Driver, Wireman or Electrician working with more than 500V, Offshore Oil, gas or petroleum Worker, Air Crew, Ship Crew, Underground Workers, Fisherman, Army and/or Military Personnel, Professional Entertainers.

#### 6) Who can purchase this insurance?

All Malaysian Residents and Non-Malaysian with valid work permit and who have a permanent address in Malaysia or are under Malaysia Second Home scheme, who are above 18 years and below 70 years old only.

#### 7) What are the major exclusions under this policy?

This insurance does not cover:

- a) War, nuclear, weapon of mass destruction
- b) Disease: Bacteria, virus, parasite and all form of communicable disease
- c) Insanity, Suicide, International and self-inflicted injury
- d) Professional sports, national services of the like description martial arts, military and aerial activities.
- e) Flying as crew member or in a non-schedule flight machinery run or non-passenger aircrafts.
- f) Motorcycling / driving without valid license
- g) Use of wood-working machinery run or mechanical power
- h) Racing other than on foot
- i) Mountaineering using ropes and guides
- j) Underwater activities using breathing apparatus (exceeding 30 meters deep)
- k) Criminal activities

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

**8) Can I cancel my policy?**

Policy may also be cancelled at any time by the Insured by giving notice in writing to the Company in which event the Insured shall be entitled to a refund of premium at the Company's Short Period Rates (mentioned in the policy).

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

It is important that you inform us of any change in your profile including personal pursuits which would affect the risk profile.

**10) Where can I get further information?**

If you have any enquiries, please contact us at:

**Tune Insurance Malaysia Berhad**

Level 9, Wisma Tune N0. 19 Lorong Dungun

Damansara Heights 50490 Kuala Lumpur

Tel: 03-2087 9000 Fax: 03-2094 1366

Email: [hello@tuneprotect.com](mailto:hello@tuneprotect.com)

**IMPORTANT NOTE**



You are advised to note the table of benefits for death and permanent disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the policy that you have purchased. 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.